



Lund University
Lund University Master of International Development and Management
June 2010

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GIVING VOICE TO THE CHOICES AND STRATEGIES OF POOR PEOPLE IN REACTION TO WHAT THEY IMAGINE HOUSING POLICIES TO BE

A MICRO-ETHNOGRAPHIC STUDY ON 'JUNTANDO MANOS', A HOUSING
COOPERATIVE LOCATED IN THE REPARTO MARIANA SANZON, LEON-
NICARAGUA.



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Abstract

The purpose of this micro-ethnographic study was to bring to light the choices and strategies of poor people in reaction to what they imagined housing policies to be in Nicaragua. The analysis used four of Bourdieu's concepts which are Habitus, Capital, Field, and Agency and his structuralistic constructivism and interpretivism within a mainly phenomenological approach. Both approaches emphasized poor people's own subjective experiences and perceptions in terms of housing policies. The research questions dealt with what the meaning of housing policies for poor people in Nicaragua was and what the underlying motives/incentives affecting poor people's strategies in relation to housing policies were. The study was located in the Reparto Mariana Sanzon in a housing cooperative called Juntando Manos in Leon, Nicaragua. The main qualitative methods were participant observation and semi-structured interviews. These were complemented with focus groups and a field work diary. The outcomes were that poor people knew what they needed, but they were constrained by the field of housing policies. The choices did not help them to access a house due to low salaries, low position within the field to negotiate and informal jobs. So, poor people's strategies are based on: reliance on aid, denial of the state's duties, and practices encouraged the prevalence of these constrained structures. While some poor people learnt the lesson of agency well, others felt so comfortable in their everyday practices that they forgot that they were being caught by it and reproducing it. The lack of education and material circumstances under which they live helped to reinforce these practices. Still, their family's responsibilities and experiences of self-esteem kept a flame of agency in them.

Key words: Field, Habitus, Economic Capital, Agency, Choices and Strategies of poor people.

Acknowledgements

To God whom I owe my life and faith.

Every experience in life left lessons in us. This long journey has left fingerprints in my heart. I spent four months in Nicaragua and although I did not expect the stay to be easy, I never thought it would be as hard as it turned out to be. Even though, I came from a Latin America country. Nicaragua shocked me and left me speechless. Gustavo Gonzalez, a crack specialized in housing cooperative for mutual aid movement of Uruguay and housing cooperative campaigner, who is currently Coordinator of Housing and Habitat for Latin America of the Swedish Cooperative Centre, told me that brake cycles of poverty are not a easy thing to do but at least making growth seeds in the Region could be a point of departure. I do not know how many times I found myself wondering why it takes so long to change something in poor countries? But besides the reality shock I experienced, and the moments of stress, powerless, insecurity, fatigue, and loneliness, I met strong, intelligent, generous, warmhearted housing cooperatives that made my stay worth it with a true sense of hope and faith for the next generations.

I owe a considerable debt to my Latin American mentor, Gustavo Gonzalez, for the time he gave me to sit down with me and answer all my questions over and over. I am also very grateful to my thesis supervisor, Ellen Hillbom, for her patience and time in providing right, valuable feedback. In addition, my friend, Engel Tally, for patiently listening and introducing me to the world of Pierre Bourdieu.

My sincerest thanks to housing cooperatives in Nicaragua who took their time and participated actively in my study, to Fanny Jiron for let me live in her community, to Yasmina Narvaez who host me in her house, to my research assistants Martha and Aracelly, to Swedish Cooperation Centre for letting me reach your beneficiaries, to my friends Rachel and Alia for edition of this study, and all my friends all over the world for being there, listening to me and making me laugh when I was sad, stress or upset.

To my mom and family back home, I do not have words to express how much I owe them. Mom, Thanks for all your love, support, time, patience, and encouragement in my adventures. Thanks for being there for me no matter where I am. Finally, to Martin who knows how much he means to me and supports me with his honesty, patience, and love during this long journey even in the other side of the world.

Without your help and support, I could not be able to make this micro-ethnographic study.

Acronyms

MDG	Millennium Development Goal
SCC	Swedish Cooperation Center
MINVAH	Ministry of Housing and Human Settlements
UNCHS	United Nations Centre for Human Settlements
UN	United Nations
ILO	International Labour Organization
USAID	United States Agency for International Development
IADB	Inter-American Development Bank
WB	World Bank
IMF	International Monetary Fund
INFOCOOP	Instituto Nacional de Fomento de Cooperativas
CDMs	Municipal Development Committees

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1. Introduction

Slums, unequal access to shelter, and basic urban services such as sanitation and safe drinking water for low income populations in developing countries, are significant problems in housing policies all over the world. Current figures estimate rapid urban growth within the next two decades where 60 percent of the world's population will live in urban areas. Cities in the developing world gain an average of 5 million residents every month (Tibaijuka 2008 cited in UN Habitat Report 2008:7). The Millennium Development Goals Report (2009:46-57) recognizes that its sanitation target, which it is part of the seventh Millennium Development Goal (MDG), will be missed. Its drinking water target is on its way to be achieved, however, countries in Latin and Central America still face enormous challenges. Its target of improvement of the lives of at least 100 million slum dwellers will be achieved, yet slums and housing improvements remain a challenge with the rapid growth of cities in developing countries (Zukang 2009 cited in The MDG Report 2009:5). If the number of slums and housing units needed is increasing year by year, while basic urban services remain unavailable for everyone, then housing policies are clearly deficient, limited, and need to take a different approach.

During the last sixty years, housing policies have been addressed in the interest of policy makers and replicated to some extent in developing countries. Researchers have categorized international housing policies into three phases. Phase one: Public housing (1945-1960s), Phase two: Market approach (1970s-1980s), and Phase three: Enabling Holistic approach but still market friendly approach (Harris and Giles 2003:167) with the inclusion of Millennium Development Goals (Tipple and Speak 2009:18). This study uses these three phases to connect the framework of international housing policies for developing countries with the framework of housing policies in Nicaragua where this study has been taken place. So, this will be useful to gain knowledge about housing policies in Nicaragua and to see their deficiencies and limitations at the international level and the replications and implementations in Nicaragua.

There are many studies of housing policies in developing countries, but there has been no attempt to learn the perceptions and reactions of poor people to those policies. The response of

policy-makers to this complicated matter is to take a holistic approach, while still maintaining a market friendly focus (third phase of international housing policy). As result, there is a lack of acknowledgment and inclusion of the local perspective of poor people in the decision-making process regarding housing policies. For this reason, this study aims to bring to light the choices and strategies of poor people in reaction to what they imagine housing policies to be in Nicaragua. This knowledge could be useful to improve the decision-making process of housing policies at local as well as international levels. This aim will be sought through the research questions addressed in this study, which are:

- What is the meaning of housing policies for poor people in Nicaragua?
- What are the underlying motives/incentives affecting poor people's strategies in relation to housing policies?

This study is theoretically and methodologically underpinned by four of Bourdieu's concepts and his structuralist constructivism and interpretivism within a mainly phenomenological approach. These four concepts are: Habitus, Capital, Field, and Agency. The latter was a concept developed in his theory of practice (1977), which it is the only aspect of his theory used in this study. Bourdieu's approaches and concepts were selected in this study because he is in the middle ground of both approaches and this micro ethnographic study needs them to achieve the aim of this study. These approaches are deepening through qualitative methods as participant observation, semi-structured interviews, focus groups and field work diary. The empirical material is structured in themes guided by the two research questions within this study.

This micro-ethnographic study has been set up in a housing cooperative called Juntando Manos in *reparto* Mariana Sanson in Leon, Nicaragua. This housing cooperative represents poor people who previously lived in slums, rented a room, lived with parents or in-laws before 2004 when they joined and established housing cooperatives in Leon, Nicaragua. The answers to these questions should not only shed light on the prevalent and long standing constraining structures of housing policy in Nicaragua, but also identify areas for improvement of urban services, the housing sector, the decision-making process for housing policies, and poor people's lives.

This study is structured in seven chapters. Chapter 2 will present the current housing situation in Nicaragua and specifically Leon, so the reader will gain knowledge about the alarming situation and the outcomes produced by housing policies in Nicaragua. Chapter 3 will be the Analytical Framework of this study which includes the theory and its operationalization and explains how the material will be structured and analyzed. Chapter 4 will outline the methods and the methodological position used in this study. In Chapter 5, there is a review of housing policy internationally and in Nicaragua. Chapter 6 is the analysis which includes a presentation of the case area and the findings for the two research questions to be answered and investigated in this study. Chapter 7 contains the conclusions of the research.

2. Housing situation in Nicaragua and Leon

According to Censos Nacionales (2005: 10, 36), there is an average of five persons per family in Nicaragua. In this census, 94.8 percent of dwellings had one family, 4 percent of the dwellings had two families and 1.2 percent of dwellings had three families or more. However, families living under extreme poverty conditions have an average of seven members and families living under poverty conditions average four members (Plan Nacional de Desarrollo Humano 2006-2012: 59-60). Furthermore, the Law 677 for Housing, which entered into force on September 5, 2009, established that a dwelling of social interest (*vivienda de interes social*) must have a minimum space of 36 meters and a maximum of 60 meters with basic services included (Ley Numero 677-Version Popular 2009:16) following the criterion of United Nations for '*hacinamientos*' (overcrowding in houses) (interview Bermudez 2009). It is hard to imagine how a family of five could live in a space of 36 meters. Thus, the prevalence of slums continues and it is becoming structural problem.

Other problems related to housing policies in Nicaragua are land tenure and limitation to basic services. 37.2 percent of families living under extreme poverty conditions had no titles or legal document for their own properties. Also, 20.6 percent of families living under poverty had the same problem (Plan Nacional de Desarrollo Humano 2006-2012:60). Basic services are neglected for the families with different levels of poverty. In fact, just 26.5 percent of families living under extreme poverty had access to water. The remaining 73.5 percent get water from

rivers, or private or public wells. Just 1.2 families under extreme poverty have a toilet, 72.5 percent of them have latrines, and 26.3 percent did not have any sanitation services. In addition, just 32.3 percent of families under extreme poverty have electricity service. The remaining 67.7 percent did not have that service at all so they use fire or oil lamps during the night (Ibid 2006-2012:60).

Nicaragua is the second poorest country in Latin and Central America region (Plan Nacional de Desarrollo Humano 2006-2012: 48-50) with one million dwellings where just 22.5 percent are in good condition, 46.5 percent are in poor condition and 31 percent are in bad condition (Ley Numero 677-Version Popular 2009:39). It has a housing deficit of 956,981 dwellings and it is estimated that each year this housing deficit increases by around 20,000 dwellings, caused by the growth of new families and total deterioration of dwellings in bad conditions (Plan Nacional de Desarrollo Humano 2006-2012: 149; Censos Nacionales 2005). The National Development Plan of Nicaragua (2006-2012: 149-150) has estimated that 40 percent (2,571,531) of families in Nicaragua were neglected and marginalized from access to a mortgage credit due to their incapacity of payment under previous neoliberal governments. In fact, 75.8 percent of Nicaragua's population lives with incomes of less than two dollars a day and 39.4 percent lives with incomes of less than one dollar a day. So, the housing deficit, slums, inaccessibility of basic services such as water and sanitation, are urgent problems to address in the country.

This micro-ethnographic study is located in Leon within *Reperto Mariana Sanson* where a housing cooperative called Juntando Manos was established in 2004 with support of Swedish Cooperation Center (SCC) and its local partner Ceprodel in Nicaragua (Interview Gonzalez 2009) as an alternative to reduce the housing deficit in Nicaragua. This housing cooperative is formed by people who used to live in slums, rent a room or live with their in-laws. There are 36 members of which 30 members are women and 6 are men. The higher percentage of women is caused by the search for independence and security that can be achieved as a housing cooperative member.

