

Exploring the Social Economy and the Social Production of Housing:
**Housing Cooperatives building spaces of resistance and
transformation in Mexico City**

DISSERTATION

Submitted in fulfilment of the requirement for the
Master in Development Studies (MDEV)

by

Bea Varnai

(Hungary)

Geneva

2015



Resistance is essential, but it's not enough. As we fight the injustice around us, we also have to imagine — and create — the world we want. We have to build real alternatives in the here and now — alternatives that are not only living proof that things can be done differently, but that actively challenge, and eventually supplant, the power of the status quo.

Naomi Klein¹

Las generaciones pasan, una tras otra, todas con sus logros personales o en conjunto, pero que mejor logro que el recordar tu infancia y juventud a lado de personas que llenaron tus mañanas, tardes y noches.

Si los lugares hablaran nos platicarían tantas cosas.

Al caminar por la cooperativa recuerdo por que algunas personas queremos tanto este lugar.

La Cooperativa Palo Alto nos regala Vida... Vida digna... nosotros decidimos si tomarla o dejarla.

Palo Alto, Mexico DF²

¹ <https://solutions.thischangeseverything.org/#about>

² Facebook Page, May 2015

Acknowledgements

I would like to thank my ‘Mexican parents’ who shared not only their home but also conversations about life and their country, who offered me a welcoming place to return to after long days of discoveries and who introduced me to one of Mexico’s biggest wealths – food.

I would like to thank those who didn’t allow me to leave their houses without joining for lunch. Those who showed me the city through their eyes. Those who shared their stories and welcomed me to their homes and streets. Those who made this research less of a lonely mental exercise and joined me on some of my journeys through DF.

The urbaMondistes, for introducing me to the ‘socially produced world’.

And I would like to especially thank Enrique Ortiz who shared his contacts, thoughts and immeasurable amount of experiences with me, as well as the other members of HIC-AL, who are doing an important work and investing everyday effort in making DF (and the world!) a better place to live.

I would like to thank my professor Isabelle Milbert for her long-standing support, and Solène Morvant-Roux for her genuine interest in my work and her precious comments.

And, of course, my family who made this and so many other journeys even possible. And finally, those who (almost) never get tired of listening to these journeys.

Abstract

This research is interested in the Social Production of Housing (SPH), the main form of housing production in Mexico, and particularly in its organized modalities such as Housing Cooperatives (HC). It investigates their potential in providing affordable housing to low-income sectors, as well as their broader social and political impacts by drawing on seven case studies located in the Federal District and established between the 1970s and 2015 in contrasting institutional contexts. They are analyzed through the lens of the Social Economy and the SPH that only recently is employed as an academic and analytical category. The research positions HC in the broader context of the retreat of the state and the emergence of the private sector as main actor in the housing production. Findings show that HC provide housing below market-value and carry a broader political project of social transformation that has to be, however, confronted with real-life practices.

List of abbreviations

Conavi	Comision Nacional de Vivienda
DF	Distrito Federal / Federal District
Fonhapo	Fideicomiso Fondo Nacional para Habitaciones Populares
HC	Housing Cooperatives
HIC-AL	Habitat International Coalition – América Latina
ICA	International Co-operative Alliance
Infonavit	Instituto del Fondo Nacional de la Vivienda para los Trabajadores
INVI-DF	Instituto Nacional de Vivienda del Distrito Federal
MUP	Movimiento Urbano Popular
MVMZ	Mexico Valley Metropolitan Zone
PRD	Partido de la Revolucion Democratica
PRI	Partido Revolucionario Institucional
SE	Social Economy
SPH	Social Production of Housing

List of tables and figures

Table 1.1	Comparison Guiding Principles of SE and Cooperatives (author)
Table 1.2	Functions of the Social Economy (Chaves and Monzon 2012)
Table 3.1	Metropolitan Mexico City 2000: Indicators of housing poverty (Connolly 2003)
Table 3.2	Distribution of subsidies issued by Conavi per program and modality 2010- 2013 (in housing units) (Conavi In CIDOC and SHF 2014)
Table 5.1	Functions of Housing Cooperatives (author, based on Chaves and Monzon 2012)
Table 5.2.	Percentage distribution of population by income level (Palo Alto – Mexico City) (Tuner 1988)
Figure 3.1	Map of MVMZ http://www.zonu.com/detail/2011-09-17-14571/Zona-metropolitana-del-Valle-de-Mexico.html
Figure 3.2	Total Population DF (INEGI 2010)
Figure 3.3	Population Growth Rate DF (INEGI 2010)
Figure 3.4	Total Population MVMZ (INEGI 2010)
Figure 3.5	Population Growth Rate MVMZ (INEGI 2010)
Figure 3.6	47,547 Homes, Ixtapaluca (Benjamin 2000, http://www.culturehall.com/artwork.html?page=19473)
Figure 3.7	Investment in Housing 1988 – 2004: institutional, private no-institutional and SPH (Torres 2006)
Figure 3.8	Wikimedia: http://commons.wikimedia.org/wiki/Category:PNG_maps_of_Mexico,_D._F.

Photo credits

Cover Photo	Candela Nadal Furio	Mural in Palo Alto, DF, March 2015
Photo 1	Bea Varnai	Monumento de la Revolucion, DF, March 2015
Photo 2	Bea Varnai	Miguel de la Madrid, DF, January 2015
Photo 3	Bea Varnai	Palo Alto, March 2015
Photo 4	Bea Varnai	Cohuatlan, February 2015
Photo 5	Bea Varnai	Ce Cualli Otlí, February 2015
Photo 6	Candela Nadal Furio	Guendaliza'a, March 2015
Photo 7	Bea Varnai	Esteli, Nicaragua, March 2015
Photo 8	Candela Nadal Furio	Guendaliza'a Historiography Workshop, March 2015
Photo 9	Facebook	Palo Alto Facebook Profile
Photo 10	Bea Varnai	Palo Alto, March 2015
Photo 11	Candela Nadal Furio	Palo Alto
Photo 12	Candela Nadal Furio	Palo Alto
Photo 13	Facebook	Palo Alto Facebook Profile
Photo 14	Bea Varnai	Cananea, March 2015
Photo 15	Bea Varnai	Permaculture garden in EM-Uscovi, March 2015
Photo 16	Bea Varnai	Tochant General Assembly, February 2015
Photo 17	Bea Varnai	Ce Cualli Otlí, February 2015

Table of contents

<i>Prelude: México, el ‘hervidor’- a nation boiling over</i>	1
Introduction	2
Chapter 1. Literature Review	5
1.1. Social economy, solidary economy, social and solidarity economy, third sector and non-profit organizations, labor economy and plural economy. Solidarity-based socio-economic activities: definitions, differences and convergences.....	5
1.2. Guiding principles and values of the Social Economy and its potential to drive structural change	10
1.3. Cooperatives and the cooperative movement	13
1.4. Housing Cooperatives	15
1.5. Social Production of Housing	19
Chapter 2. Research Design	22
2.1. Research questions and research objectives	22
2.2. Methods	22
2.3. Justification of case study setting	25
<i>Interlude I: D.F. - ‘El monstruo’</i>	27
Chapter 3. Housing production in Mexico City	28
3.1. Housing needs and urbanization processes in Mexico City	28
3.2. Actors in the housing production in Mexico City	32
3.2.1. The changing role of the state in the production of affordable housing: from housing promotion to the facilitation of market-led solutions (1981 – present).....	32
3.2.2. Social Production of Housing: the dominant form of housing production in Mexico City	37
3.3. Organized Social Production of Housing in adverse contexts: between clientele politics and state control	41
3.4. Presentation of case studies	44
<i>Interlude II: From Zurich to Leon – utopia come true</i>	49
Chapter 4. Housing Cooperatives in Mexico City as actors of the Social Economy	50
4.1. Linking theory and practice: principles, values and real life practices of Housing Cooperatives	50
4.2. The self-understanding of Housing Cooperatives	56
4.3. Persisting ...or falling apart?	59
<i>Interlude III: An excursion to ‘Palo Alto’ or the Right to the City in action</i>	62

Chapter 5. Housing Cooperatives as political actors driving structural transformation	63
5.1. Housing Cooperatives driving economic change	64
5.1.1. Housing affordability and stability	64
5.1.2. Financial and ecological innovation.....	66
5.2. Housing Cooperatives driving political change	68
5.2.1. Empowering citizens and constructing citizenship	68
5.2.2. Institutional and legal innovation.....	70
5.3. Housing Cooperatives driving social change	72
5.3.1. Reconstructing the social fabric and “building community” (Turner 1988).....	72
5.3.2. Housing Cooperatives as ‘urban actors’ transforming their neighborhoods.....	74
Conclusion	76
References	78
Annexes	84

Prelude: México, el 'hervidor'- a nation boiling over

Mexico is a 'hervidor', a water kettle that you put to boil, I was told. Then add violence, mockery, institutionalized crime, abuses, lies, corruption, and injustice in daily dosages. When the explosive mixture is about to boil over, turn the heat off, let the outrage wear away. Let the water simmer.

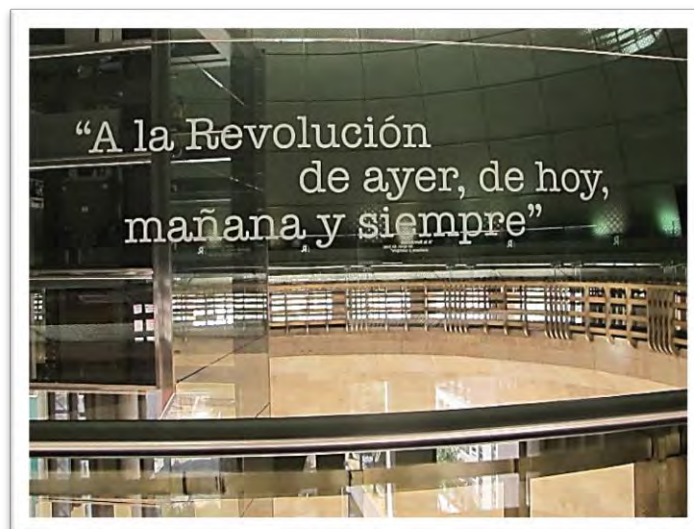
Mexico is walking on the edge, I was told. A nation rumbling, rattling, banging, cracking.

Something has to change, something will change- many told me.