All the information presented in this section was gathered by research through interviews with housing cooperatives and participant observation during the fieldwork (See Appendix 3 for

further information). The housing cooperative project was open to everyone that needed a house. The majority of its members are people that work in the informal sector as *tortilleras*, maids, street vendors, stylists, needlewomen, washerwomen as well as a few people that work in the formal sector as teachers, doctors, nurses, drivers, and secretaries. The level of education of the majority of members is primary and others secondary, while there are some members with university education as well (see table 1). The majority of its members have a very low income. The lowest salary per month is \$85 dollars, the median salary is \$200 dollars and the highest is \$455 dollars (see table 1). Members of the housing cooperative were selected for this micro ethnographic study because they represent the majority of the poor population in Nicaragua.

Members of the cooperative have a house of 52 square meters, with two bedrooms, one kitchen, one living room, back and front garden, laundry area, and basic services like water, electricity and sanitation. However, basic services are limited to them due to a blackout of electricity to save energy imposed by the state, suspension of water services because of problems in the pipe's system, and clogged toilets due to lack of money to fix them (people could not afford to pay \$100 to unclog them). Thus, even if members of housing cooperatives have a house, it does not mean that the housing problem is over for them. Overcrowding is still a prevalent factor. In fact, there are houses in which two families are living while the majority of the houses have an average of four people in each one (See table 1). Due to this overcrowding there is no privacy for their children. Girls and boys must sleep together in one room, considering that these houses have just two rooms. Certainly, overcrowding and limited basic services are still pressing housing problems for them.

Table 1. Summary of Demographic information in Housing Cooperative Juntando Manos

Academic Level	Number of people	Number of inhabitants per house	Number of houses
No education	2	1 person	1
Primary (not complete)	8	2 people	3
Secondary (not complete)	12	3 people	8

University	15	4 people	18
Families Incomes		5 people	2
From \$85-\$150	8	6 people	3
From \$151-\$200	14	More than six people	0
From \$201-\$300	6	Number of families per house	
From \$301-\$400	4	30 houses 1 family	
From \$401-\$500	4	4 houses 2 families	

Source: Interviews collected by the researcher during the fieldwork in this housing cooperative

However, they own a house that they built by themselves with technical and financial support from the SCC and the Municipality of Leon. They are proud of it and they have a much better situation than millions of poor people like them in Nicaragua.

3. Theory and Operationalization

This study will use three concepts developed by Bourdieu independently of any of his theories and they are: Habitus, Capital, and Field. Agency was a concept developed in his theory of practice (1977), which it is the only aspect of his theory used in this study. Also, the empirical material is structured in themes guided by the two research questions within this study. The subsequent analysis will combine the analysis of empirical data with Bourdieu's concepts and his structuralist constructivism and interpretivism approach in order to achieve the aim of this study.

The reason for the selection of Bourdieu's concepts this study was because Bourdieu is in the middle ground of structuralist constructivism and interpretivism approach, with phenomenological influences of Schutz (1932). This micro ethnographic study needs both approaches in order to bring to light the choices and strategies of poor people in reaction to what they imagine housing policies to be in Nicaragua through the two research questions the study aims to investigate and answer. Scholars like Jenkins (1992) highlight that Bourdieu's work had a crucial weakness which is "his inability to cope with subjectivity" (Jenkins 1992:97 cited in Ritzer and Goodman 2003:520). Yet, his concepts of habitus and field are the proof of his effort

to link subjectivism and objectivism (Aldridge 1998 cited in Ritzer and Goodman 2003: 520) and their dialectical relationship to each other (Swartz 1997 cited in Ritzer and Goodman 2003:520). This thesis requires an in depth understanding of the bridge between agency and structures. Thus, Bourdieu's structuralist constructivism and interpretativism in a mainly phenomenological approach are enough as a theoretical framework for this thesis.

Habitus entails the mental structures of people that help them to deal with the reality of the social world where they live and interact daily. People have internal schemes where they perceive, understand, appreciate, and evaluate the social world. It is through them that practices are produced, perceived and evaluate by people (Ritzer and Goodman 2003:520). They can be described as "common sense" (Holton 2000 cited in Ritzer and Goodman 2003:520) where people have acquired a habitus based on their position within the context they live in (Ritzer and Goodman 2003:520). Thus, habitus acts as an unconscious regulating mechanism, providing principles through which people make choices and choose the strategies that they will use in their context of living (Ibid 2003:521). People are free to choose their options, although this decision-making process is a mirror of habitus' operation where habitus is adapted by individuals depending on the changing and contradictory situations in which they find themselves (Ibid 2003:522).

The phenomenological approach of Bourdieu's work used in this study lies in habitus which provides principles by which people make choices and choose the strategies that they employ in their daily lives. So, Habitus is useful to see the mental structures of poor people's understanding of housing policies based on their choices and strategies, in reaction to their experiences and what they perceive the policies to be.

In addition, Field is another of Bourdieu's concepts, Bourdieu stated that there are a different number of fields in the social world (Bourdieu and Darbel 1969/1990: 101 cited in Ritzer and Goodman 2003: 522). Housing policies are identified as a field in this study. Bourdieu describes fields as a battlefield (Bourdieu and Wacquant, 1992: 101 cited in Ritzer and Goodman 2003: 522) where conflicts arise when an individual or groups attempt to determine what capital is within that field and how that capital should be distributed (Webb et al 2002: X-XI). So, it is the

structure of the field (housing policies) that sets up and guides the strategies of the inhabitants on their positions individually or collectively to protect or improve their positions (Bourdieu cited in Wacquant, 1989: 40 cited in Ritzer and Goodman 2003: 522). Inhabitants of positions within the field employ different strategies with varying degrees of freedom depending on their positions in the field. The inhabitant of positions in the fields could be agents (poor people) and they are restrained by the structure of the field. (Bourdieu and Wacquant 1992:101 cited in Ritzer and Goodman 2003:523).

Moreover, Habitus and Field are used to answer the first research question within this study which is: What is the meaning of housing policies within Nicaragua? It will show the internal schemes or common sense of poor people related to their practices, perception and evaluation of housing policies based on their long term position as poor people within the social world. Yet their habitus is not a fixed structure but rather is continually changing according to the contradictory situations in which they find themselves.

The field is described as well as a type of competitive marketplace in which “various kinds of capital like: economic, social, symbolic and cultural are employed and deployed” (Ritzer and Goodman 2003:522). However, in this study, the principle kind of capital used is economic capital where the positions of “various agents in the field are determined by the amount and relative weight of the capital they possess” (Anheier et al 1995 cited in Ritzer and Goodman 2003: 522). Thus, in the marketplace, people could improve or lose their position, depending on the capital accumulated by them, producing a weakened position within the economy (Ritzer and Goodman 2003:525).

The concept of Agency developed by Bourdieu suits this study because it shows how actors operate within objective social structures. In Bourdieu’s work, the “agency-structure issue translates into a concern for the relationship between habitus and field” (Ritzer and Goodman 2003:218) where there is a dialectical relationship between habitus and field. Thus, the field “conditions the habitus, and the habitus constitutes the field” (Ibid 2003:218). The concept of Agency expresses that individuals have the ability to recognize and manage their own actions in

an intentional and individual way. For Bourdieu, agency must be used and contextualized “in terms of their relation to the objective structures of a culture” (Webb et al 2002: IX).

Bourdieu’s concepts of habitus, agency, field, and capital are used because they are the most considerable effort to make a bridge between objective social structures like institutions, discourses, fields, ideologies and everyday practices, which explains the reasons for people’s actions (Webb et al 2002:1). Thus, habitus explores, on the one hand, how individuals become themselves through the analysis of the way in which they develop attitudes and dispositions, and on the other hand, it explores the ways in which people engage in practices (Ibid 2002: XII). In this study, economic capital is associated with an economic value such as incomes of people. So, these four concepts are useful and relevant to answer the second research question which is: What are the underlying motives/incentives affecting poor people’s strategies in relation to housing policies?

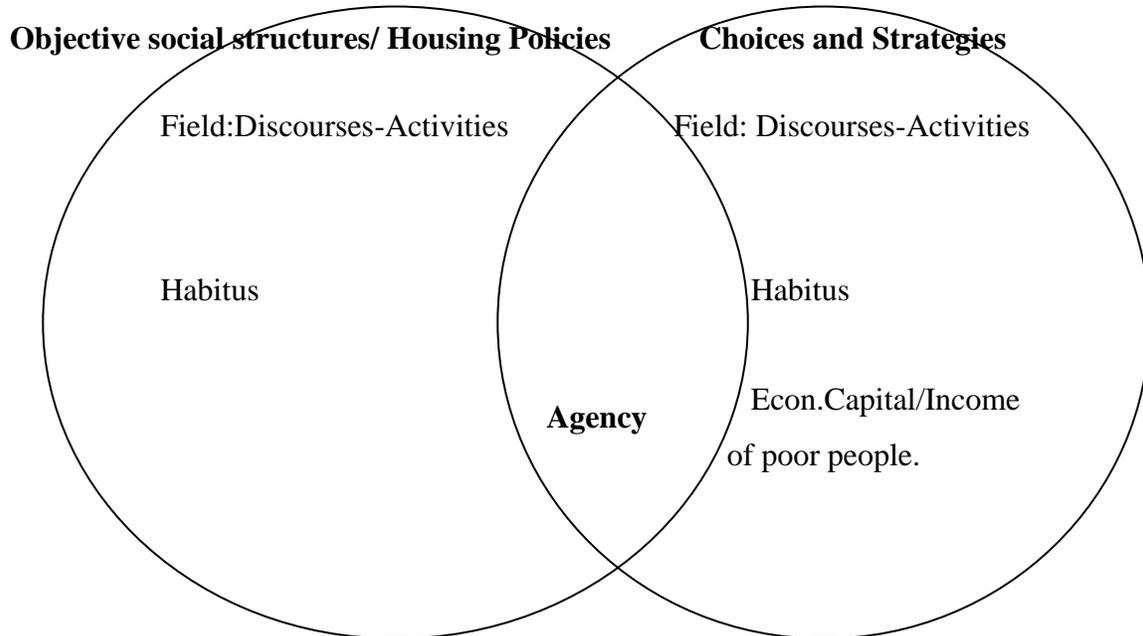
Habitus is used as a tool to understand the way in which individuals develop attitudes and dispositions in reaction to housing policies and the underlying motives/incentives affecting poor people’s strategies in relation to those housing policies. Field is a useful tool to visualize the rules of the game where the institutions in charge of housing policies in Nicaragua establish conventions which produce certain discourses (housing for poor people) and activities (housing projects) in an objective social structure. It also helps us to understand how conflict arises when policy-makers attempt to determine how much economic capital should be spent in the housing field and how it should be distributed where the economic capital (incomes) of the people are the parameters to access a house. Agency is used to understand how agents (poor people) interact, become trapped and move within the objective social structures. Consequently, the concept of Agency helps us to interpret the individual and intentional reasons for poor people’s actions, in terms of being involved in housing policies.

However, this study needs Bourdieu constructivism approach to see how agents (housing cooperatives as poor people representatives) interact, become trapped, and move within this conflict in objective social structures. The constructivism approach expresses that agents and objective social structures are in constant revision produced by their social interaction

(Shusterman 1999:143 cited in Webb et al 2002: 8; Bryman 2008:19). It also helps to understand how agents can break these constrained structures and generate changes within the field.

In summary, the two research questions of this study will be answered in order to answer the aim of this study. The following graph presents the Operationalization of Bourdieu’s theory. It shows how Bourdieu’s concepts will be employed to answer the research questions of this micro ethnographic study. Circles are used to picture the concepts used in each research question of this study. The first one: Objective social structures/Housing Policies represents their use in answering the first research question and the second one: Choices and strategies indicate their use for the second research question. Agency is the common factor and bridge between objective social structures and choices and strategies (every day practices) of poor people. The use of Bourdieu’s four concepts helps to picture and understand how agents interact, perceive, understand, appreciate, and evaluate housing policies. The repetition of some concepts indicates that they interact, change and affect both dialectical relationships to each other.

Figure 1. Interpretivism-Phenomenology and Structuralist Constructivism Approaches



4. Method

4.1 Methodological stances

The ontological and epistemological positions addressed in this study are social constructivism and interpretivism within a mainly phenomenological approach developed by Bourdieu. The focal point of interpretivism is the subjective meaning of social action, that is, how the social scientist grasps social action and interprets it (Bryman 2008: 15-16). The interpretivist approach is used to gain access to subjective people's common sense thinking about housing policies and then to interpret their actions and their social world using their perspective as a point of departure. Thus, the phenomenological approach is quite useful because it helps us to know how poor people react to housing policies based on what they imagine them to mean (Schutz cited in Ritzer and Goodman 2003: 212-213). In this way, this micro-ethnographic study examines how housing policies are experienced by a housing cooperative in Leon, Nicaragua.

The phenomenological and interpretative understanding is deepened through qualitative methods including participant observation, semi-structured interviews, focus groups and field work diary. These methods helped to capture empirical material in order to analyze how housing cooperatives (representing poor people) experience housing policies giving the research a picture of housing policies as subjects see them (Bodgan and Taylor 1975:2). Additionally, the constructivist approach is used in order to see how agents (housing cooperatives which represent poor people) interact, become trapped, and move within the objective social structures. The objective social structures and agents are in a constant change due to their social interaction (Shusterman 1999: 143 cited in Webb et al 2002: 8; Bryman 2008:19).

4.2 Research design

A micro-ethnographic study was chosen for this research because it is the most suitable method to be carried out in a short period of time (a couple of weeks) in a community on a full time basis (Wolcott 1990b cited in Bryman 2008: 143) to gain knowledge about the choices and strategies of poor people in reaction to what they imagine housing policies to be in Nicaragua. A full-scale ethnography study would be better but it would entail long periods of time in the field with the

researcher as part of the community. Thus, it is more suitable for master's research to carry out a form of micro-ethnographic study instead of full basis ethnographic study (Bryman 2008: 403).

Furthermore, this micro-ethnographic study allowed the researcher to discover culture, participate, watch, and listen to what people say and do, and engage in conversations (Bryman, 2008: 401) to dig into the incentives/motifs affecting poor people's strategies in relation to housing policies. The researcher lived among the members of the housing cooperative to see housing policies through their eyes as well as using focus groups, semi-structured interviews, participant observation and a fieldwork diary. They are used to outline some verification based on the triangulation. So, observations and field work diary were compared with interview questions to clarify what the researcher had seen and perceived. Triangulation was also useful to cover the gaps found between participant observation, focus groups and semi-structured interviews (Bryman 2008: 379).

However, the research design was affected by the relationship with the host organization in Nicaragua and its implementing local partner which produced a lot of delays and time constrained for the research design. The researcher experienced a lot of stress, insecurity, lack of cooperation and bad treatments since the arrival to her fieldwork. Still, the support of Regional Coordinator for Latin America, Regional Director of the host organization and housing cooperatives helped the research to manage and overcome all these difficulties in some extent.

4.3 Data collection

As mentioned before in the previous section, the biggest limitation of this study was the relationship with the host organization in Nicaragua and its local implementing partner. So, the data collection was affected as well. The research design was not clear until the end of November. So, the data collection was carried out in a short period of time under stress and festivities in the country. Still, the research was achieved with some limitations already expressed.

4.3.1 Informal Conversational interviews:

In this study, five informal conversational interviews were carried on with two key informants and three random members of the housing cooperative (See Appendix 2 for detail/further information). These two key informants told the researcher about certain situations and events as well as facilitated meeting useful people for the progress of the research (Bryman 2008: 409). However, the researcher was conscious of the risk of seeing social reality only through the eyes of her key informants. For that reason the researcher includes conversational interviews with three random members which act as informants under unsolicited participation (Hammersley and Atkinson 1995 cited in Bryman 2008: 410). Even after solicited interviews, these three informants decided to stay longer and talk with the researcher. Using these various informants, the research attempts to see a social reality through the eyes of the members of this social setting (Bryman, 2008: 409).

This type of interviewing is part of a participant observation method. It simulates an informal conversation where the researcher follows the lead of the informant and keeps minimal impact on the topic and flow of interaction. The goal is to encourage informants to talk and observe them objectively (Bernard 1995 cited in Dewalt & Dewalt 2002: 120). In informal interviewing, the researcher may ask occasional questions to clarify points in order to submerge him or herself into the informant culture (Spradley 1979 cited in Dewalt & Dewalt, 2002:122).

4.3.2 Fieldwork diary

To capture data in participant observation, it is essential to write field notes about observations, informal interviews, interactions between participants, events, personal reflections and document the analysis of data as soon as possible. The memory is fragile so details could be lost and reflection could change after interactions and new information (Dewalt & Dewalt 2002: 141). In this fieldwork diary, the writing notes are divided in three kinds: descriptive notes to record day to day events and behavior of cooperatives in a chronological way, journal notes to record events observed and information given by informants in informal conversations, and reflection notes to record analysis and personal reflection of data also in a chronological way (Malinowski 1967 cited in Dewalt & Dewalt, 2002: 141).

4.3.3 Semi-structured interviews

Semi-structured interviews provided an opportunity for the respondents to express their opinions regarding housing while allowing the researcher to identify their concerns and needs (Scheyvens and Leslie 2000: 120). Interviews are a useful method to hear from people who do not usually talk or raise their voices in focus groups due to fear of saying something wrong, shyness to speak in public, and ease of relying on leaders instead of forcing themselves to say something as well. Semi-structured interviews have a more structured approach with opening questions (Dewalt and Dewalt 2002:122) that follow a guide stated in the research plan of this study (See Appendix 1). Flexibility in semi-structured interviews allowed the researcher to raise additional or complementary issues in this study. They permit an iterative process outlining the topics that will be covered during the interview (Bryman 2008: 438-439). The data collected during individual interviews is used to complement the data collected in the focus groups.

The sampling method used in this study is purposive sampling. This means that informants were sampled in a strategic way (Bryman 2008: 415) because this housing cooperative had three sub groups which are: founders cooperatives, cooperatives inserted in the middle of the process, and cooperatives inserted at the end of the process. This study tried to include some founder members, members who entered in the middle and at the end of this process (See Appendix 2 for detailed information). Informants were also chosen based on the availability because some cooperatives' members emigrate temporarily or work in other cities, returning every two weeks or every month. Those sampled are relevant to the research questions addressed in this study because they are poor people who used to live in slums, rent a room or live with their parents. Therefore, their opinions are relevant for the researcher's understanding about poor people's reactions to housing policies.

Twelve semi-structured interviews (See Appendix 2) were conducted in this study. The length of the interviews was limited to 25-45 minutes because the majority of the interviewees are mothers and fathers with children to care for. Also, this study pursued two semi-structured interviews of 25-45 minutes with two authorities representing the state's institutions such as INVUR and the Chief of the Municipality of Leon (See Appendix 2 for further information). These interviews were carried out to gain knowledge about the housing policies in Nicaragua and the perception of

them by poor people in Nicaragua. There are two other interviews of 45 minutes with the SCC Latin and Central America coordinator in charge of the Habitat and Housing Program in the whole region and one interview of 45 minutes with the technical expert of housing construction who worked and lived with this community during the construction process. See Appendix 1 for a guide of the questions used for the semi-structured interviews. All interviews were taped and transcribed by the researcher (native Spanish speaker) in Spanish and all other material was collected in Spanish so the risk of losing native expression is minimal in this study.

4.3.4 Focus groups

Focus groups are used to offer an understanding about “the ways in which individuals collectively make sense of a phenomenon and construct meanings around it” (Bryman 2008:476). In this study, just one focus group of six people (See Appendix 2) during one hour was carried out because the majority of the members rely on the leaders to speak while they keep silent with minimum interventions. So, in order to a fuller picture, the researcher preferred to rely more on interviews. Also, it was difficult to gather six people at any specific time during December (a month with festivities in each week) when the majority of housing cooperative members are visiting family on vacation or gathering with their families for festivities during the weekends. Despite social and seasonal limitations, this focus group served to bring out interactions and discussion between participants. In this way, the focus group reflects “the process through which meaning is constructed in everyday life” (Ibid 2008:476) of housing cooperatives. Thus, this focus groups offer an understanding of how poor people experience housing policies and what they imagine them to mean.

The focus group was moderated by the researcher and two assistants (young daughters of housing cooperative members) as note takers to smoothen the process of transcription because they could recognize the voice of each participant easily. This focus group was taped and transcribed by the researcher but the assistants’ notes helped the researcher to corroborate information and distinguish voices within the tape. See Appendix 1 for a guide of questions used in the Focus Group.

4.4 Trustworthiness and limitations of the study

Lincoln and Guba (1985; 1994 cited in Bryman 2008:377) proposed trustworthiness and authenticity as standards for assessing a qualitative study. Trustworthiness has four criteria: credibility, transferability, dependability and confirmability. Credibility was pursued in this study through triangulation. Triangulation was achieved using various methods of data collection explained in the previous section. Transferability is expected to be achieved through sharing the results of this study. Although this research entails an intensive study of a small group sharing poverty characteristics, this qualitative study includes rich accounts of poor people's reactions to housing policies in Nicaragua which, to some extent, follow the trend of international housing policies in developing countries. Thus, this study could be used as a baseline for making judgments about the probable transferability of findings from this study to other studies or further research (Lincoln and Guba 1985:316 cited in Bryman 2008:378). Dependability has been reached in this study through an 'auditing' approach, where peer reviewers act as auditors during all the phases of research and the records of research phases, transcripts, data analysis and field-work notes are saved in an accessible manner (Ibid 2008:378).

One limitation of this study is seeing through the eyes of the people being studied. Although it, as much other qualitative research, expresses a compromise to interpret the social world from the perspective of the people being studied (Ibid 2008:385). The social world and participants' perspectives are interpreted by the researcher, so it is impossible for the researcher's own experiences and values not to interfere to some extent.

Another big limitation of this study is the researcher's difficulties with the local host organization and its implementing partner to pursue this study, as mentioned in the research design and data collection sections. There were many tensions and no disposition to cooperate with the researcher since the beginning of the fieldwork. Assignments for fieldwork already presented in the description and agreements of the internship with them were postponed by the lack of cooperation facilitating information to the research and change of Director for Latin America. This produced a lot of delays and uncertainty in the research during the entire fieldwork process. Regardless, the Regional office, the coordinator for Latin America, one

employer of its implementing partner and the people in the communities helped to pursue this study.

5. Reviewing housing policy internationally and Nicaragua

This section could constitute part of the Background of this study but it has been placed before the analysis section in order to keep the mind of the reader on the trend of housing policies internationally and how they have been implemented in Nicaragua. In the next section, it will be easy to understand the choices and strategies of poor people regarding what they imagine housing policies to be.