Hopefully – everyone added.

Will the simmering water turn into bubbles and spume, wash out the injustice, corruption, lies, abuses, institutionalized crime, mockery, and violence? Or will it evaporate, slowly and steadily, drying out the indignation, converting it into bitterness and resignation?

Only time will show, but the picture would be incomplete and my analysis flawed if I didn't try to understand the context, if I didn't listen to the rumbling, rattling, banging and cracking of a nation boiling over.



*Photo 1: Monumento de la Revolución, México D.F.
Which revolution is next?*

Introduction

Mexico exhibits an important qualitative and quantitative housing deficit, particularly affecting the affordable housing sector. Low-income households are not only excluded from social housing programs but also unable to compete with other actors (real estate developers, public authorities, households with higher income) for the high premium attached to urban land, and are therefore marginalized from the access to the formal housing market. Consequently, housing is largely produced by its final users, in some cases in the absence of state regulations and outside of the formal market. This form of housing production majoritarian in Mexico and in Mexico City, has been characterized as ‘Social Production of Housing’. The latter relies on a wide variety of production and management processes, involving self-help construction, mutual help, self-help production and self-management, and is done through different modalities: individually or by organized civil society groups that constitute civil associations, neighborhood associations or Housing Cooperatives. The aforementioned form of housing production – the Organized Social Production of Housing - , and specifically Housing Cooperatives will be the focus of this research. Though marginal in quantitative terms in Mexico City, this form of housing production is more present in other contexts: for instance in Uruguay, Central America, Switzerland, Germany, and Scandinavia. In each of these contexts, Housing Cooperatives respond to different needs and capacities of their members (ranging from the needs of the poor for basic shelter and those of the less poor who wish to engage in alternative ways of living).

Housing Cooperatives are part of the broad field of third sector organizations and the traditional social economy (constituted by cooperatives, associations and mutual-benefit societies). They are also analyzed through the lens of the more recent conceptualization of the solidary and labor economy. Whatever their experiences are called, the principles of cooperation, solidarity and the primacy of people and the service to the members over profit and rent-seeking are among the founding values of cooperatives, some of which further aim to transform society and create social utility. And whatever their actual practices and effectiveness in the field, cooperatives stand for the plurality of the economy and for a ‘third way’ beyond the state and the market, also in the housing production.

However, the experiences of cooperatives are often invisible or lack recognition, and the attention they receive by academia, policy makers, and development agencies is probably not proportionate to the amount of people, capital (including social capital) and the potential they represent. Correspondingly, their achievements and benefits, but also constraints and failures remain widely unexplored in their quantitative and qualitative dimensions. This is particularly true for Housing Cooperatives that remain largely unaddressed in academic analysis on housing and urban development.

This has to be put in the context of a world in which the housing deficit is identified as an urging ‘crisis’ (and the so-called ‘crisis’ of our cities go far beyond the access to affordable housing: think of environmental degradation, urban violence, decay of public spaces and retreat to the private space, spatial injustice and inequalities, the decomposition of the social fabric,...). Large-scale housing programs are one way of addressing the affordability and accessibility crisis of housing in major cities such as Mexico City, and have proven in many cases not only insufficient but also detrimental to urban life quality, social fabric and spatial equality. It seems therefore illogic not to explore existing alternatives, such as Housing Cooperatives, that have proven successful in certain contexts around the world, and that have persisted even in adverse frameworks. All the more so since Housing Cooperatives may contribute to solving the aforementioned ‘crisis’, not only of affordable housing but also related implications in social, political, economic and environmental terms.

This research precisely engages in exploring the complexity of the real-life practices and potentials of Housing Cooperatives by contrasting them to the institutional, political and social context in Mexico City in different periods of time, and establishing links between Housing Cooperatives and the Social Economy. Chapter 1 provides an overview of the research field and addresses theoretical concepts necessary for further analysis. Chapter 2 presents the rationale of the research, develops the research questions and justifies the choice of Mexico City and HC as research setting. Chapter 3 outlines recent dynamics in the housing sector in Mexico City, introducing the main actors and their contribution to housing production. It furthermore portrays the seven case studies that inform this research. Chapter 4 confronts the principles of the Social Economy, as defined in the first chapter, with the realities of the Housing Cooperatives. To complete the picture it addresses the subjective self-understanding of the members of Housing Cooperatives that shows

the wide-variety of meanings attached to their experiences. It furthermore addresses the question of what makes Housing Cooperatives resilient to one of their biggest enemies: time. Finally, Chapter 5 engages in a discussion on the potential social utility of HC that goes beyond providing access to housing, as well as the channels and mechanisms through which they influence the social, political and economic conditions of their members and broader community. It confronts the findings of this work with earlier empirical research on Housing Cooperatives.

Since statistics, interviews and tables are not sufficient to grasp the meaning of what one experiences in the field, and I felt the need to understand and express a city such as D.F. with all senses, I completed my work with snapshots and impressions of everyday life and places that are central to my research. They intend to give the reader a hint of the spaces I visited and my very personal experiences that are intrinsically linked to my writing.

Chapter 1. Literature Review

1.1. Social economy, solidary economy, social and solidarity economy, third sector and non-profit organizations, labor economy and plural economy. Solidarity-based socio-economic activities: definitions, differences and convergences

The crisis of the welfare state, environmental degradation, the changes occurring in the labor market resulting in unemployment and social exclusion, the increasing process of outsourcing and the crisis of the predominant mode of accumulation in the 1970s constitute the framework for the development of forms of market coordination and resource allocation that do not primarily rely on competition and profitability (Leite 2011). Correspondingly, there is an increasing literature engaged in theorizing organizations, socio-economic activities and enterprises that do not operate neither within the private nor the public sector and beyond market logics. A wide variety of terms is used to describe this ‘third way’: third sector, non-profit sector, social economy, solidary economy, and social and solidarity economy, labor economy and plural economy. Since the meanings of these terms vary according to languages and regions, this section seeks to bring order, provide definitions and point out main divergences and similarities.

A. Third sector and non-profit organizations

Non-profit organizations were coined as a term in Anglo-Saxon literature and particularly with the philanthropic movement in North America. Non-profit organizations are characterized by that they reinvest their surplus instead of redistributing it as dividends or profits. Often, they rely on voluntary work and receive fiscal advantages (Oulhaj 2013, 23; Defourny et al. 2009, 29; Bouchard 2012). The term third sector accounts for the traditional division between the public and private capitalist sector and refers to initiatives emerging from collective organizations that place the service to their members - distinct from investors and independent from public authorities - or the collectivity above profit (Oulhaj 2013, 18). According to Alexander, the third sector is “not part of the government, any profits are usually reinvested for social, environmental or cultural aims, and participation is largely voluntary.” (Alexander 2010, 213 qtd in Utting et al. 2014, 5). North American literature usually regards the third sector and non-profit organizations as synonyms, however, according to the European approach, third sector organizations may maximize returns for individual investors, while non-profit organizations maximize returns for collective or mutual

benefits only (Utting et al. 2014). For Laville (In Leite 2011) the neglect of certain sectors of the population by the state and certain economic activities that are not in the interest of the market or subject to market imperfections constitute the reason for the existence of non-for profit organizations and the third sector. He argues that these concepts fail to take into account the historical, normative and political dimension of the experiences of non-profit organizations, associations, cooperatives, mutual benefit societies, among others.

B. Social economy, solidary economy, social and solidarity economy, plural and labor economy: French and Latin American approaches to solidarity-based organizations

Similarly to the third sector and non-profit organizations, social economy and its semantic varieties are situated beyond the public and private sector positioning themselves “(...) rather than being in competition (...) as a third form of enterprise taking place in a pluralist economy that recognizes complementarities between the private, public and collective enterprises.” (Utting et al. 2014). By emphasizing the non-distributive and not for profit character of the experiences, Anglo Saxon approaches exclude most cooperative structures and some mutual benefit societies, which are at the core of the French and Latin American literature on social economy. Rather than the non-profit constraint, social economy focuses on democratic participation and decision-making processes within the organizations it aims to analyze (Bouchard 2012).

The term social economy refers back to the voluntary association of citizens as producers, consumers, savers or users within organizations such as mutual security schemes established in the 19th century in industrializing nations, consumers’ cooperatives constituted by workers living in extremely precarious conditions and aiming at providing themselves with more accessible food produces, and agricultural cooperatives (Defourny et al. 1999, 12f). These associations were rooted in different ideological frameworks ranging from associationist socialism, social Christianity, liberal thinking and the concept of ‘solidarism’ coined by Charles Gide (Defourny and Develtere 1999, 28). More recent experiences relate to state-led cooperativism emerging in nationalist contexts and the quest for a third way between capitalism and socialism; in Ex-Yugoslavia, Tanzania under Nyerere, Chile under Allende, Peru under Velasco, Mondragon in Spain, etc. (ibid., 31f). While some of the organizations of this early social economy survive, others were institutionalized or subject to banalization by mainstream economics and lost any distinctive feature to capitalist enterprises over time (ibid., 21; Prades 2012, 20; Leite 2011). However, the

term social economy experienced a revival in the 1970s and relates to the critiques of the capitalist system - alias, the welfare state in Western Europe and the developmental state in developing countries - emanating from a civil society that is increasingly aware of the accumulation of power and capital, and the unsustainability of the Keynesian state (Coraggio 2013, 13f). Recently, new experiences of cooperatives, mutual benefit societies and associations have been put in place around the globe and are analyzed through the lens of the social economy.

However, a different approach emerged in parallel to the social economy: the solidary economy derived from the concept of the third sector by Laville and Eme in France and Paul Singer in Brazil (Draperi 2007, 11). This approach originally referred to the inclusion of marginalized sectors of society (the unemployed or individuals with special needs) to the labor market, and was defined predominantly by its practices rather than statutes and principles (Prades 2012, 90). Its proponents criticized social economy for focusing excessively on the organizational forms (cooperatives, associations, mutuels), disregarding practices and ethical motivations.