As previously mentioned, researchers have categorized international housing policies into three phases (Harris and Giles 2003: 167). This study uses these phases to connect the framework of international housing policies for developing countries with the framework of housing policies in Nicaragua. This will be useful to see the deficiencies and limitations of housing policies at the international level and their implementations in Nicaragua. Moreover, this historical analytical framework will serve as a point of departure to gain knowledge about housing policies in Nicaragua. This knowledge will be useful to understand the choices and strategies of poor people to these housing policies in the analysis section.

5.1 Phase one: Public housing (1945-1960s) internationally and Nicaragua

Policy-makers in charge of housing policies at international level have been: the United Nations (UN), the International Labour Organization (ILO), the United States Agency for International Development (USAID), and the Inter-American Development Bank (IADB). Their interest relied on developing a worldwide image to retain power, credibility and influence to guarantee political stability and secure alliances through international housing policies (Habitat International 27 2003:171). In the 1950s and early 1960s, public housing came to the arena. It is described as ‘permanent housing for rent’ based on the British model (UK Information Service 1960:4 in Harris and Gales 2003:174). Thus, ‘public housing’ was implemented following the model

applied in industrialized countries without regard to the different contexts and lack of resources in developing countries (Pugh 1994:161). As a result, public housing was too expensive to be employed in developing countries, where the state, in its role as a provider of permanent housing units (Tipple and Speak 2009: 14; Pugh 1994:161; Choguill 2007:145) had no resources to build them for rent at full or subsidize them (Choguill 2007:145).

Due to a dictatorship from 1936 until the Sandinista revolution in 1979, the policy-makers in charge of housing in Nicaragua were the Somoza family and its members (Booth and Walker 1999:24-26). The Somoza family implemented the international housing policy approach of public housing or permanent housing for rent. Unfortunately, housing policies under Somoza favored the upper class (Williams cited in Walker 1985:383) and the high rental rates did not allow the majority of the population to access public housing. In rural areas, agricultural workers lived in 'barrack-like units' until the bosses fired them. Foreign aid for social and economic projects was diverted for Somoza family's own benefit. Structuralized migration due to the concentration of resources in the capital produced a rapid growth of squatter settlements and slums in the capital (Booth and Walker 1999:37-38). As a result, the majority of the population was victimized by a corrupt and expensive rental system producing no land tenure. Houses with high rents were offered to people without basic services. So, squatter settlements and slums were the only feasible option left for poor people (Revista envio 1988:1).

5.2 Phase two: Market approach internationally and Revolution in

Nicaragua (1970s-1980s)

Policy makers in charge of international housing policies in the 1970s were the World Bank (WB) and International Monetary Fund (IMF). They believed that housing is an economic asset worth investing in (Tipple and Speak 2009: 14). Then, housing changed from 'shelter production' to an 'economic asset'. Their main interests were to get profits and secure a framework for markets to protect its investments. In the 1970's, a 'self-help' initiative was promoted by the WB with its sites and services projects and in situ slum upgrading schemes (Choguill 2007: 146; Pugh 1994:162; Tipple and Speak 2009:13). Unfortunately, they failed to meet the required housing approach of cost recovery of the Bank (Pugh 1994:162; Choguill

2007:146). In the 1980s, The WB emerged with a neo-liberalist approach: macro-economic stabilization and structural adjustment. The IMF and WB imposed them as conditions to provide loans in developing countries (Pugh 1994:160). Latin American and Sub-Saharan African countries were affected with a debt repayment crisis. Then, the WB and IMF thought that these conditions were needed to be taken in order to secure an enabling framework for markets including less participation of state roles (Pugh 1992: 128; Tipple and Speak 2009:13).

In Nicaragua, Somoza's approach to housing changed in the 1970s. He adopted the new international housing policy-makers approach where housing is perceived as an economic asset to afford cost recovery and replicability. After, the earthquake in 1972, the housing situation became more critical and serious. Foreign aid was used by Somoza's government to support housing construction (Williams cited in Walker, 1985:384). Unfortunately, Somoza kept the same patron to benefit his own pocket and upper class (Booth and Walker, 1999:38). He did not rebuild the central core or improve squatter settlements within the city. Hence, the majority of the population changed towards the outskirts of the city and the value of the land closer to the center was held by speculators (Williams cited in Walker 1985:384). Poor people did not have land tenure because their plots were acquired in illegal subdivisions without valid titles. As result, housing rent and sales were a profitable sector harming poor people. People lived in extremely precarious conditions without land tenure and basic services (Ibid 1985:385). Then, the marginalization of poor people became more structuralized and the inequality got bigger in the country.

All these factors produced a war against the dictatorship in 1979. Sandinist's party firmly believes in the option of cooperatives organizations. So, they promoted cooperatives organizations in the rural areas where they gave coffee and lands to help poor people (Interview Calderon, 2009). During the Revolution of Sandinista National Liberation Front (Frente Sandinista de Liberacion Nacional-FSLN) between 1979-1989, they set up a housing program which included urban reform, national planning, a program of rural housing and an emergency program for marginal urban households. Also, they established a Ministry of Housing and Human Settlements (Minvah), which had "the responsibility to develop and administer the new national programs pertaining to housing" (Williams in Walker 1985:385). Many of Minvah's

projects were for miners and sugar refinery workers in the rural sector that had been deprived of housing for many years. Minvah also developed policies to allow the government to have control over urban land use, tenure, and transfer to avoid private profits generated from the market value (Ibid 1985: 388). The urban reform provided titles to owners of the houses that had no legal title to their properties (Minvah 1984 cited in Walker 1985:389). Minvah passed a rental law in 1980 to reduce rentals for tenants, provide tenants' protection against eviction and set up standards of quality for rent a house (Butterworth cited in Walker 1985:390). In 1981, the conditions under which a tenant could be evicted were decided (Williams cited in Walker 1985:390).

The counterrevolutionary forces supported by US government and the blockade imposed by them to Nicaragua led to instability and economic crisis in the country (Booth and Walker 1999: 38). Therefore, with limited resources, the government decided to implement the international housing policy approach of the 1970s: 'sites and services' and squatter settlement upgrading projects. To follow this method the government "acquires and subdivides land, installs community infrastructure, and provides a plot of land with minimum service connections as a basic shelter for each family" while families make monthly payments (Williams cited in Walker 1985: 390). The house's owner is responsible for expansion and improvements (Ibid 1985:391). The Roof Plan was another housing project designed mainly for rural areas (Landaeta 1994: 77-78). Without doubt, Minvah efforts produced more benefits than those of Somoza's government (Ibid 1994: 85). Still, poor people could not afford to make their monthly payments.

The revolution revealed the extreme polarization between liberals and Sandinistas and set up a lasting framework of hostility between these two parties. Although, those who do not want to show their political views in a direct way describe the revolution years as the 'lost decade' (Interview Calderon, 2009).

5.3 Phase three: Enabling a Holistic Approach which remains market friendly and includes MDGs, internationally and in Nicaragua (1990s-present)

Presently, the policy-makers in charge of international housing policies are the WB with its lenders and the United Nations Centre for Human Settlements (UNCHS). They launched a program to improve housing policies and came up with an ‘enabling approach’ where each nation develops their own policies but their main interest lay in protecting investments through strengthening of economical, financial, institutional and legal atmospheres to secure the housing sector (Pugh 1994:166; Choguill 2007:146). This approach lacked a social agenda and excluded many poor people from the housing sector. As result, in the 1990s, policy-makers tried to conciliate by revising to an ‘enabling holistic approach’ where top-down and bottom up approaches were represented. It included a social agenda where Cheema (1992) emphasized the need to “strengthen the organizational capacity of the poor, and to utilize the informal sector in developing infrastructure services” (Ibid 1992 cited in Pugh 1994:166-169). However, the conditionality clauses of loans from the WB for building institutional capacity and other lenders in developing countries reaffirmed their interests to secure a framework for the market and protect their investments (Ibid 1994: 169).

Searching for equal access to shelter and sustainable human settlements, the MDGs were launched in the 2000s. They have seven goals and established targets in each goal. Targets three and four of the seventh goal directly relate to ‘enabling shelter strategies’ (Tipple and Speak 2009:18). They are important for housing policies because they constitute the framework of action for donor funding and international development policies in the last ten years (The Millennium Development Goals Report 2009:18).

In Nicaragua, the Sandinists lost the elections and Chamorro, a liberal, became president in the 1990s (Booth and Walker 1999:38). Chamorro followed the ‘enabling approach’ created by international housing policy-makers. She eliminated Minvah and transferred the institutional responsibility for housing to municipalities (Landaeta 1994:146-147). Cooperative organizations were dissolved to a great extent due to the high polarization and stigmatization against them as

cooperatives had become a synonym for being Sandinist (Interview Calderon 2009). Aleman, Chamorro's successor, was elected in 1996 (Booth and Walker 1999:38). He followed the international housing policy approach which included a social agenda. In 1997, an Urban and Rural Reformed Law was passed to give formal titles to many households that had been beneficiaries of improper distribution of land during the Sandinist's revolution and provided indemnification for people who lost property (Ibid 1999: 97). Fulfilling the requirements of the IMF and WB, Aleman approved a Municipal Law in 1997 to streamline the decentralization process within the municipalities. In keeping with the market friendly approach, decentralization was synonymous with privatization for Aleman's government (Ibid 2009:174). This period of sixteen years it is known as the liberal legacy in Nicaragua by its citizens (Interview Calderon 2009).

In 2007, Ortega, a former leader during the Sandinist Revolution, came to power again and the Sandinist's influence returned to Nicaragua. As cooperative organizations were a Sandinist strategy during the revolution, their use returned as well. Although, this time, within the implementation of a 'holistic enabling approach' that remained market friendly. Ortega established an organism called INFOCOOP (Instituto Nacional de Fomento de Cooperativas) to create housing cooperatives. Following the conditionality clauses of loans for building institutional capacity, Ortega prepared a Financial Economic Plan to get the approval and funds from the IMF (Plan Nacional de Desarrollo Humano 2006-2012:1) to secure a framework for market and protect their investments (Pugh 1994:169). In addition, Ortega created a National Development Plan 2006-2012 which establishes a framework for the finance of housing construction or housing improvements including the regulation of 'direct subsidies'. Families with monthly incomes of \$200 can get subsidies of \$900 for housing improvements and \$1,850 for housing construction. Families with monthly incomes below \$500 can get subsidies of \$600 for housing improvements and \$1,500 for housing construction (Plan Nacional de Desarrollo Humano 2006-2012:150-151).

Later, Ortega's government created the National Plan of Housing 2005-2025 as long term state strategy, once passed into law by congress it would preserve continuity in housing policy despite changes of government (Plan Nacional de Vivienda 2005-2025: 24). It encompassed a review of

political proposals to face the problem of housing in the country. Ortega's government included three options allowing poor people to choose the one that best fit their situation: *Plan Techo* (Roof Plan), *Viviendas de interes social* (Housing of Social Interest) and *mejoras urbanisticas* (Housing improvements) (Interview Calderon 2009). These options are used by the government as strategies to reduce the housing deficit in the country and accomplish the seventh goal of the MDGs because these are the donor framework requirements to provide aid (The Millennium Development Goals Report 2009:18). Besides these three options, the Ortega government encourages and supports any kind of cooperative organization implemented by the community since cooperatives rely on solidarity where members push and help each other to be on time with payments. This is the only guarantee of payment that poor people can offer of which the government is conscious (Interview Calderon, 2009).

The 'holistic enabling approach' is further followed by Ortega's government in passing *La Ley de Participacion Ciudadana* (The Citizen Participation Law). This law institutionalizes citizen participation through CDMs (Municipal Development Committees). CDMs can organize citizens' petition with a minimum requirement of 1000 signatures. In this way, the bottom up and the top down approaches are linked. The law enabled citizens to influence local governments' decisions through the CDM (Lindert 2009:175) and also strengths the organizational capacity of the poor. As a result, the General Assembly institutionalized a Housing Law in September 2009 after civil society collected signatures supporting the law and presented them to that body. This law, known as *Ley Numero 677*, is the legal framework for housing in Nicaragua.

The main contributions of this law are availability of the government resources to disseminate the law through public conferences for the poor people, promotion of cooperative organizations like housing cooperatives, exoneration from taxes for construction material and construction of *viviendas de interes social* (houses of social interest), establishment of a minimum space of 36 meters and a maximum of 60 meters for the construction of *viviendas de interes social*, enforcement of provision of basic services to *viviendas de interes social*, *Banco de Tierras Urbanizables* which opens up an establishment of collaborative partnerships between INVUR and any organization related to the housing field for housing projects where if a local municipality did not have land to carry out a housing project then INVUR will intervene and

support it, and housing improvements could be achieved through exchanges of assets from a housing cooperative or individual with the INVUR where INVUR pursue housing improvements but they get back an asset from them (Interview Bermudez 2009).

This housing law preserves a market friendly approach by linking the process of construction with the economic sector. The construction of *viviendas de interes social* are delegated to individuals, groups of people, housing cooperatives, and housing NGOs which are considering *Agentes productores* (production agents) *de viviendas de interes social*. They are in charge of formulating housing projects, housing design, acquiring property titles and municipal permissions for construction, negotiating for land with their respective municipalities, and obtaining finances (Ibid 2009). As a result, Ortega's government placed funds from the Instituto Nicaraguense de Seguridad Social (INSS) in the private banks of Nicaragua. The interest rate for mortgage credits is eight percent and the government subsidizes 3 percent of the total mortgage credit for *viviendas de interes social*. Individuals or people within organizations can access credit in the banks (Interview Calderon, 2009) by fulfilling the bank requirements and paying a fee from their own savings of around \$500 (Interview Romero; Bermudez 2009).

6. Analysis

6.1 Presentation of the case area-getting to know Leon

This micro ethnographic study has been conducted in a housing cooperative called 'Juntando Manos' in Leon, Nicaragua (See Appendix 4 for the housing cooperative map). It is one of the first three housing cooperatives created in 2004 with support of SCC and its local partner in the country, called Ceprodel (local NGOs). Housing cooperatives are part of Housing and Habitat's SCC program launched in Latin and Central America region. The objective of this program is to give poor people the tools to find their own way to combat poverty (SCC 2007:8-10). These tools are acquired through organization capacity to form new cooperatives and lobby for housing and they include capacity building, autonomy, power, self esteem, and good governance. All these tools have been learnt through trainings delivered by its local partner, personnel of SCC, forums and conferences about housing policies, gender and human rights (Interview Gonzalez;

Focus group interview 13/12/2009). Also, the municipality of Leon helped them with trainings such as saving electricity and money. As Francisca Rojas, described these trainings:

A ese pipito [the power plug] has to be disconnected when nos vamos de viaje [we are leaving]. Look! We did not know that and now we know. The power plug consumes electricity even if the TV is turn off. So, we need to unplug to save energy and money....

The Municipality of Leon sold land to the housing cooperative in 2005 through a loan to paid back in two years time for land tenure (Interview Calderon; Gonzalez, 2009; Focus group interview 13/12/2009). In 2007, they repaid the loan and took out a new 20 year loan, funded by SCC and administered by Ceprodel, to build their own houses with self-help and mutual aid (Interview Gonzales; Romero, 2009). Since 2004, they have received trainings in different areas like construction. In construction trainings, they designed their own model homes with the support of Jose Dolores Romero ‘Lolo’ who is in charge of building the houses. Surprisingly, cooperative member designed houses of 60 square meters or more with two floors, three rooms, kitchen, garden, and laundry place. Romero and his team always remembered their budget, making them aware that their own work and mutual aid would decrease the cost of their houses. With very hard work and the technical support of masons, they reduced the cost of their homes to \$5,200 each to construct 52 square meter houses with a kitchen, laundry area, back and front garden, and one bathroom (Focus group interviews 13/12/2009; Interview Romero 2009).

It is important to consider that this housing cooperative is composed of 36 members where 30 households are headed by women and 6 by men. It was not easy for poor women with children to build without the help of masons. As Fatima Vidareina stated:

In this community I feel happy because I am the older woman within this group. But the president of this housing cooperative and the rest of the people appreciated me and another older woman called Francisca Rojas because we always received the lighter work due to our age....and younger women did some hard work and when someone was exhausted, our president and Lolo called the masons to help us....

Nicaragua has a higher percentage of women headed households because men migrated or abandoned them (Barahona and Augurto 2001: 18-21). As result, there were a lot of women without the protection of the state to access housing, even though Law 677 for Housing states that families should receive support from the state to access housing where the concept of family

includes mother or father and children (Ley Numero 677-Version Popular 2009:18). The law is new and its results cannot be seen yet. However, the Law for Cooperatives stated that if a family has split, the parent given custody will keep the house (Interview Gonzalez 2009). This is an incentive factor that guarantees security and independence to poor women-headed households.

Other tools that empower poor people in this housing cooperative were trips to exchange experiences with other housing cooperatives in the Central and Latin American region. For example, one representative of the Municipality of Leon and several members of this housing cooperative were chosen in 2004 through 'rifas' (raffles) to travel to Uruguay where the housing cooperative movement in Latin America began. The main purpose of this trip was to see the housing cooperative experiences of FUCVAM (*Federacion Uruguaya de Cooperativistas de Vivienda por Ayuda Mutua*, or the Uruguayan Federation of Housing Cooperatives for Mutual Aid) and learn from each other. Also, international forums for Housing and Habitat were useful for housing cooperatives to exchange experiences and learn from other countries facing the same problems (interview Gonzalez 2009). These tools empowered poor people to become housing cooperatives giving autonomy, self esteem, education, and power to fight for better conditions through a capacity building organization. These experiences helped them to realize that there are other countries with the same problems as in Nicaragua (Focus group 13/12/2009; Interview Gonzalez 2009).

They learnt that being a housing cooperative is assimilated another culture and being conscious about the need of other poor people, as Hayde Salazar said: This is the reason why our community is called 'Juntando Manos'[Friendly Hands].

Housing cooperatives have achieved a strong participation and influence in the housing sector because they are a model to provide a dignified house of 52 square meters (two rooms, one bathroom, one kitchen, living room, garden, laundry space, water and batteries for sanitation) through self-help, mutual aid and individual savings to reduce construction costs. Also, they helped to collect signatures with the support of Movimiento Comunal Nicaraguense, SCC, Ceprodel, Red de Vivienda (a network of 8 NGOs joined to focus and work on housing), members of the General Assembly, Instituto Nacional de la Vivienda Urbana y Rural (INVUR)

and civil society to create a legal framework for housing. This legal framework became the Housing Law called Ley Numero 677 in September 2009 (Ley Numero 677-Version Popular 2009: 3).

Housing cooperatives are recognized by the state as an alternative to develop production and sustainable development (Plan Nacional de Desarrollo Humano 2006-2012:47). According to Bermudez (2009), housing cooperatives are the groups which show most interest in learning about the Housing Law in trainings delivered by the government to the population. Also, he highlights the powerful network and feedback system that housing cooperatives have to share best practices and lessons learned. Then, they share their experiences so the other ones can learn from it. As Fanny Jiron put it, “when we did this [construction of the houses], there was no law. Then, we payed taxes.” However, as Yamilet Gutierrez explained:

The new cooperatives that are in the process of formation, we are telling them that the Law exonerates people from paying taxes on construction materials and the construction of *viviendas de interes social* (houses of social interest). So, people did not have to go through all things that we have. Then, they can keep going with all the paperwork to get a house. As Fanny adds: there is more disclosure about this in the TV as well.

This housing cooperative, Juntando Manos, is made up of 36 members. Nowadays, 10 members are cooperative founders and the rest are new members that have joined between 2004 and 2009. All the members used to live in slums, rent a room or live with family members. The majority work in the informal sector as maids, tortilleras, sellers, needlewomen, and washerwomen with incomes of \$85 to \$200 per month. There are some families with incomes above \$200 up to \$450 (See Appendix 3 for further details). Households in this housing cooperative struggle to pay a monthly fee of \$31 for their houses during the next 19 years. They were chosen for this study because they represent the majority of poor people in Nicaragua. Their perceptions and experiences bring to light the choices and strategies of poor people in reaction to what they imagine housing policies to be in Nicaragua.

6.2 Meaning of housing policies for poor people in Nicaragua

In the theoretical framework, it was stated that Habitus and Field will be used to answer the first research question of this study. Field as Bourdieu identified will be used to picture the rules of the games within the field of housing policies. Habitus as Bourdieu described, will be used to analyze the common sense of the poor people which guides the choices and strategies that they employ in their daily lives based on what they imagine housing policies to be.

The previous chapter reviewed housing policies in Nicaragua where the rules of the game are institutionalized in the National Development Plan 2006-2012, National Housing Plan of Housing 2005-2025, and the Housing Law. None of these organizations include poor people's perspectives even though they are meant to be designed for and used by them. These rules produced certain discourses (*viviendas de interes social*) and activities (housing project-options) available for poor people. Part of these discourses are subsidies, literacy campaigns by the governments to disseminate the Housing Law, exoneration of taxes for material and construction of houses for the poor, provision of basic services, regulation of 36 to 60 square meters for *viviendas de interes social*, and the *Banco de Tierras Urbanizables* (urban land bank). Part of these activities to poor people are: *Plan Techo* (Roof Plan), *Viviendas de interes social* (housing of social interest) and *mejoras urbanisticas* (Housing improvements). Moreover, the choices available to poor people to access a house are based on these discourses and activities provided by the government through national housing policies, as Bourdieu identified in his concept of Field.

The activities developed by the field could be accessed through poor people's own savings and subsidies from the state. The government's subsidies are deposited in the banks, so poor people or organizations such as housing cooperatives can access credit in the banks if they fulfill the bank requirements to receive them (Interview Calderon, 2009). Unfortunately, most poor people could not access credit because they are not *sujetos de credito* (trustful credit subjects) for a loan or mortgage due to the informal jobs and low incomes that the majority of poor people have in Nicaragua. As Ana Patricia Garcia and Patricia Saavedra explained:

We as human beings did not have something that supported us to get a loan. Banks [structures of the field-housing policies] evaluate us and [their results are that] we are not *sujetos de credito*. We do not have capacity to access a house due to our earnings and informal jobs.

Also, discourses such as subsidies, explained in the previous chapter, are accessed by people with monthly incomes of \$200 or more and they also need to pay a *prima* [fee] of \$500 with their own savings (Focus group 13/12/2009). However, in the background section of this study, it was mentioned that 75.8 percent of Nicaragua's population lives with incomes of less than two dollars a day and 39.4 percent lives with incomes of less than one dollar a day. So, how can poor people have their own savings to access a house if they manage really poorly to survive daily? Subsidies are part of the Financial Economic Plan which is part of the conditionality clauses to get approval and loans from the IMF for building up institutional capacity and secure a framework for the market and their investments. But, are policy-makers really conscious about the habitus of poor people? This question remains without an answer at an international and local level by policy-makers.