In fact, the solidary economy is based on a particular understanding of the economy and economic interactions. Polanyi lays the fundamentals for this understanding by identifying three principles of economic integration that give unity and stability to the economy, and that stand for particular modes of circulation and distribution of goods and services within a society: redistribution, exchange and reciprocity. Redistribution is understood as a particular form of production and circulation of goods and services that obeys collective and political objectives (for instance, the protection of the vulnerable), and is hierarchic in its nature. It corresponds to state action. The principle of exchange, which corresponds to the 'market', reduces individuals to autonomous economic actors that do not engage in any relationship of interdependency or hierarchy and defend their individual interests. Within this principle, citizens are utilitarian consumers and producers. Finally, the principle of reciprocity supposes that individuals engage voluntarily in a relationship of complementarity and non-hierarchic interdependency. According to Polanyi, these principles co-exist in any economy at any point of time and do not point to an evolutionary vision of the economy. Although in the capitalist market economy the principle of exchange dominates human interactions, redistribution and reciprocity are equally present. In contrast, in the solidary economy, reciprocity constitutes the dominant principle of economic integration. (Servet 2007)

Importantly, Polanyi's vision laid the fundamentals for a plural understanding of the economy that is at the core of the solidary economy. Laville (2006), for instance, draws on Polanyi for constructing his understanding of the solidary economy. Both authors identify the importance of democracy and political action in building the solidary economy: For Polanyi the construction of the solidary economy is political and supposes linking democracy and the principle of reciprocity (In Servet 2007, 256); for Laville (2006, 7) "the reciprocal democratization of the civil society and public action is consistent with an economy based on the plurality of economic principles and forms of property." Since the 1990s solidary economy refers to a variety of economic activities aimed at building social capital, reinforcing social ties, democratizing and transforming the economy, as well as empowering citizens and subaltern groups through "(...) democratic self-management, and via greater access to public spaces (...) and economic independence." (Utting et al. 2014, 4). Its experiences range from community-led service associations to solidarity-based financing (Hierz and Lavillunière 2013, 62ff; Bouchard 2012) and its main element is the cooperation between individuals linked through solidarity-based relations opposing the principles of competition and individualism (Ghibaudi 2013, 3-8).

The term social and solidarity economy (SSE) emerged with the aim to overcome the fierce debate between the proponents of social economy and solidary economy. "(It) is increasingly being used to refer to organizations and enterprises engaged in the production of goods and services that are autonomous from the state and are guided by objectives and norms that prioritize social well-being, cooperation and solidarity." (Utting et al. 2014). The main objectives of the SSE are the re-embedding of economic activities in ethical and social norms and in the political sphere, as well as the democratization of the economy by fostering an active citizenship and economic and political participation (ibid.; Swaton 2014).

Latin American literature draws on the different currents of social and solidary economy, however, it does not distinguish with the same fierceness between the concepts. For instance, the Spanish and Portuguese term 'economía solidaria' (solidary economy) is often used as a substitute or synonym for what French literature would call social economy. Singer, one of the main thinkers of social and solidary economy on the continent, does not draw a line between workers' cooperatives experiences in the early 20th century in Europe and current experiences of 'economía solidaria' in Brazil that he sees as a continuous transformation towards a socialist economy (Leite

2011). Central to the Latin American social economy concept is the recognition of the plurality of the Latin American economy and the coexistence of different logics within the market. From this emerges what Coraggio (2007) calls the labor economy or a social economy that goes beyond individual self-interest and seeks the creation of collective goods. His analysis is focused on the labor market in Argentina.

Despite the differences in meaning languages attribute to the terms, and the differences in their content social economy, solidarity economy, SSE, Coraggio's 'labor economy' and Singer's socialist economy agree on fundamental aspects: they seek to explain the recent and not so recent emergence of forms of production that rely on a logic different from capitalist accumulation, they highlight the plurality of economic activities in different societies, question market fundamentalism and the economic rationale as the main driving force of society (Oulhaj 2013, 40). They put forward solidarity and collective work as opposed to individualism and profit-seeking behaviors, and favor emancipation and responsibility to welfarism or state paternalism as responses to social and economic needs and in the context of economic, environmental and societal crisis (Hierz and Lavillunière 2013). In sum, they all recognize the importance of the social sphere in the economy and seek to provide a different understanding of the economy and the political sphere as a whole (Defourny et al. 1999, 13) in so far as they "extend, replace and/or complement the activities of (the public and the private capitalist) sectors contributing new answers, innovating in products, processes and forms of organization, and foster the involvement of and control by the workforce and the users." (Chaves and Monzon 2012)

Drawing on these common understandings and given the scope of this work that does not allow for further engaging in the debate, I will employ the term Social Economy (SE) in order to refer to the totality of solidarity-based socioeconomic activities carried out by commercial enterprises, cooperatives, mutual benefit societies and associations – representing the classical forms of organization of this sector – as well as organizations associated with social entrepreneurship and community-based service delivery, among others. In the following, I will discuss the main principles and values of the SE.

1.2.Guiding principles and values of the Social Economy and its potential to drive structural change

Literature defines the SE essentially through an institutional and a normative approach. The first approach defines the SE through its predominant institutional modalities: cooperatives, mutual benefit societies and associations, although in some specific contexts foundations, non-governmental organizations, charities, voluntary and non-profit organizations are also mentioned (Defourny et al. 2009, 22ff). However, adopting one of these institutional forms does not necessarily imply being part of the SE, as Defourny et al. (ibid., 26) point out. Rather, the organization has to fulfill a set of principles and values. These are addressed by the normative approach that is primarily interested in internal organization structures and production objectives. The following principles are at the core of the SE (ibid., 27):

1. Placing service to its members or the community ahead of profit: meaning that the activity of the organizational entity consists of a service and not a financial relation and that profits constitute a mean to provide services but are not an end in itself;
2. Autonomous management: or their distinctive character from public entities;
3. Democratic decision-making process relying on the principle ‘one man – one vote’ as opposed to ‘one share, one vote’. In other words, the participation of members is not “primarily (a) function of the amount of capital owned, as (...) in mainstream enterprises” (ibid., 27), and takes place in general assemblies, committees or similar entities. Also called the “democratic criterion” (Chaves and Monzon 2012, 20).
4. ‘Double quality’, describing a situation in which members of the organization are both investors and beneficiaries or users of the products or services the organization generates (Draperi 2007, 19).
5. Primacy of people and work over capital in the distribution of revenues: limited return on capital, the distribution of surpluses for the purpose of developing projects, immediate allocation of surpluses towards socially useful objectives, etc.; or what others call the imperative for social or collective utility that does not, however, exclude cost-effectiveness (Oulhaj 2013, 24).

Although there is a large consensus on these principles, some authors raise additional points:

6. Free membership: individuals may join or leave the organization voluntarily (Oulhaj 2013, 24)
7. Collective ownership (Utting et al. 2014, 7)

Besides these principles, SE is also grounded on a series of founding values: responsibility, equality, solidarity and independence (Swaton 2014; Hierz and Lavillunière 2013; Draperi 2007, 17). As Oulhaj (2013, 24) points out, solidarity is understood not as a philanthropic concept but rather refers to mutual aid activities and self-help organization generated by shared interests and objectives.

Chaves and Monzon (2012, 17) provide a definition of the SE that is useful for the purpose of this research. They see the SE as a set of institutions with a “socioeconomic logic of the organization of production and exchanges that seeks to satisfy social needs through mobilizing a group of people on a democratic, solidary and non-profit basis and is characterized mainly by mutualizing the risks, skills and resources.”

It is clear from this that the SE introduces a socio-political dimension to the economic sphere and partakes in a societal project aiming at the social, political and economic emancipation of the members of its organizations. These members are active participants in the processes rather than simple beneficiaries (Defourny et al. 2009, 30). Correspondingly, Utting et al. (2014, 7) see in the SE³ “(...) the foundations of a new economy that not only significantly reduces the scope for negative social and environmental externalities associated with conventional for-profit enterprise, but also fosters equitable patterns of resource and surplus distribution and promotes social, cultural and power relations that can be considered democratic, empowering and emancipatory”. SE is “a model or trajectory of transformative change (...) rooted in real world practices and possibilities rather than utopian idealism or blueprints.” According to the same authors, benefits of the SE are manifold and widely recognized, including economic and political empowerment, the strengthening of reciprocity and social capital as mechanisms for social protection, solidarity and ethicality (ibid., 7f). For Coraggio (2007) the sense of the SE is not only the production of goods and services according to a non-capitalist logic, but the production of a new type of non-pluralized,

³ they refer to SSE

non-dual and non-fragmented society, of different forms of reproduction, of a different culture and subjectivity.

Nevertheless, there is skepticism on the real world potential of SE organizations, particularly in their contribution to social change. First, for their need to insert themselves into the capitalist market which results potentially in their banalization, or the conversion of “SE enterprises into other types of company, (by) imitating the dominant enterprises working in the same field” (organizational isomorphism) (Chaves and Monzon 2012, 20). Second, for their “typical economic and financial weakness” (ibid.) which confines the SE sector to stages of experimentation, or to marginal experiences with a very limited potential to influence social regulations (Leite 2011). Third, SE organizations may be prone to “inefficient decision-making, deterioration of participation (...and) insufficient provision of strategic human resources” (Chaves and Monzon 2012, 20). Based on case studies Souza Santos (2002 in Leite 2011) draws a sobering picture of the long-term balance of SE organizations:

(They) appear by the initiative or with the support of institutions of assistance to the “poor” (...), subsist and even seem to help in the development of the social conviviality of its members toward an ethic of solidarity. But almost all of them disintegrate as soon as the external financial assistance is discontinued. And the very few that survive become small or medium firms, explicitly or consciously focused on the individual profit and under the control and for the benefit of those who run these organizations.

Finally, in an attempt to point out ways to realize the transformative potential of the SE, Coraggio (2007) draws attention to the often dismissed political dimension of the latter:

(...) la majeure partie de la littérature latino-américaine spécialisée sur la proposition d’une économie solidaire ne fait pas expressément référence au politique ni aux mécanismes du pouvoir. Tout se passe comme si on proposait un projet d’autotransformation de la société sans l’indispensable médiation politique. La société latino-américaine pourra-t-elle se régénérer en transformant sa base économique sans une intervention spécifiquement politique ? Nous pensons que non. (408)

Consequently, the role of politics (in the sense of ‘la politique’) in this transformative process is not to plan and manage best practices but to fight for the transformation of the economy and the society by building a new social power (ibid., 409). An endeavor, that is not possible without a democratic state, and *political* social actors as drivers of structural transformations (ibid., 406).

1.3.Cooperatives and the cooperative movement

Cooperatives were born during the rise of industrial capitalism in the early 19th century as alternatives to capitalist enterprise and as a one of the manifestations of the SE. Their expansion was rapid and by the early 20th century “(the) cooperative sector was a major component of all of the world’s capitalist economies and in some sectors, such as agriculture and housing finance, agricultural and financial cooperatives respectively actually played the dominant role.” (Bateman 2013, 1). The International Alliance of Cooperatives (ICA), founded in 1895 as an alliance guaranteeing the cooperative principles oriented on the basis of the ideals set by the *Rochdale Society of Equitable Pioneers* in 1844 in Manchester, defines cooperatives as “autonomous association(s) of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise” (ICA 2015). ICA establishes its main principles that constitute the cooperative identity in a document released at the occasion of the 100 years anniversary of the alliance (ICA 1995). According to these principles cooperatives are characterized by voluntary and open membership; they are democratic organizations controlled by their members who actively participate in setting their policies and in decision-making processes; they are autonomous and independent; they provide education and training for their members, elected representatives, managers and employees and they inform the general public about the nature and benefits of ‘co-operation’; their members economically participate to the cooperatives’ capital which is at least in part commonly owned; they show a broader concern for community, beyond the satisfaction of their members’ needs; finally, cooperatives cooperate among themselves. “Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others” (ICA 2015).

In this, the principles of cooperatives reflect the guiding principles of the SE (table 1.1).

Table 1.1

Social Economy	Cooperatives
Placing service to members ahead of profit	Primary objective: fulfill the needs of members (housing, food, finance, health, etc.)
Autonomous management	Autonomy and independence from the state and private enterprise
Democratic - decision making	Democratic organizations controlled by their members; collective decision-making in General Assemblies, committees, etc.: one man - one vote
Double Quality	In some cases members are both investors and users of the services or products they generate; in others this does not apply (for instance, producers' cooperatives)
Primacy of people and work over capital in the distribution of profits	Profits are reinvested for common objectives or equally distributed among members
Free membership	Voluntary and open membership: members may join or leave as they please
Collective ownership	At least one part of the capital is commonly owned

Consumers' cooperatives, agricultural cooperatives, credit cooperatives; health and social care cooperatives; workers' cooperatives; and housing cooperatives respond to the diversity of human needs and make up the vast landscape of cooperatives. ICA accounts for the diversity of this sector and currently has 283 member organizations across 94 countries⁴. Surprisingly, despite their quantitative importance and long-standing presence in our economies “cooperatives have been viewed as accidents, exceptions or transitional organizations that were expected to disappear as a result of market completion. (...)The predominance of this restrictive interpretation has weakened the interest of policy makers and researcher in cooperatives.” (Borzaga and Galera 2013). The authors conclude that “(a)nalysis have not been proportional to the importance of the cooperative sector” and hold that there is a need for theories that explain the scope and potentials of cooperative action (27).

In fact, a set of declarations and recommendations stemming from international organizations account for a renewed interest in cooperatives: In 2001, the United Nations produced guidelines aimed at creating a supportive environment for the development of cooperatives encouraging governments to recognize their special character in order to provide them with equal opportunities in the economic sphere. In 2002, the International Labour Conference released a Recommendation (No 193), reaffirming the responsibility of governments to provide a supportive framework to

⁴ According to ICA cooperative enterprises worldwide employ 250 million people and generate 2.2 trillion USD (<http://ica.coop/en/facts-and-figures>), while Coops Europe states that cooperatives across Europe represent 123,000,000 members, 5,400,000 employees and 160,000 enterprises (<https://coopseurope.coop/about-co-operatives/what-cooperative>).

cooperatives. Both documents explicitly draw on the cooperative principles established by ICA. Additionally, the United Nations declared 2012 as the international year of cooperatives and drew an action plan for the ‘decade of cooperatives’ (2010-2020). (Birchall 2004, 19)

The renewed interest in cooperativism of all sorts can be explained by the benefits associated with organizations operating according to cooperative principles: cooperatives are held to create social cohesion and social capital; address and provide solutions to public problems; support excluded sectors of society (Borzaga and Galera 2013); to be drivers of social innovation (Bouchard and Hudon 2005), and to contribute to poverty reduction (Birchall 2004) and sustainable development (Mogrovejo et al. 2012).

However, authors have highlighted the need to cautiously evaluate each case individually and avoid regarding the cooperative model as a panacea solution. Borzaga and Galera (2013), for instance, draw attention to the tensions that may arise between guaranteeing the profitability and sustainability of a cooperative organization and the fulfilling of its social values; Birchall (2004, 14) points out to the fact that some cooperatives have experienced a “democratic deficit and even a loss of meaning” because of their large size, while others have been misused by governments. I therefore conclude on the words of Birchall (95):

[Cooperatives] are what they are; people-centred businesses that can, under the right circumstances, enable people to pool their assets, talents and energies in such a way that they can, collectively, meet their own needs. Yet the argument in favour of cooperatives must not be overstated. We must be vigilant against the danger of ‘essentialist’ thinking, which conflates organisations that exist in real life with a shadowy, Platonic form that is regarded as essentially good.

1.4. Housing Cooperatives

Housing cooperatives (HC) have recently gained momentum in policy and academic discourse on housing and urban development. However, scholars and development practitioners have highlighted alternative ways to access housing at least since the 1970s acknowledging the need of the urban poor in the developing world for decent shelter and the inability of governments to provide access to land, financing and technical assistance to low-income households. Turner (1973) points to the ability of the urban poor to self-build their home in the absence of the state,

while Turnbull (1983) criticizes private land ownership for being inequitable and public land ownership for being inefficient and therefore calls for a third strategy, beyond the realm of the strictly private and public: collective land ownership in form of collective land banks that would allow the poor to access land for their housing needs. In a similar stance, Rondinelli (1990) analyzes conventional strategies aimed at coping with the housing crisis and informal settlements. He identifies three types of policies: Slum clearances and public housing, in-situ upgrading, and government assisted self-help construction. While he finds that the latter two are more promising and more socially cohesive, he also points at the inability of governments of providing these services to all those in need. Consequently, he proposes alternatives such as housing cooperatives and changes in land use as complementary policies. Finally, a study by Vakil in 1999 on community based organizations drawing on case studies in sixteen developing countries, shows that HC have been providing solutions to the urban crisis over the past decades. Twenty out of the thirty case studies are organized under the form of HC, suggesting that the former do provide a valuable answer to the housing crisis in different contexts. For Vakil (1991,421), the role of the government is to provide “a truly enabling environment for housing CBOs [...] that at the same time respect[s] their inherent diversity and need for autonomy.”

ICA defines HC as “a housing business that is a consumer cooperative mutually owned (and) democratically controlled by (its) members, according to the principle of ‘one person, one vote’ ” and that “operates in accordance with the ICA’s Cooperative Principles and Values.” (ICA Housing and Cecodhas 2012). Similarly, Ganapati (2014, 104) describes HC as “self-governing organizations, owned and managed by members as a group (who) share the cooperative’s benefits” established in the aim to “fulfill shelter-related objectives such as collective ownership and management, housing finance, building construction, land assembly, etc.”. Members of HC thus collectively participate in the design, financing, building and managing of their homes that in some cases are collectively owned (‘collective property’). In these cases, the members are entitled use rights with the aim to privilege the use value⁵ of the property over its exchange or market value and to avoid rent-seeking and speculation. In any case, members are free to leave the cooperative at any times and their capital contribution, in the form of social shares, will be reimbursed. However, there is a variety of models that depend on the local and historical context, and a

⁵ The use value of a commodity describes its usefulness for the final user in satisfying its needs, while the exchange value of a commodity describes its value on the market. See Lefebvre’s ‘Right to the City’ (1968) and Harvey’s ‘The Right to the City’ (2008).

considerable difference in the internal organization between paternalistic HC established for workers in the beginning of the 20th century and the Uruguayan model of mutual help and collective property cooperatives developed in the 1960s⁶. In an attempt to systematize the vast landscape of HC, Birchall (2004, 11) differentiates between three types: house-building cooperatives that are formed by people who build their homes collectively but then own them individually; common ownership cooperatives that enable tenants collectively to become their own landlord; market-value cooperatives enabling their members to own a share of the value of the dwellings equivalent to the value of their own home. In some cases, HC adopt more than one of these functions.

Ganapati (2014, 108) summarizes the potential of HC as follows: “[...] in the context of the retreat of public housing for low-income households, and the inability of the private sector to accommodate (low-income) households, cooperatives have been viewed by developing countries as a mechanism to foster low-income housing.” Correspondingly, Rondinelli (1990), Ganapati (2014, 104-109), Birchall (2004, 34) and Saegert and Benitez (2003,7f) identify several advantages of HC in the housing sector: According to these authors, HC pool resources and share financial risks, decrease building and management costs per housing unit, guarantee long-term affordability through resale restrictions limiting speculation on urban land, build social capital and cohesion, enhance psychological ownership and community development, may provide, in some cases training, education and information to their members, ensure tenure security in slums and may lead to improved access to formal or informal credit, self-help housing programs, education, microfinance and public programs. Additionally, HC have provided alternatives to slum clearances and taken over failing estates on behalf of their residents. In a word, HC play an important “role as a social housing mechanism for low- and moderate-income households” (Ganapati 2014, 108) and are “important in maintaining more varied and balanced housing markets, and contribute to price stability and affordability” (ICA Housing and Cecodhas 2012, 6). Maury (2014, 22f) holds that HC challenge the logic of the housing market and the production of urban space by engaging in the “radical questioning of cost-benefit analysis relative to an object or a good placed in a situation of scarcity by the market” and the “dissociation of popular habitat from market and

⁶ For more information on the Uruguayan model, refer to: <http://www.worldhabitatatawards.org/winners-and-finalists/project-details.cfm?lang=01&theProjectID=9DC73800-15C5-F4C0-99F350F027EC172E> and <http://www.fucvam.org.uy/>

financial exchanges”. HC can therefore be seen as *potentially*⁷ political organizations or as an example of political actors that drive structural transformation, which Coraggio (2007) considers essential for the realization of the transformative potential of the SE. Correspondingly, HC *politicize* the production and the access of housing that is usually understood as an economic problem to be solved by the market.

The following summary of the functions of the SE developed by Chaves and Monzon (2012, 20) is useful to illustrate the areas in which HC have a potential impact on the political, economic and social spheres of society (indicated with boxes).