As Bourdieu stated, the history of collective practices which are part of the habitus of poor people generated and preserved certain practices. In this study, these practices have enhanced a culture of relying on aid. An illustration of these practices are the activities of the Field as The Roof Plan. It had its origins in the Sandinist revolution, as was described in the previous chapter. In the Roof Plan, poor people receive zinc which is used as roof or as walls for housing construction by the recipients (Focus group 13/12/2009; Interviews Fanny Jiron; Francisca Rojas; Martha Maradiaga). Yet, these activities are just temporal solutions causing a culture of poor people relying on aid (Focus group interviews 4/13/2009). Also, the parameters to access a house are inaccessible to them, producing a perception and evaluation of housing policies as useless, conditioned, limited, and as merchandise. As they stated in the Focus group (13/12/2009):

If the government gives us subsidies it should give us a financial plan to access a house....we need to save \$500 to access them....Yet, in Nicaragua, we live daily with one dollar a day. We eat *cuajada* [type of cheese] in the morning, *cuajada* in the afternoon, and *cuajada* in the night. If not, then we eat *tortillas* with salt. There is no employment...

Bourdieu stated that poor people choose strategies that they employ in their daily lives which are part of their habitus (Ritzer and Goodman, 2003:520). These attitudes and dispositions as part of the habitus of poor people in reaction to housing policies are caused by the inaccessibility and limitations of the field (housing policies). These strategies are identified as personal survival strategies. This study distinguished three tendencies among them which are: first, the use of the system for their own benefit due to lack of choices for them. Second, the denial of state's duties caused by their sense of belonging to a specific political party. And third, the creation of housing cooperatives as an alternative in order to access a house as a group.

Poor people in search of survival strategies use the system for their own benefit. They may take advantage of projects to get a house and later on sell it because it was too small and too hot to live in. Many housing projects fail because they are far from the essential services that people need like healthcare, schools, jobs, supermarkets. Poor people prefer to return to their old and bad places because they lived near to what they need even though they live in slums (Focus group 13/12/2009; Interview Francisca Rojas; Patricia Saavedra; Yamileth Gutierrez). The following account supports Bourdieu, who claims that people acquire a habitus based on the position that they occupy in the social world which, in turn, produces their practices. Thus, taking what is offered or leaving it, as is convenient, is one of the survival strategies used by poor people in the housing policies field. As Patricia Garcia; Patricia Saavedra; Fanny Jiron; Francisca Rojas; Martha Maradiaga, Yamileth Gutierrez explains:

If you see the houses that are in front of our houses...they belong to Fundapadele [local NGO]. They are so small that no one lives there... Yet, these kinds of situations affect us because there are people that say: Poor people did not have needs because they sell them...but we cannot live in them.

The second tendency, denial of the state's duties caused by their sense of belonging to a specific political party, is used as a survival strategy for poor people to maintain the comfort produced by their everyday practices of received aid and temporal solutions instead of transforming the constraining practices of housing policies. As Bourdieu stated, "Habitus, the product of history, produces individual and collective practices, and hence history, in accordance with the schemes engendered by history" (Bourdieu, 1977: 82 cited in Ritzer and Goodman, 2003: 521). Moreover, the housing policy field's practices have been focused on projects delivered by

international organizations or NGOs with a minimal state participation since the dictatorship of Somoza. Governments just offered partial solutions where they want to achieve the magic solution and say that they resolved x number of houses (Focus Group 13/12/2009). As a result, poor people remained blind to the denial of the state's duties, enhancing the support of poor people for the government through short solutions. Yet, historically, the practices of looking for aid to accomplish housing projects produce individual and collective practices that rely on aid instead of encouraging people to work to access housing and making the state responsible for it (Interview Gonzalez 2009).

The third tendency of survival strategies identified in this study, is the creation of housing cooperatives as an alternative to access a house as a group. As mentioned in the previous chapter, Nicaragua is extremely polarized between political parties. In fact, in the period of the Revolution, cooperative organizations were promoted by the government until Chamorro took power in the 90s and she dissolved them through *satanizacion* [stigmatization] using media which belongs to capitalist and rich people to produce a bad reputation that cooperative organizations indicated Sandinist membership (Interview Calderon, 2009). In the Ortega government, Sandinist influences come back to the country. So, cooperatives organizations returned as well. Yet, housing cooperatives are new as they have been constituted since 2004. The Nicaraguan government supports and encourages them because they know the potential that these organizations have to reduce the housing deficit in Nicaragua (Interview Bermudez; Calderon 2009).

A housing cooperative is the only guarantee that poor people can use to access a house. According to Bourdieu and Wacquant "people are not fools"... "they have practical sense. There is a logic of what people do; it is the logic of practice" (Bourdieu, 1980/1990 cited in Ritzer and Goodman 2003: 521-522). So, habitus is not a fixed structure instead it is "adapted by individuals who are constantly changing in the face of the contradictory situations in which they find themselves" (Ritzer and Goodman 2003: 522). Moreover, the habitus in the minds of poor people is fighting against the objective structures of housing policies which constrain them. Housing cooperative members push and help each other to make payments on time. The value of the cooperative relies on members' solidarity with each other (Interview Calderon 2009). They

know that the housing cooperative it is one of their survival strategies to get housing. They are not fully agreed with the idea of collective property either, but they refer to it as a new culture and the only option to get a house (Interviews Fanny Jiron; Yamileth Gutierrez; Zamar Garcia; Yazmina Narvaez; Hayde Salazar).

The choices, strategies and perceptions of poor people described show their internal schemes, while their evaluations of housing policies will bring out what they imagine them to mean. Poor people's perspectives are that housing policies operate in the interest of the government and elites instead of poor people and the policies see housing as a merchandise rather than a right (Focus group 13/12/2009; Interviews Katalyna Caceres; Jazmina Narvaez; Derik Silva). As Bourdieu stated, the discourses just enhance the objective social structures of the field. There is a discourse that housing is a human right and it should be accessible for poor people. But, poor people remain comfortable with their practices of relying on aid then they will remain without access to a house or basic services.

Yet, poor people are aware that at least they have a legal framework for housing which it is a first step to consider in the housing policies field in Nicaragua. Also, they perceived that the government wants people know about the Law to get a house. In fact, in the focus group (13/12/2009), they expressed that the Law is a new document the knowledge of which still has not reached the whole population but at least it is a point of departure in housing policies in Nicaragua.

Summary

The first research question of this study is: What is the meaning of housing policies within Nicaragua? This research question has been answered using Habitus to analyze the common sense of the poor people by which they make choices and employ strategies in their daily lives based on what they imagine housing policies to be. The choices and strategies of poor people have been described to show their internal schemes through their perception and evaluation of housing policies in Nicaragua. Moreover, the meaning of housing policies for poor people can be interpreted as constrained structures where the habitus of the agents (poor people), the product of history, has produced individual and collective practices of dependency on aid and being

spectators instead of protagonists and agents of change. This history acts in harmony with the schemes or common sense engendered by it where, due to education or training received in community organizations like housing cooperatives, some people are more aware of their rights and how they could help themselves and others to access a house. Meanwhile, the schemes of others produce spectators holding a denial of the state's duties whose practices encourage the prevalence of constrained structures in housing policy.

Still, the Housing Law is huge step for poor people because it presents a sense of hope and point of departure for future changes that could be achieved through housing or any cooperative organizations, as well as a state mechanism to enforce the dissemination of this Housing Law to poor people.

6. 3 Underlying factors leading people to work for or against housing policies

To present the findings of this section, it was stated in the theoretical framework that four concepts of Bourdieu which are Habitus, Field, Agency and Economic Capital are used to answer the second research question of this study. The answer to the second research question will be the result of the inputs from these three concepts.

Field, as Bourdieu described, is the “arena of battle” (Ritzer and Goodman, 2003:522). The conflict occurs when policy makers attempt to determine how much economic capital should be distributed for housing policy (field) and the positions of various agents “in the field are determined by the amount and relative weight of the capital they possess” (Anheier et al, 1995 cited in Ritzer and Goodman 2003:525). Thus, the parameters to access a house are limited by people's incomes. The incomes of the poor are very low making them constrained by the field (housing policies). Also, the economic capital distributed for housing and community services this year is around 10.4 percent of the total budget of the state. Yet, in comparison to last year, there is an increase of 5 percent to be used for housing and community services (Gobierno de Reconciliacion y Unidad Nacional 2009:24). Even this is not enough because as mentioned in chapter 2, the housing deficit and level of poverty is extremely high in the country. So, poor

people, due to their low incomes, possess a very low position within the field, producing a struggle between them and policy makers (who represent the objective structures of the system) regarding how much capital should be distributed.

Bourdieu's concepts of field and capital have helped this study to map the objective structures and the relationship among agents' positions within the field. It has been useful to analyze agents' (poor people) positions and how they are constrained by the structure of the field (housing policies). As result, the discourses and activities within the field (housing policies) maintain its objective structure. Poor people remain constrained due to very low salaries and few jobs held in the formal sector (Focus group 13/12/2009; Interview Gonzalez; Romero 2009). So, the existing policies do not help them at all to access a house. Also, their low position within the field due to their low incomes makes clear how the conflict involves objectives structures of the field and the positions of the agents within it. As Hayde Salazar described in the focus group (13/12/2009):

Not all of us have money or jobs that pay us enough to access a dignified house. They [the government] are *capitalizando* [making profit of it]... Poor people with those alternatives can just take them or leave them. Also, *Los ciudadanos de corbata no permiten que estos ciudadanos de camiseta de 30 cordobas mejoremos* [Policy makers don't allow that poor people with t-shirt of 30 cordobas improve].

This study explores the natures of the habitus of the agents (poor people) who occupy a very low position within the field in order to understand what makes them preserve or improve their position in it. In this study, these different natures of habitus of the agents have been identified as: desire to get a house due to family responsibilities, experiences of self-esteem such as dignity or independence, and awareness through education or training. They have been identified as the nature of the habitus of the agents because they are the motives/incentives affecting poor people's strategies to preserve or improve their position through their participation in housing policies.

The desire to obtain a house is not attached to the level of education or economic stability from the agents. However, the majority of housing cooperative members did not have university education or economic stability. The felt need for housing is attached to their children mainly. They represent their families' responsibilities and to a lesser degree, self-esteem experiences like

independence. The majority of the people interviewed and the Focus group (13/12/2009) explained: We need a *techo* [house] where we can be. A place to be with our children. Sometimes, we think a lot about our children right? Because they *son los que vienen* [comes afterwards].

As Bourdieu described, Agency shows how poor people operate within objective social structures where they have the ability to recognize and manage their own actions in an intentional and individual way to preserve or challenge the status quo of housing policies. Experiences of self-esteem in agents have been described in this study as dignity and independence. They have been identified as a motive to challenge and change the status quo of housing policies as that they can obtain a house and not be constrained by the field. Regarding self-esteem experiences as dignity, Frania Lissette Mendoza described:

If families have children, they are their main motivation to get a house. But, in my case, I do not have children so I think that it is related to dignity of people. It increases our dignity because almost no one can dream or say this is my house.

As mentioned in the first section of this analysis, the majority of women depend on their husband, as the legal framework of the country does not offer security to women headed households (Interview Gonzalez; Romero; Bermudez, 2009). However, a women housing cooperative member can keep her home if she has the custody of the children. So, women headed households in Nicaragua are more motivated to join housing cooperatives and participate in housing policies because they feel protected by the Law for Cooperatives. This is a motive affecting poor people's strategies. Regarding self-esteem experiences as independence, Juana Francisca Rodriguez mentions:

I am happy because my house is under my name. But, if the guy is irresponsible!!!...We cannot have anything... *que el hombre que esta conmigo y luego esta con otra* [A man is with me and then he is with other girl]... *El hombre no tiene un lugar seguro* Men do not have one place they settle down. Maria Fatima Vidareina adds: In my own house, I can say *este palito lo pongo aqui y aqui lo pongo...y ahí esta porque a mi me gusta. Y en la casa alquilada no es igual.* [If I want to put this plant here. I do it and it stays there...because I like it in that way. But, if I rent a house, it is not the same. I cannot do this.]