Table 1.2

Functions of the social economy

Function	Content
Economic	Correcting failures in assigning supplies of goods and services (private and public goods)
	Fairer income and wealth distribution and fighting poverty
	Correcting failures in assigning resources (capital, work, function)
	Regulation of economic cycles
	Combatting monopolies and practices that restrict competition
	Correcting the unequal distribution of spatial growth and local development
	Generating positive externalities and internalizing negative externalities
Political	Correcting failures linked to technical and production change (innovation, restructuring of production sectors and the business fabrics)
	Greater democracy (in both extent and quality) and active citizenship. Allows underrepresented interests to be expressed and represented. Creates public spaces for deliberation. Constitutes spaces for acquiring public skills and virtues (schools of democracy)
Social	Improving the efficiency of public policies
	Generating and maintaining social and relational capital
	Generating social cohesion, rather than social, consumer and financial exclusion
	Generating social commitment, cooperation and volunteering
	Generating and preserving social values based on reciprocity, social justice, collective responsibility, commitment and solidarity

⁷ It is important to bear in mind the wide range of organizations, obeying different and sometimes contradictory values, objectives and principles, which correspond to the legal form of HC. The HC analyzed in this research, however, are organizations that seek to be political actors and to contribute to structural transformations. What is of interest is both their objectives and the implementation of the former.

Despite the potential benefits of HC, the latter constitute a rather marginal housing solution with the exception of a few countries – most importantly Sweden and Norway where 17 and 14% of the housing stock is cooperative, respectively (Birchall 2004, 11). Some of the reasons for this will be implicitly addressed in this work.

1.5. Social Production of Housing

The Social Production of Housing (SPH)⁸ is a term that is born out of the necessity to explain the production of housing that is neither led by the state nor the private sector. In Latin America the latter are at the core of merely 30% of the existing housing stock, while the vast majority of housing is produced through self-help processes carried out by individuals, families and organized groups of inhabitants (HIC-AL 2004). Torres (2006) finds that in Mexico 62.1% of the housing stock that is 15.1 million units or the equivalent of 24% of the total value of housing in the country, is produced through SPH processes. In the year 2005, the actors of SPH invested more than 7,200 million USD and 1,450 million USD worth of workforce and in-kind contributions (UN Habitat 2006, 32).

A first approach to SPH is therefore its situation beyond market and state-led production. In contrast to the (social) housing production by the state, in SPH processes the final users detain initiative and control of all or some stages of production. The ‘products’ of this process are not sold on the market but produced for and by their final users or consumers, matching housing production and previously defined effective demand. As opposed to market-led production SPH privileges the ‘use value’ of housing over its ‘exchange value’. In this it responds to effective demands and immediate needs of final users and produces housing for the satisfaction of those needs not for sale on the market, speculation or rent-seeking activities. Rather than a scarce commodity, housing is thus a potentially abundant product since it is produced by its users according to their needs and capacities. (Ortiz 2012)

SPH challenges the long-standing debate on formality and informality of the production of space in that it regards the production of housing as a ‘process’ that involves different phases (real estate promotion, planning, building, managing, financing, distribution, use). These phases are not

⁸ To be distinguished for this research from the Social Production of Habitat that involves the improving, upgrading, and expanding of existing housing units and neighborhoods, as well as the production of housing, infrastructure, public spaces and facilities.

necessarily linear and may be subject to informality (for instance, the extra-legal occupation of land), and correspond to formal processes at later stages (negotiation of building permits, negotiation of loans from public authorities, etc.)

Ortiz (2012, 34) defines the SPH as a system of production that produces housing on a non-for profit basis and under the initiative and control of individual or organized self-producers, or civil society developers, mostly of the low-income sector. Hence a variety of actors may participate in SPH processes: individuals, families, organized inhabitants' groups without legal representation (community-based organizations) or legally recognized (cooperatives, associations), and NGOs. The term SPH stands for processes ranging from individual self-help housing to organized and collective forms of housing production and may rely on processes of self-help construction (*autoconstruccion*) – the final users building their homes – or self-help production (*autoproduccion*) – the managing of land, construction and distribution of housing by the final users through collective or individual processes that involve self-help construction or not (Torres 2006, 61).

While professionals of habitat NGOs, architects, scholars and social activists have been conceptualizing and describing the processes through which the majority of Mexican cities were produced and managed since the 1970s, the term SPH was only recently explicitly defined by public authorities. The Federal Housing Law of 2006 defines the SPH as

a form of not-for profit housing production implemented under the control of self-help constructors and self-help producers that is mainly oriented towards the satisfaction of housing needs of the low-income sector; it includes the forms of self-management and solidarity-based processes that prioritize the use value of housing over its market value, combining resources, construction methods and techniques according to their (the users') needs, and management and decision-making capacities. (In Torres 2006, 61, author's translation).

In a nutshell, the SPH concept accounts for a system that allows families and individuals access to affordable housing through a process of which they control fundamental decisions. Its recognition is an important step towards appraising the efforts of civil society in building their housing and habitat at the margins of public and private spheres of production, which is the case for the vast majority of families in developing countries. Definitions of SPH are broad since they account for the wide variety of housing processes of the real world. But the broadness of the term is also due to the fact that it was originally not conceived in an academic context but in the framework of the

process leading to the first Congress on Habitat organized by the United Nations in 1976, and the advocacy work of social movements, NGOs, Habitat International Coalition – Latin America, and activists from different countries (Di Virgilio and Rodriguez 2013, 10).

Hence, while the vagueness of definitions is understandable, it leaves room for interpretations and limits the potential of SPH in formulating effective public policies. In fact, literature on SPH stays unclear and almost contradictory on where to draw the line of this form of housing production: Does it refer to or prioritize organized or individual forms; exclude or include inhabitants groups organized through public housing programs; concern exclusively housing production or involve other processes (such as improvement and upgrading)? ; Is it confined to housing units or does it apply to the scale of neighborhoods, to urban and/or rural spheres? ; Does it draw a line between formal or informal processes? Also, it seems that SPH is a politically motivated concept and a tool for influencing public policies, rather than a framework through which the production of space is analyzed. According to a scholar (UAM-A) this is due to the fact that the conceptualization of SPH has failed to integrate a political economy analysis of land markets and land value creation and therefore bypasses one of the fundamental questions of the access to affordable housing, particularly in urban areas. Finally, the almost exclusively Latin American character of the term limits its understanding in other regions of the world and other languages than Spanish and Portuguese. Often, connections between SPH and English-speaking concepts such as self-help housing, community-led housing, bottom-up housing, among others, fail to be made.

Given the complexity and scope of SPH, it is important to point out that this research will refer to processes implemented by formal self-help production of housing that involves in some cases self-help construction and is carried out by legally constituted groups of inhabitants (HC). I will also refer to this modality as ‘Organized SPH’ in order to draw the line between SPH processes carried out by individuals or families as opposed to organized groups such as HC.

Chapter 2. Research Design

2.1. Research questions and research objectives

Given the lack of literature on HC, especially with regards to their links to the SE, this research seeks to contribute to a better understanding of cooperatives as actors of the SE in the field of affordable housing. Correspondingly, I wish to explore processes at the micro-level (HC and their internal organization, difficulties, potential and experiences in Mexico City) and at the macro-level (institutional, political and social context in Mexico and global trends shaping housing policies and state action). I am particularly interested in the qualitative, social and transformative aspects of participatory housing processes (SPH) led by HC. The overall aim is to critically assess the potential of organizations of the SE in providing access to affordable housing and in realizing the wider transformative potential of participatory housing, in Mexico City and beyond. In order to do so, this research will address the following questions:

In what way and under which conditions do organizations of the Social Economy (housing cooperatives) attend the housing needs of the urban poor? Does the actual functioning of housing cooperatives correspond to their claims and the principles of the Social Economy? What can housing cooperatives provide beyond satisfying the housing needs of sectors of society excluded from the access to adequate housing? In other words, to what extent do housing cooperatives live up to the ideal of being drivers for social transformation? Do they have a broader social utility beyond guaranteeing the access to housing for their members?

2.2. Methods

My research focuses on the experiences of six housing cooperatives and one civil association⁹ situated in Mexico City's Federal District (D.F.) and identified during my field research in Mexico City between 25th of January and 31st of March 2015. The case studies will be presented in the following section.

I arrived to Mexico City with some clear ideas in mind (focus on collective property schemes and the urban commons), influenced by my former engagement with HC and SPH processes. However,

⁹ I will nevertheless use the term housing cooperatives to refer to the totality of these organizations, since the organizational structures and the mission of the civil association do not differ significantly. Rather, the organization adopted the legal form of association due to practical questions, as will be explained later.

I quickly had to acknowledge that although these approaches were certainly interesting, they did not correspond to the discourse of my interlocutors and my experiences in the field. I therefore decided to adopt an exploratory and inductive approach to my research, best described as ‘grounded theory’: “The central focus (of grounded theory) is on inductively generating novel theoretical ideas or hypotheses from the data as opposed to testing theories specified beforehand. Insofar as these new theories ‘arise’ out of the data and are supported by the data, they are said to be grounded.”(Gibbs 2007, 49). Concerning my role as a researcher in this process, I adhere to the words of Marshall: “It’s my assumption that there is some sort of order in the data that can emerge. My job as a researcher is to be an open and receptive medium through which this order comes out. I’m trying to understand what’s there, and to represent what’s there in all its complexity and richness.” (Marshall 1981, 395 qtd. in Huron 2012, 48).

Parallel to my research activities, I supported the work of the Latin American office of Habitat International Coalition (HIC-AL). This allowed me to gain valuable insights to discussions and initiatives concerning sustainable urban development, access and management of resources in Mexico, the Right to the City network and the preparation of the Mexican Agenda for the UN-Habitat III Conference (Quito, 2016). It also helped me to access contacts engaged in the housing sector in Mexico City and beyond: scholars, leaders of social movements and housing cooperatives, activists, NGO workers as well as researchers and students interested in similar topics. Given the broad network of organizations and individuals federated under HIC-AL and mostly entertaining a relationship of trust and long-standing collaboration, HIC-AL constituted an ideal entry point for my research and significantly reduced the challenges of access. People mostly reacted in a very receptive and welcoming way when associating me with HIC-AL. My knowledge of the Spanish language, and my familiarity and comfort with the Mexican culture and Latin America in more general terms also helped reduce communication and access challenges. My sampling was of purposive and non-probability nature and once I had identified key informants, I used the snowball method for reaching out to more people, meaning that my interview partners were “(...) asked for the names of other people who possess the same attributes they do” (Burg & Lune 2012, 52), those attributes being mainly their belonging to a HC or an organization engaged with habitat issues.

Following a qualitative approach, I gathered data during my stay with the aim of documenting and understanding the context, experiences, difficulties and constraints faced by members of HC in accessing affordable housing and managing their community, as well as their link to public authorities and the institutional context they are confronted with. Primary data consisted of 14 semi-structured interviews and 10 unstructured interviews, since they provided an appropriate method for accessing information and for understanding the actual functioning of the social organizations I was interested in. In the words of Berg and Lune “The interview is an especially effective method of collecting information for certain types of assumptions. Particularly when investigators are interested in understanding the perception of participants or learning how participants come to attach certain meanings to phenomena or events, interviewing provides a useful means of access.” (Berg & Lune, 2012, 115). And according to Seidman “the purpose of in-depth interviewing is not to test theories, but to understand other people’s experiences, and how they make meaning of those experiences; it is also to *discover how things actually work in practice.*” (Seidman qtd. in Huron 2012, 47, emphasis added). Hence, I asked my interviewees to give an overview of historical processes, the internal organization and structure of their HC, their personal standpoint, the meaning they attached to the experience they were living, and to give account of conflicts and their relationship with public authorities and institutions.

Most interviews were recorded with prior consent of the interviewee, although in some cases this was not possible for practical reasons (because of noises or when we were walking). Interviews took place in offices and cafés whenever my interlocutor was a scholar or NGO worker, or in the houses and the streets of the communities, or even on construction sites in the case of members of HC. Needless to say that informal conversations over a meal in the house of one of my hospital interviewees, in the backyard of their houses, in the local market or on the top of an ancient pyramid in the midst of *Iztapalapa* while looking down on the sea of houses, buildings and dust that make up Mexico City, often provided more insights into the ways my interlocutors conceived their experiences and current events than formal interviews. Being aware of the importance of everyday practices in the experience of housing cooperatives, I also participated in their general assemblies, walked the streets of the communities, shared meals and conversations and observed daily practices of the inhabitants. Additionally, in the case of the HC *Guendaliza’a Olin*, I participated in conducting a workshop with HIC-AL and students in architecture of the

Universidad Nacional Autónoma de México, aiming at recovering the history of the organization through the personal experiences and perceptions of its current members.

Despite my effort to diversify my information sources – by addressing informants with different institutional and personal background, visiting several HC and triangulation (interviews in formal and informal situations, participant observation, informal conversations) - my research is subject to biasedness and limited in its scope. This is partly due to the internal organization of HC, which meant that in some cases arranging visits was time consuming and had to follow a certain procedure (for instance, my visit had to be accepted by the committee or General Assembly beforehand), impeding me to return to the HC due to my limited time in Mexico. Additionally, I was mostly presented to the leaders of HC. Although they generally showed willingness to present me to people opposing or questioning the organization, I conducted most of my interviews with the most active members, likely to paint a more favorable picture of the organization. The same limitation is valid for other types of informants, who were mostly linked to HIC-AL and represented thus a similar mindset and approach to the one developed by the federation. This tendency was likely to be reinforced by the fact that I am a foreigner (“You came a long way to visit us!”) and a ‘researcher’ from HIC-AL, as I was sometimes presented to the members of the HC. In fact, in some cases my role remained unclear – whether I came as a representative of HIC-AL or as an autonomous researcher and Master’s student – possibly causing confusion among my interviewees. On a final note, access to concrete data, particularly to monetary data (housing costs, amount of loans, etc.) and hard data on the socio-economic profile of the members of HC was difficult to obtain; either because my informants lacked this information or because it constituted a rather sensitive topic and would have required more trust and time.

2.3. Justification of case study setting

I chose to conduct my research on Mexico for a variety of reasons: First, I was well-connected to HIC-AL which is one of the main drivers of the Habitat III Agenda in Latin America, the Right to the City platform and the platform on the Social Production of Habitat worldwide, and integrated by people with a deep knowledge and long-standing commitment to these issues, most notably the architect Enrique Ortiz. Having access to this network and supporting their work was both a privilege and a valuable asset since I disposed of a limited time frame for conducting my field research. Second, the Federal District of Mexico City (DF) constituted an interesting field for my

research because it is home to active urban social movements and a number of NGOs and federations engaged in habitat issues. As the capital of a heavily centralized country DF has always been not only the center of decision-making but also the arena of intense urban mobilizations, particularly in the aftermath of the earthquake in 1985, and the prominent target of social policies. The 1980s presented a particularly interesting setting since the federal housing institution Fonhapo (see Chapter 3) exclusively worked with organized civil society groups (which was not the case for the rest of the country). Finally, Mexico has experienced deep political, structural and economic changes in the 1990s and 2000s, closely linked to the context of globalization and democratization processes. It is currently facing a period of intense social conflict, violence and a process of redefinition, as some hold it, which is particularly evident in its capital city.

In the following chapter, I will briefly present the housing cooperatives (HC) that I had the opportunity to visit during my stay in Mexico and that informed my research. I chose to study HC that were established in different periods of times and contexts: during the late 1970s and 1980s in relatively favorable institutional conditions when organized civil society groups received considerable support from the federal housing institution Fonhapo; and HC that are currently in the phase of construction and/or formalization and face more adverse contexts such as the reluctance of public institutions to engage with organized civil society, the difficulties to access land in a saturated city and the impacts of structural adjustment policies on the housing sectors. This allowed me to study HC in different phases - ranging from those that are being established and organizations that have existed for more than 30 years -, and that are confronted with different degrees of institutional support and consequently establish contrasting relations with public authorities. My choice to analyze several HC as opposed to identifying a single case study constituted a trade-off between conducting an in-depth case study and grasping the broader picture. I opted for the latter with the aim of depicting the evolution of housing policies and of HC over time, and of documenting their experiences, opportunities and challenges. Finally, I chose to study HC (as opposed to individual forms of SPH that are majoritarian in Mexico) despite the fact that they constitute rather marginal experiences in DF because of my interest in the transformative potential of Organized SPH, the societal project they carry that goes beyond the access to housing, and the conflictual relationship they entertain with public institutions. I hold that, although marginal in quantitative terms, it is worth recognizing, making visible and understanding these experiences.

Interlude I: D.F. - ‘El monstruo’

The Mexican architect Teodoro Gonzalez de Leon once called Mexico City an ‘urban monster’.

A monster that accommodates its belly on a dried and asphalted lake, in the midst of a valley surrounded by mountains and volcanos with peaks that disappear in the yellow dust. It lies spread-eagled and stretches in all directions. It is in constant movement and transformation, be it under the glaring sun of the day or the timid street lights at night. Its fingers crawl up the hills, higher and higher, uncovering a line of concrete blocks and yellowish dust, and a few colored spots in the grey.

Moving around in DF means taming the monster. Disappearing in one of its holes, crossing labyrinths of tunnels, streets, food stalls and people, following its arteries, climbing the ‘peseros’. It also means loving the monster. Resting in one of its islands of peace, tasting its thousand and one flavors, exchanging words and laughs with other travelers, admiring its diversity.

Taming and loving the monster called DF is at the core of this research, just as much as it is for the people I talked to and who shared their stories of day-in, day-out loving and taming of the monster.



Photo 2: View on the roofs of Miguel de la Madrid, a ‘colonia popular’ in Iztapalapa, DF, and Mexico City in the background;

Chapter 3. Housing production in Mexico City

3.1. Housing needs and urbanization processes in Mexico City

Mexico City experienced several waves of urbanization. The Porfirian dictatorship (1870 – 1910) enhanced the social and physical infrastructure of the city and hence directed internal migration towards the capital city. A second wave of migration occurred in the aftermath of the Mexican Revolution (1910 - 1920), and the city presented high rates of population growth up until the 1980s (Connolly 2003, 2) (refer to figure 3.2 and 3.3 – INEGI 2010), while its metropolitan area experiences explosive population growth in the 1960s (refer to figure 3.4 and 3.5 – INEGI 2010).



Figure 3.1: <http://www.zonu.com/detail/2011-09-17-14571/Zona-Metropolitana-del-Valle-de-Mexico.html>

Strictly speaking, the capital of the United Mexican States, is called the *Distrito Federal* (DF) or Federal District, a special administrative entity distinct from the 31 federal states, is constituted of 16 delegaciones (municipalities) and home to a population of 8,851,080 people (INEGI 2010). In the course of decentralization politics, DF received its first elected government in 1997 and is now governed by the center-left Miguel Angel Mancera, *Partido de la Revolucion Democratica* (PRD). Although this research focusses on the processes within DF, the capital of Mexico cannot be reduced to its Federal District, accounting for less than half of the population of the metropolitan

area - the Mexico Valley Metropolitan Zone (MVMZ) - that is constituted of the Federal District, 58 municipalities in the State of Mexico and one in Hidalgo and houses more than 20 million people (INEGI 2010). Despite its economic and demographic importance, the MVMZ does not detain any administrative power resulting in unclear governance structures and responsibilities and undermining cooperation among municipalities. In addition to this, decentralization policies in Mexico were incomplete and as a result the central government detains roughly 9 times more resources than all other levels of government combined (Connolly 2003, 10).

Although once considered the most populous metropolis in the world and predicted to house 29 million people (Esquivel et al, 15), population growth in the MVMZ has been decreasing and stagnating over the past decades: From an average 3.65% between 1970 and 1980 to 1.5% between 1990 and 2000 and approximately 1% in 2010. (figure 3.5 – INEGI 2010). Population growth in the DF has also largely stabilized since the 1970s and is currently at approximately 0.25% (figure 3.3 - INEGI 2010).