Raising awareness through education or trainings to poor people has been described in the first section of this chapter (description of the case area). Conferences and forums about housing policies are open to the public. Also, gender and human rights trainings, and international trips for poor people have been useful to exchange experiences and learn from each other. Trainings from the Municipality of Leon help them to learn how to save electricity and money. All these sessions have been contributed to increased awareness, autonomy and self-esteem for poor people regarding housing policies. So, they can defend their right to have a house and they can know the ways to access a house (Focus group 13/12/2009; Interview Mariano Aguirre).

Still, there are a lot of people that are not aware of housing policies. As Bourdieu mentioned, poor people preserve their position within the field instead of improving it because they feel comfortable in it, or they forget that they have trapped by the objective structures of the field and the lack of education just engendered poor people's position within the field. As Fanny Jiron added:

The disposition and integration of the people is important to take into account... People who are more aware about housing policies always participate in forums and conferences. They join activities like the collection of signatures, paperwork to get permissions, and protests that we hold related to housing policies, but the others who are not conscious about it did not participate too much or engage in activities related to housing policies.

In this study, awareness through education or trainings has also been identified as a deciding factor in the nature of the habitus of the agents. Those that did not receive them preserve the status quo of housing policies, while those that did have the tools and motivation to improve their position within the field by challenging and changing the status quo of housing policies. Those that have gained consciousness in this way can find a way to get a house and they are more likely to fight to not be constrained by the field. As Fanny explained:

A country with education, it is a country that fights [for their rights] because education means consciousness. If I teach people then I am changing their consciousness but if I do not teach them I am not changing anything. It is necessary to break the cycle [being constrained by the field].

However, this does not mean that if the nature of their habitus is not affected by trainings or education that they are not conscious about it at all. People have common sense, as Bourdieu states, "People are not fools" (Ritzer and Goodman, 2003: 521).

Moreover, the desire to get a house due to family responsibility and experiences of self-esteem like dignity and independence are strong enough motives to improve their position within the field, even if they did not receive education or trainings. Nevertheless, their participation, awareness, influence and persistence highly depend on the education and trainings they have received (Focus group 13/12/2009; Interview Gonzalez; Romero, 2009).

The inputs of these concepts are useful to disclose the underlying motives/incentives affecting poor people's strategies in relation to housing policies. These motives/incentives rely on the nature of the habitus of poor people. If the nature of their habitus has been affected by trainings or education then underlying factors like their community relationships and their desire to improve their and their family's physical health (stress/malnutrition/fatigue) are factors strong enough that help them to work for improved housing policies. These factors are correlated to this nature of habitus, because people need to learn in order to be conscious about policy. In the case of their community relationships, they develop a collective sense of responsibility because they learn to share their experiences with others. As Bourdieu explained, habitus it is a result of collective practices adapted by individuals depending on the changing situations in which they find themselves. Experiences such as obtaining a house, fighting to get electricity and water for the whole reparto [community], fighting to protect their rights, and learn to be conscious about the needs of the rest of the people develop this sense (Focus group 13/12/2009; interview Maria Fatima Vidareina; Patricia Saavedra)

Another underlying motive affecting poor people strategies in relation to housing policies are their children, dignity and independence. This is part of their desire to get a house due to family responsibilities and experiences of self-esteem. As mentioned before, people know what they need but they are constrained by the field. Sometimes they just need to be made aware through education and trainings that help them to look or fight for other options. As Dona Yamile Gutierrez explained:

I used to live in a slum with seven families. Some housing cooperatives member visited me. I couldn't receive them because there was no space to be. I wanted to leave that place for my children's [physical health]. I got separated from my man when we build the houses. I knew I had to leave that place so I was

looking for options. But when I listened at the conferences, talked with other people, shared food, fears, and frustrations about it [housing policies] I realize that we deserve more and we have to fight for it.

The lack of training or education creates incentives/motives that affect poor people's strategies in a negative way. Their nature of habitus has not been affected by trainings or education thus underlying factors like their community relationships and their and family's physical health (stress/malnutrition/fatigue) are weak factors that do not challenge or change the field. They instead just stay unconscious and do not participate in housing policies. As Zamar Garcia and Mariano Aguirre explains: "I know that they have meetings and conferences but I have to work. I do not have time to attend them. I heard that they are helping other people to get a house but if I do not work I lose the house." As result, as Bourdieu described, people forget they have been trapped in the objective structures of the field that they remain as spectators of their lives, preserving their position within the field instead of being active agents that want to improve their position and challenge the status quo of housing policies.

This lack of training or education for poor people is produced because they did not have sources of information, ways to learn in order to be conscious about them. This lack of sources is the mechanism of the objective structures of the field to preserve the constrained structures that limit poor people as Bourdieu stated. Poor people have many reasons they are not informed: they have no time to engage in housing policies due to work, children, malnutrition, fatigue, stress. They have no motivation to read newspapers and no TV at home. As Fanny Jiron and Patricia Saavedra describes:

There is no information available for us. The government did not care to inform their citizens in the right way [people did not have TV at home or read newspapers]. So, there is illiteracy in information...I do not like to read newspapers. I get tired to home to read something. But, I like to see the news and go to conferences to understand [about housing policies]. Otherwise, *estas dentro de lo ausente porque no sabes nada* [you are in a bubble because you do not know anything].

Summary

The second research question of this study is: What are the underlying motifs/incentives affecting poor people's strategies in relation to housing policies? This research question has been answered using habitus, field and economic capital. These underlying motives/incentives are the

results of the inputs from these three concepts. The nature of the habitus of poor people relies on the desire to get a house due to family responsibilities and experiences of self-esteem like dignity and independence, as well as awareness gained through education or trainings. This nature of the habitus of poor people helps to understand the habitus of poor people that make them preserve or improve their position in the field.

In this study, if their nature of habitus has been affected by trainings or education, then underlying factors as their community relationships and their desire to improve their and family's physical health (stress/malnutrition/fatigue) are factors that help them to work for housing policies. These factors are correlated to this nature of habitus because people need to learn in order to be conscious about them. Other underlying factors that make poor people work for housing policies are their children, dignity and independence. They are the essence and part of the nature of habitus of poor people identified in this study, which it is their desire to get a house due to a family's responsibilities and experiences of self-esteem. As mentioned before, people know what they need but are constrained by the field and sometimes just need to gain more awareness about it through education and trainings which help them to look for or fight for other options related to housing policies.

However, there is a factor leading poor people to work against housing policies. It is the lack of training or education. So, if their nature of habitus has not been affected by trainings or education, then underlying factors as their community relationships and their and family's physical health (stress/malnutrition/fatigue) are weak factors that just keep them unconscious with no participation of people in housing policies. Then, they remain as spectators of their lives instead of being agents of change within the field.

7. Concluding remarks

Through the research questions addressed, this study has aimed to bring to light the choices and strategies of poor people in reaction to what they imagine housing policies to be in Nicaragua. From the three phases as previously mentioned, researchers have categorized international housing policies, this study has argued that the response of policy-makers to complicated matters

like housing deficits, unavailable basic services, and the increase of slums and population is a holistic approach maintaining a market friendly focus (third phase of international housing policy). Unfortunately, this response just enhances the deficiencies and limitations of housing policies at international level and their replications and implementations in Nicaragua because they fail to acknowledge what people need and perceive about it. If policy makers include poor people's perceptions in their decision making process they will realize that the tendencies of the field are to reproduce existing social inequalities such as preserving the status quo of housing policies and poor people's positions within it.

Research question number one, relating to the meaning of housing policies within Nicaragua, resulted in the findings that the meaning of housing policies for poor people can be interpreted as constrained structures where the habitus of the agents (poor people) has produced individual and collective practices of dependency on aid and of being spectators instead of protagonist and agents of change. Research question number two, relating to the underlying motives/incentives affecting poor people strategies in relation to housing policies, resulted in the findings that education, families' responsibilities, and experiences of self-esteem as dignity and independence can be interpreted as the nature of habitus of poor people. However, this habitus is not a fixed structure, it could be affected by another habitus or factors like education or trainings. Thus, some people are more aware through education or training received in community organizations like housing cooperatives about their rights and how they could help themselves and others to access a house. Meanwhile, the schemes of others produce spectators who hold a denial of the state's duties and whose practices encourage the prevalence of these constrained structures.

To further understand the complexity of housing policies and their impact and interaction with poor people, it is necessary to consider what kind of alternative education could be delivered to poor people and by whom it should be presented. Housing cooperative members raised concerns about boring trainings delivered by the government or local NGOs. Thus, it is important to consider the style and level difficulty used to approach them. It may not be possible to get certified trainees in popular education due to the cost and lack of qualified candidates but presenters should at least be aware of their audience in order to effectively impart the information. Future research could address questions such as: Which ways can poor people learn

about their rights without previous education? Could housing cooperatives or community organizations be the solution to the housing deficit in Nicaragua? Are poor people willing to accept collective property instead of individual property and would that change with the time?

Oscar Lewis (1965) has completed studies among the poor in Latin America. He tries, “to give a voice to a people who are rarely heard” (Lewis, 1965:12). His results, published 40 years ago, revealed that poor people have been caught under a rigid structure system. Surprisingly, this picture has not changed at all in the last forty years when his conclusions are compared to the outcomes of this study. The same problems prevail and poor people’s perceptions remain unknown for almost half of a century with an absence of studies about them and an absence of their inclusion in the decision-making process regarding housing policies.

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Appendix 1

Semi-structured guide for Housing Cooperatives

- 1. Name**
- 2. Age**
- 3. Level of Education**
- 4. How many members live in your home**
- 5. How many families groups live in your house**
- 6. Profession**
- 7. Income**

Questions

1. Ha escuchado usted sobre la palabra derecho?
2. La vivienda es un derecho humano?
3. Que ha aprendido usted sobre sus derechos?
4. Que sabe usted sobre la gente que no tiene casa en Nicaragua?
5. Que clase de problema es la vivienda en Nicaragua?
6. Cual es su percepción sobre el rol del gobierno?
7. Como el gobierno ha ayudado a la gente pobre en Nicaragua?
8. Los servicios de agua, luz como los obtuvieron ustedes?
9. Como las personas pobres pueden acceder a una vivienda?
10. Que significa una vivienda para usted?
11. Que debería tener una vivienda en su opinión?
12. Que servicios debería incluir una vivienda?
13. Que piensa su familia sobre tener una vivienda
14. Cual es su motivación principal por tener una vivienda?
15. Su familia la ha apoyado para tener una vivienda?
16. Que clase de ayuda cree q las personas pobres necesitan?
17. Como es su relación con su familia y amigos?
18. Habla con respecto a la vivienda con ellos?
19. Como se sentía antes cuando vivía en tugurios?
20. Cual es la diferencia con estas casas de la cooperativa?
21. Por que elegio ser cooperativista de vivienda?

22. Que significa ser cooperativista de vivienda?
23. Que ha aprendido usted en la cooperativa?
24. Ha escuchado sobre la ley de Vivienda. Para q sirven las leyes con respecto a la vivienda?
25. Es fácil para usted acceder a una vivienda con la nueva ley de vivienda?
26. La vivienda esta al alcance de todas las personas pobres en Nicaragua?
27. Cuales eran deseos cuando vivía en un tugurio?
28. Como vivía antes de casarse?
29. Como sus hijos se sienten ahora en esta casa?
30. Cuales son sus preocupaciones ahora q tiene una vivienda?
31. Que debería hacer el gobierno para mejorar el acceso a una vivienda?
32. Que debería hacer usted como ser humano para obtener una vivienda?
33. Antes de vivir en esta cooperativa de vivienda, que conocimientos tenia usted con respecto a la vivienda?
34. Era mas fácil obtener una vivienda antes?
35. Por que usted participo en la recolección de firmas para la nueva ley de vivienda?
36. Como usted puede ayudar a otras personas a acceder a una casa?
37. La cooperativa le ayudo a usted aprender nuevas cosas. Cuales y por que cree q las aprendió?
38. Cuales cree que son las opciones viables para las personas pobres con respecto a la vivienda?