Figure 3.2



Figure 3.3

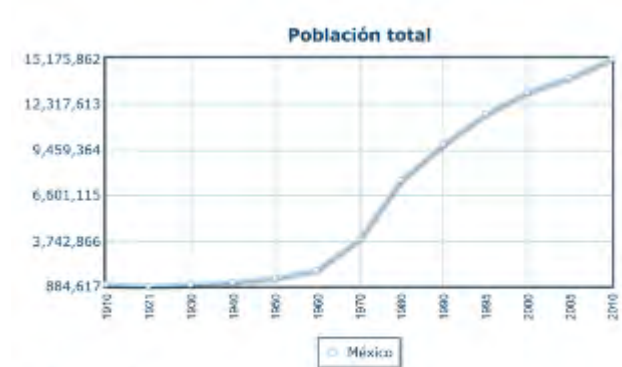


Figure 3.4



Figure 3.5

However, while population growth rates have been stagnating and total population is stabilizing at least in DF, urban sprawl has been intensifying over the past decades, of which 95% is occurring in the MVMZ (Esquivel et al., 28). Continuous urban expansion, corresponding to a country-wide phenomenon, can be explained by the loss of population in central areas triggered by changes in land-use policies and rising land value (particularly relevant in the case of DF), the expansion of the periphery through irregular settlements, changes in the regulations governing *ejidos* (communal lands) situated in the fringes of the city facilitating their sale for urbanization, as well as urbanization projects led by private developers and the state (Coulomb 2010, 554). In DF land prices and popular housing costs dramatically increased by 300% and 30%, respectively (Evaluación DF 2014, 147). Thus, both the difficulty in accessing land and the lack of affordable housing push

the low-income population to the city's boundaries and to the MVMZ. Urban sprawl is at the core of major environmental and social challenges, and recently, governmental agencies recognized the responsibility of housing policies (particularly massive social housing projects, as addressed in the following section) in enhancing urban expansion (CIDOC and SHF 2014, 102). The contention of urban sprawl and densification are thus identified as major objectives of urban policies (ibid.,105).

Most of the city's population (roughly 60%) lives in *colonias populares*, most of which were established before the 1990s and built through progressive and incremental processes in the absence of credit for construction and technical assistance (Connolly 2003, 13f; Duhau 2014). More than the debate about the irregular or regular character of these settlements, this research is interested in the social processes through which they were established and consolidated. In fact, the incremental process by which families improve and expand their homes progressively, is one of the factors that explain the overall improvement of housing conditions over the past decades (Coulomb 2010, 556). Rural-urban migration and better living conditions associated with urban living (particularly in terms of basic services), as well as increased state action and investment in the upgrading of houses are other factors that explain the improvement in the indicators associated with housing (Coulomb 2010, 559; Esquivel and Villavivencio in Schteingart and Coulomb 2006, 52). However, the right to adequate housing, recognized by the Mexican Constitution¹⁰, is not a reality for considerable portions of Mexicans. On the national level, the quantitative and qualitative housing deficit accounted for 1.8 million and 2.5 million units respectively in the year 2000 (Coulomb 2010, 556). As for DF, a "city without potential for expansion" (Delgadillo 2010), the total housing deficit is established at 261,764 or 9.96% of the total housing stock, while 600,000 units are identified to be subject to overcrowding (Conavi 2014). The *Instituto de Vivienda - DF* (INVI-DF) establishes the need for housing production at 37,972 and housing upgrading at 39,825 for the year 2012 to cope with the yearly demand (Evalua DF 2014, 147). Both types of housing deficit affect particularly the low-income sector, however, more than half of the population in DF is excluded from the formal housing market (Delgadillo 2010, 635). In fact, Coulomb (2010, 577)

¹⁰ Included in 1983 to Article 4: «Toda familia tiene derecho a disfrutar de una vivienda digna y decorosa. La ley establecerá los instrumentos y apoyos necesarios a fin de alcanzar tal objetivo.»

points out the dramatic mismatch between the housing supply and demand for the category ‘basic housing’ (housing families earning up to three minimum wages¹¹, or approximately 432USD) that make up for 40.9% of the demand while this housing category only corresponds to 0.2% of the supply at the national level. Correspondingly, the supply of middle-income housing corresponds to 40.3%, while the demand constitutes only 14.4%. The need to match housing solutions with the effective demand of the final users which depends on demographic dynamics, and their capacity and willingness to pay for housing, as well as their preferences and expectations, becomes obvious from this (Connolly In Schteingart and Coulomb 2006, 96).

Table 3.1

Table 17. Metropolitan Mexico City 2000: indicators of housing poverty

	Total		Federal District		Metropolitan Municipalities	
	No.	%	No.	%	No.	%
Private occupied Dwellings	211,898	100.0%	2,103,742	2,103,742	2,107,986	100.0%
With shanty roofing	686,805	16.3%	283,325	12.6%	421,529	20.0%
With only one room	343,231	8.1%	142,160	6.8%	190,525	8.0%
Without inside tap	1,348,930	32.1%	465,395	22.1%	684,535	42.0%
But with outside tap	1,156,633	27.5%	368,511	19.0%	757,092	35.9%
With no form of drainage	154,674	3.7%	28,007	1.3%	126,967	6.0%
With no individual sanitation	405,011	9.7%	152,206	6.7%	225,805	10.7%
Rented	728,773	17.3%	427,743	20.3%	300,592	14.3%

Source: 2000 National Population and Housing Census, Sistema de Informal Censal (SINCE), Data by census tract, DCIM-SIG Project, Universidad Autónoma Metropolitana-Acapulco

Finally, it is crucial to point out to the lack of a clear definition of the term ‘adequate housing’ that is reflected not only in statistical data but also in housing and urban policies. Generally, the following factors are associated with adequate housing: protection from external factors, safety, privacy, adequate localization, accessibility and affordability, sound environmental conditions, adequate size, among others. Table 3.1 (Connolly 2003, 25) shows indicators of housing poverty for the year 2000 suggesting that a considerable portion of households in both DF and the MVMZ

lack access to ‘adequate housing’ with DF doing better in all the indicators.

¹¹ Minimum wage = 1,894.8 pesos or 144,4USD per month in 2012; daily wage 4.75USD. Due to the disproportionate increase in the price level as opposed to the increase in nominal minimum wages, a minimum wage in the year 2004 corresponds to 42% of a minimum wage in 1984. In other words, 7 minimum wages in 2004 represent the same purchasing power as 3 minimum wages in 1984 (Torres 2005). It is important to account for this shift in purchasing power when analyzing housing policies.

3.2. Actors in the housing production in Mexico City

3.2.1. The changing role of the state in the production of affordable housing: from housing promotion to the facilitation of market-led solutions (1981 – present)

15% of the total population of DF live in public social housing, mostly situated in the outskirts of the city or in the extreme periphery (Connolly 2003, 20). As for the MVMZ, Esquivel et al. (2010, 31) find that more than two million people live in social housing compounds. This numbers suggest that the Mexican state plays a crucial role in the provision of housing for the low-income sector. At a closer look, however, the role of the state in the housing production has undergone important changes over the past decades. In the following, I will describe these major changes since 1981 taking the year of the foundation of the federal housing agency *Fideicomiso Fondo Nacional para Habitaciones Populares* (Fonhapo), that illustrates the reformulation of state responsibilities in the housing sector, as a starting point.

Housing policies in the 1980s developed in the context of crisis and structural adjustment measures negotiated with the World Bank. However, in contrast to other social policy sectors, the housing sector was not negatively affected, mostly due to the fact that the main housing agencies were at least partly funded by workers and patronal contributions and only secondarily depended on fiscal resources¹². Public expenditure on housing actually increased during the 1980s, constituting the primary social policy of the government (Scheingart and Patino In Scheingart and Coulomb 2006, 154). The Federal Housing Law (1984) established the role of the state in the housing sector attributing the former with the responsibility to intervene in the provision of land and housing, particularly in terms of attaining the low-income sector and thus in developing housing programs adapted to the needs of the latter, such as assistance to self-help housing and organized civil society groups, upgrading and rural housing (ibid., 155). Most importantly, the state was granted a prominent role in the land market, particularly through the establishment of land banks (ibid.). The responsibility of the state to provide and promote affordable housing, and to make housing a priority of social policy was intensified by the earthquake that severely affected Mexico City in 1985 and left thousands of people homeless.

¹² Fonhapo constituted an exception, depending on federal financing and international organizations.

Fonhapo was founded in 1981 with the specific aim to attend the low-income sector (up to 2.5 minimum wages) and played a prominent role in the affordable housing provision in the 1980s. The institution presented several innovative modalities: it combined governmental resources with credits from international agencies (most notably, the World Bank) and the savings of civil society organizations; financed access to land; provided flexible financing schemes adapted to the specific needs of its ‘clients’; established the mandatory participation of final users in all phases of housing production; and issued collective loans, that is, loans were directed to civil society organizations instead of individuals (Puebla In Schteingart and Coulomb 2006, 320)¹³. Fonhapo was an institution of its own, integrated by “engaged professionals and people who really wanted to change things” (HIC-AL, former president), professionals (architects, sociologists, urban planners, etc.) who had previously been engaged with NGOs and closely worked with local communities. Between 1983 and 1992, with only 4.06% of the federal resources Fonhapo was responsible for 16.5% of the housing actions¹⁴ (Coulomb 1996, 4). Between 1981 and 1986 128 projects (or 4250 housing units) were presented by civil society organizations to Fonhapo (Coulomb 1992, 29).

The end of the 1980s and the beginning of the 1990s corresponded to a major restructuring of the housing sector and the reformulation of state responsibilities, as still prevalent nowadays. The ‘Special Program for the promotion and deregulation of housing 1993’ is seen by some as the ‘breaking point’ in housing policies for formalizing the implicit changes of the previous years (Schteingart and Patino In Schteingart and Coulomb 2006, 158). It was argued that there was a need for a “modernization” of the housing sector (Schteingart and Coulomb 2006, 502) towards more cost-efficient, rationalized, deregulated and decentralized housing programs in the context of an exacerbated economic crisis and consistent with the consolidation of neoliberal policies.

Consequently, Fonhapo was progressively dismantled based on the arguments of due portfolio and non-performing loans and the withdrawal of World Bank financing. The agency was liquidated, its original staff dismissed and loans were individualized in 1996, while Fonhapo’s responsibilities were transferred to other federal and state agencies (Puebla In in Schteingart and Coulomb 2006, 322). In fact, since the early 2000, Fonhapo has adopted the role of a second-tier bank and is thus merely a financial entity (ibid., 342). The dismantling of Fonhapo corresponds to the increase in

¹³ This last modality is only applied in DF, not nation-wide.