Focus group guide

1. **Name**
2. **Age**
3. **Level of Education**
4. **How many members live in your home**
5. **How many families groups live in your house**
6. **Profession**
7. **Income**

Questions:

1. Ha escuchado sobre la palabra derecho?
2. Donde ha escuchado sobre el derecho a la vivienda?
3. Que es una vivienda para usted?
4. Que clases de derecho tienen las personas?
5. Como las personas pueden acceder a la vivienda?
6. Hagamos de cuenta que no están aquí en la cooperativa y que no tienen casa. Como pueden acceder?
7. Ahora que ya están en la cooperativa. Como los ha influenciado el hecho de vivir aquí en la cooperativa con respecto a la problemática de la vivienda. Que han aprendido?
8. Que les parece la propiedad colectiva?
9. La vivienda es un problema en Nicaragua o todos pueden acceder a una vivienda?
10. Que clase de problema es la vivienda?
11. Como el gobierno de ahora ha enfrentado el problema de la vivienda?
12. Como se aprobó la lye de Vivienta. Que hicieron? Como participaron?
13. Cual es rol del gobierno con respecto a la vivienda?
14. Como el gobierno ayuda a la gente pobre a obtener una vivienda?
15. Que significa la palabra política? La política ayuda a la gente a obtener una vivienda?
16. Que hacen las personas pobres para que las personas en el poder se acuerden de ellos?
17. Como las capacitaciones en las cooperativas les han ayudado a ustedes?
18. Por que el gobierno da charlas sobre la ley de Vivienda. Cual es el objetivo atrás de esto?
19. Que necesitan las personas pobres para tener o acceder a una vivienda?
20. Como ustedes pueden ayudar a las personas pobres a acceder a una vivienda?
21. Como vivian antes ustedes?
22. Como ustedes se mantienen informados sobre lo que pasa en Nicaragua con respecto a la vivienda?
23. Cuales son los beneficios de acceder a una vivienda de interés social?
24. Como las personas pobres pueden acceder a un subsidio?

Interview guide for Officials in the government

1. Cuales son los planteamientos del gobierno referente a la vivienda de interes social?
2. Que opina de las cooperativas de vivienda por Ayuda Mutua?

3. Cual cree que ha sido el impacto de las charlas en la gente pobre para acceder a una vivienda?
4. Como van a dar esta preparación?
5. Como el gobierno sabe y representa las necesidades de la gente en las políticas de vivienda?
6. Cuales son los programas que tiene la alcaldía para que la gente pobre pueda acceder a la vivienda?
7. Como la gente de los sectores informales puede acceder a una vivienda?
8. Como la gente pobre puede acceder al financiamiento de una casa de interés social?
9. Que es una vivienda de interés social para usted?
10. Como debería ser una vivienda de interés social?
11. Lei que las personas pueden hacer marchas y cambiar las leyes. Como es eso posible?

Interview guide for SCC employer

1. Como cree que deba aplicarse el modelo uruguayo en Nicaragua?
2. Cuales son los problemas de Nicaragua con respecto a la vivienda y a Latinoamerica?
3. Cual es su percepción con respecto a las reacciones de la gente pobre en términos de la propiedad colectiva?
4. Como ve el problema del financiamiento para una vivienda?
5. Cual ha sido el motivo del SCC de implementa este modelo de cooperativas de vivienda en Centro y Latinoamerica?
6. Por que la gente pobre no puede acceder a una vivienda. Como el SCC quiere contribuir a la problemática de vivienda en países pobres como Nicaragua?
7. Como funciona las capacitaciones q Ceprodel imparte en la gente pobre?
8. Para que se crearon los intercambios de pobladores y técnicos? En que les ayuda a la gente esto?
9. Que estudios les permitió al SCC identificar los problemas de la región e implementar el modelo cooperativa de viviendas por Ayuda Mutua?
10. Como ve el futuro de la región con respecto a la problemática de la vivienda?
11. Que mas se puede hacer?

Interview guide for local NGO- Ceprodel

1. Como comenzo el proceso de capacitacion de cooperativas de vivienda por Ayuda Mutua?
2. Como los encuentros de pobladores creen que ayudo a las personas pobres a ser concientes de sus derechos y luchar por ellos?
3. Que significa para usted enseñar a la gente pobre a ser cooperativista de vivienda?
4. Con la nueva ley de vivienda, la gente pobre podrá acceder a una vivienda?
5. Por que la gente pobre decidió ser cooperativista de vivienda?
6. Por que hay un déficit habitacional tan grande en Nicaragua?
7. Cuales han sido las dificultades que como capacitadores han enfrentado en las comunidades?
8. Cuan dispuesta esta la gente pobre aprender?
9. Que motivaciones la gente pobre necesita para asistir a las charlas?
10. Cuales han sido las lecciones generales que han aprendido al trabajar con la gente pobre en este proyecto?
11. Como ven el futuro de los cooperativistas de vivienda?
12. Como ven el futuro del déficit habitacional en Nicaragua?

Appendix 2

List of Housing cooperatives

	Name	Membership entry	Semi-Structured Interviews Date	Focus group 13/12/2009	Conversational Voluntary participants
1	Faniz Eli Jirón Valenzuela (Key informant and Gatekeeper)	Founder member	31/11/2009;13/12/2009; 17/12/2009	Participant	14/12/2009; 15/10/2009
2	Yamileth del Socorro Gutierrez	Founder member		Participant	16/12/2009
3	Maria de Fatima Vidarreina	Founder member	14/12/2009		14/12/2009
4	Jeanett del Pilar Castillo Pérez	Founder member			
5	Martha Irene Maradiaga	Founder member	14/12/2009		14/12/2009
6	Patricia Mercedes Saavedra Rodriguez (gatekeeper and key informant)	Founder member	14/12/2009; 12/10/2009		28/11/2009; 14/12/2009
7	Maria del Rosario Montoya	Founder member		Participant	
8	Francisca Catalina Medina Montes	Founder member		Participant	
9	Edy del Carmen Coca Chévez	Founder member			
10	Salvador Perez	Founder member			
11	Maria de la Concepcion Martinez A.	Middle of process		Participant	
12	Catalina del Socorro Caceres Murillo	Middle of process	15/12/2009		
13	Danelia Vicenta Zapata Juarez	Middle of process			
14	Anabell Silva Caceres	Middle of process			
15	Modesta del Carmen Aviles Martinez	Middle of process			
16	Allan Mauricio Silva Caceres	Middle of process			
17	Pedro Isabel Areas	Middle of process			
18	Zamar Karina Garcia Salgado	Middle of process	16/12/2009		
19	Mayra Catalina	Middle of		Participant	

	Murillo Rivera	process			
20	Victoria Francisca Rojas	Middle of process	14/12/2009		
21	Mercedita Calderon	End of process			
22	Mariano Isabel Aguirre Torrez	End of process	13/12/2009		
23	Aurora Martínez Martínez	End of process			
24	Santos Nicolasa Granera Urroz	Middle of process			
25	Eveling Maria Reyes Herrera	Middle of process			
26	Juana Francisca Rodriguez Garcia	Middle of process	17/12/2009		
27	Yasmina Lizeth Narvaez Obando	Middle of process	13/12/2009		
28	Maura Cecilia Orozco Aguilar	Middle of process			
29	Luis Benigno Narvaez Acosta	Middle of process			
30	Ana Patricia Garcia Martinez	End of process	15/12/2009		
31	Frania Liseth Mendoza Bolaños	End of process	13/12/2009		
32	Zeneyda Torrez Torrez	Middle of process	15/12/2009		
33	Eveling Patricia Delgado Aguirre	Middle of process			
34	Derik Jose Silva Caceres	End of process	16/11/2009		
35	Oneyda Ramírez Centeno	End of process			
36	Maria Haydee Salazar Macis	End of process		Participant	

National Officials

Roberto Bermudez 11/14/2009

Districtional Officials

Manuel Calderon 10/11/2009

SCC worker

Gustavo Gonzalez 11/21/2009; 31/11/2009; 1/12/2009

Ceprodel-local NGO

Jose Dolores Romero 25/10/2009; 28/11/2009; 3/12/2009

Appendix 3

Summary of demographic information about Housing Cooperatives in Leon, Nicaragua

SEX		
Women		30
Men		6
Total		36

Ages		
From 18 a 25 años		2
From 26 a 30 años		10
From 31 a 40 años		10
From 40 a más		14
Total		36

ACADEMIC Level		
Primary		8
Secondary		13
University		15
Total		36

No. of Children		
0 Child		3
1 Child		8
2 Children		17
3 Children		5
4 Children		1
more of 4 children		2
Total		36

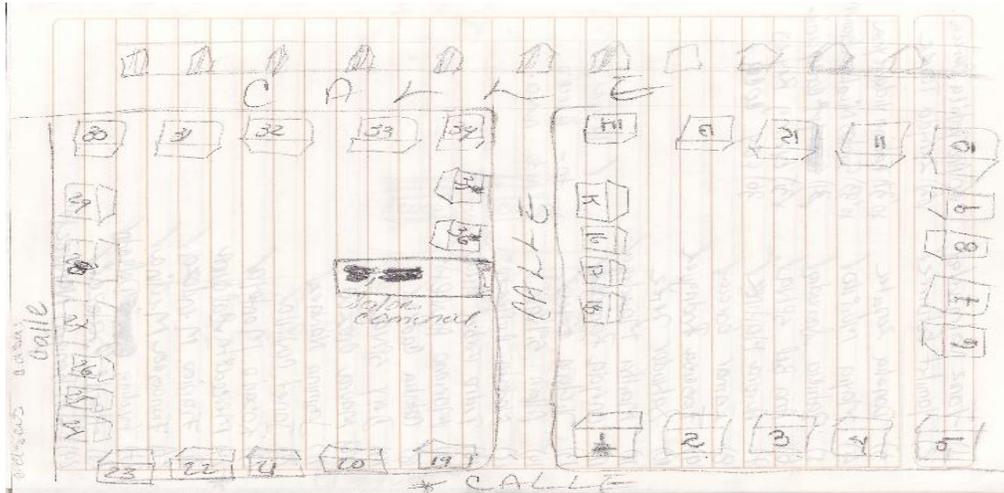
Profession		
Comerciantes		7
Maestras		7
Amas de Casa		4
Trabajadores de la Salud-psicologo		4
Sector informal(cocinera, tortillera, costurera)		4
Conductores-colectores		2
Administradoras		3
Estilista		1
Empleadas Domésticas		1
Despachadora		1
Ingenieros		2
Total:		36

No. Of inhabitant per House				
1 person				1
2 persons				3
3 persons				5
4 persons				18
5 persons				6
6 persons				3
More than 6 persons				0
Total:				36

INCOMES OF FAMILIES				
Less of US\$100,00				2
From US\$101,00 to 150,00				8
From US\$151,00 to 200,00				9
From US\$201,00 to 250,00				7
From US\$251,00 to 300,00				3
From US\$301,00 to more				7
Total				36

Appendix 4

Map of Housing cooperative Juntando Manos in Leon, Nicaragua



Source: Daughter's draw of the President of the Housing Cooperative Juntando Manos