¹⁴ Including both housing production and improvement

importance of the *Instituto del Fondo Nacional de la Vivienda para los Trabajadores* (Infonavit or Mexican federal institute for workers' housing) and the *Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales en los trabajadores del Estado* (Fovissste or the housing fund for public sector employees). Both institutions provide mortgages and manage the distribution of the large-scale social housing program launched in 2000 by the president Vicente Fox that aimed at building 750,000 housing units per year across the country¹⁵. Correspondingly, Infonavit and Fovissste currently concentrate housing production and mortgage lending¹⁶, however, they are restricted to employees of the formal economy, thus excluding *per se* a considerable proportion of society (Paquette 2012). Also, it is crucial to point out that the social housing projects led by federal institutions such as Infonavit do not necessarily respond to the housing needs of the low-income sector. For instance, the average beneficiary of Infonavit earns six times the minimum wage, while 60% of its contributors live on less than three times the minimum wage (Coulomb 2007).

The structural transformations of the housing sector resulted in the increase of importance of private developers and construction companies, both in housing production and in land markets (Schteingart and Patino in Schteingart and Coulomb 2006, 175). In fact, major homebuilders became the main driving forces of housing production, particularly in the context of the aforementioned mega-housing developments that “constitute a high-profit business for highly capitalized, large developers” (Garcia Peralta and Hofer 2006, 137), and formed powerful consortia: in 2012, four construction companies built 30% of all housing nationally (Breedenoord and Montiel In Breedenoord et al. 2014, 237). As a former employee of *Corporacion Geo*, one of the four major construction companies, points out, “businessmen follow opportunities and the opportunities were created by the government” (Geo). Indeed, the federal state largely supported these companies; a fact that has to be put in context since the construction sector accounts for 7% of the national economy and for 60% of fixed capital inversion (CIDOC and SHF 2014). Housing production is thus a ‘big business’ with a significant impact on economic indicators and therefore an important political instrument.

¹⁵ Programa Sectorial de Vivienda 2001-2006:

http://www.cpware.com/sam/web/info/1/DOF/DOF_2002/DOF2002_05/2002_05_29_sedesol02.pdf

¹⁶ Infonavit is the largest mortgage lender in LA, concentrating 59% of all credits issued in 2014 in the housing sector in Mexico (CIDOC and SHF 2014, 45).

Nevertheless, massive housing production and construction firms have experienced major blowbacks in recent years and have been increasingly criticized for providing low-quality housing, increasing urban sprawl and absorbing valuable peri-urban farmlands because of building in remote areas of the Metropolitan Region where affordable land can be found, for exacerbating spatial inequalities, enhancing indebtedness and contributing to environmental and social problems (Zarate 2014, 35f; Garcia Peralta and Hofer 2006,137). Recently, abandoned homes have been in the focus of attention¹⁷ and by now public institutions acknowledge the partial failure of housing policies based on large-scale social housing developments in the hands of private developers (CIDOC and SHF 2014). Their financial sustainability and profitability are also questioned. According to Breedenord and Montiel (In Breedenord et al. 2014, 237), “major homebuilders (...) were confronted with cash problems and increasing debts, rising construction costs and cessation of mortgage payments (of inhabited houses).” In summary,



Figure 3.6 : 47, 547 Homes, Ixtapaluca, Mexico by Livia Corona Benjamin, 2000

these “new gated communities” as Zarate (2014, 35) calls the products of massive social housing programs, stand for an “urbanity [...] collapsed to the simple construction of housing, not neighborhoods.”

Recent housing policies fail to provide an alternative to the housing deficit of low-income households and lack attention to the necessities of low-income households as can be seen in the already mentioned mismatch between housing supply and effective demand (Puebla In Schteingart and Coulomb 2006, 510), and the annual report on the situation of housing in Mexico that shows that the housing deficit affects most severely households earning less than 3.4 minimum wages (national average 5.5) (CIDOC and SHF 2012, 67). Consequently, low-income sectors are

¹⁷ 14.2% of the total national housing stock is unoccupied (CIDOC and SHF 2014, 82)

marginalized from the access to housing, land, credit and social housing programs are not adapted to their needs: “Families have to earn between 600 and 1,000 USD to be able to afford a home. A large percentage of Mexican families earn less than this amount and the houses built by housing institutions are not available to them” (Breedenoord and Montiel in Breedenoord et al. 2014, 229), neither do private building companies offer cheap basic houses or starter houses (ibid., 230). Hence, access to low-income housing is predominantly achieved through SPH processes.

In summary, some general tendencies in the Mexican housing sector are worth to be highlighted:

- ❖ the changing role of the state that corresponded to the active promotion of housing and particularly affordable housing in the 1980s and is now confined to the facilitation, coordination and articulation of the housing sector, consequence of decentralization efforts;
- ❖ correspondingly, an increasing participation and decision-making power in matters of urban development of the private sector;
- ❖ a shift from public financing for self-help, assisted self-help and home improvement to the financing of finished housing units (currently, federal housing organizations direct more than 90% of their resources to this type of programs (Coulomb 2007));
- ❖ a shift from housing as a factor of social satisfaction and integral part of territorial development¹⁸, emphasizing the ‘use value’ of housing, to its ‘exchange value’ or ‘mercantilization’ (Scheingart and Patino In Scheingart and Coulomb 2006, 182). Housing is conceived as an indicator of wellbeing and a factor of development but also as a ‘patrimony’ one can potentially capitalize on (Scheingart and Patino In Scheingart and Coulomb 2006, 159);
- ❖ the increasing individualization of processes associated with housing production: most importantly the individualization of the access to credit and subsidies; as well as the dominance of individual over collective property;
- ❖ a general decrease in the financial resources directed to the housing sector (Coulomb 2010, 573), and a shift to subsidies oriented towards middle-income sectors representing less financial risk, corresponding to the rationalization of the housing sector (ibid., 574). Consequently, a larger proportion of housing is subject to speculation and purchased through mortgage, and there is a relative decrease in the traditional incremental way of housing production (Monkkonen 2011).

¹⁸ “El desarrollo urbana y la vivienda conforman el entorno inmediato del hombre y reflejan el sistema social y el contexto natural en el que se inscriben” (Federal Housing Law, page 21)

3.2.2. Social Production of Housing: the dominant form of housing production in Mexico City

Approximately 12 million Mexican households are confined to solve their housing needs on their own, via self-help, or minimal assistance by the state (Coulomb 2010, 563). Although there is a tendency towards professionalization, in rural areas housing production is almost entirely confined to self-help (92%), while in urban areas this percentage is at 65% (Breedenoord and Montiel in Breedenoord et al. 2014, 224). Investment in SPH is largely unaffected by economic crisis and stable over time: Torres (2006) shows that the investment in SPH processes has been stable between 1988 and 2004, although overall increasing (table 3.7). In this, SPH stands in sharp contrast to the considerable fluctuations of public (and private) investment in housing.

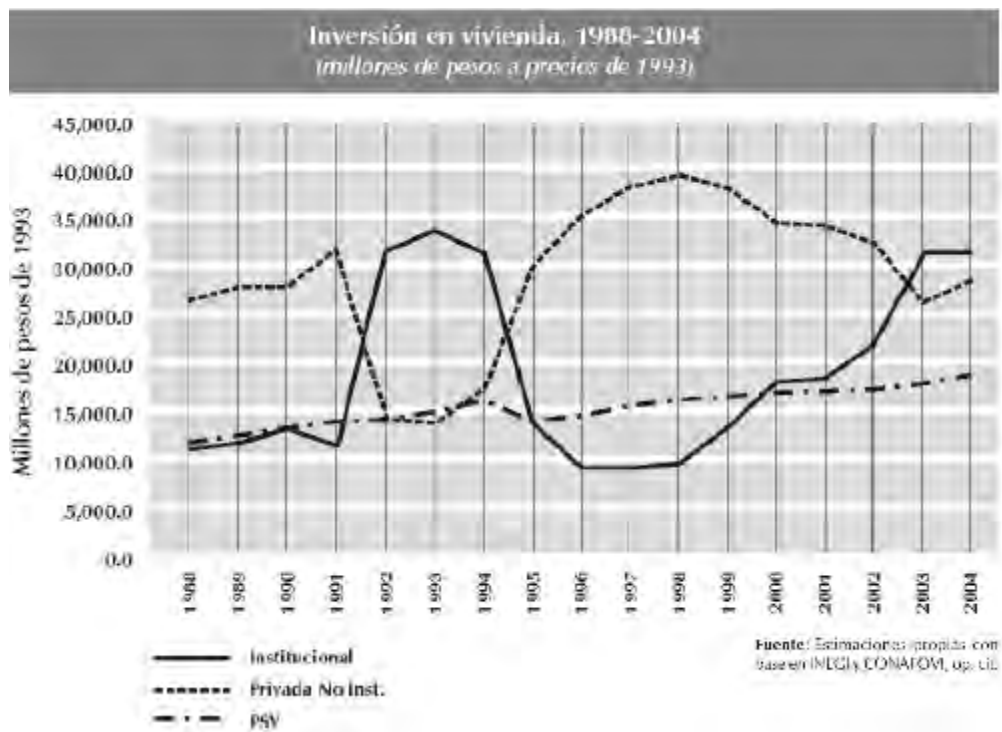


Figure 3.7: Investment in Housing 1988 – 2004: institutional, private no-institutional and SPH (Torres 2006, 34)

Recently, SPH has been largely recognized for reducing production costs at higher quality (Andrade Narvaez and Carballo Cruz 2011, 219), for being adapted to individual needs and capacities of payment, and for laying the decision-making power in the hands of the final users and allowing for the appropriation of the living space by the latter (Ortiz 2012). As the example of the HC Guendaliza’a shows, self-administration and decision-making power have a positive effect on the quality of the construction:

Recently we had a problem with one of the workers who was about to do the installations, he employed materials of low-quality. So we kicked him out. (...) This is why we rely on self-administration, it's the only way of dealing with the construction firms that are only interested in making profit, they place profit above quality (...) Not us, we are interest in better quality. (Guendaliza'a 1, male member)

However, producing the city by its users and in the absence of the state also entails a loss of public regularization and control on urbanization processes resulting in the occupation of inadequate areas, and the lack of urban infrastructure and services. Furthermore, the SPH demands important efforts and resources from the households in terms of money, time and workforce, for which some characterize self-help housing as self-exploitation¹⁹. Finally, the SPH, especially in its organized forms, may entail clientele practices and exploitations by local leaders (Schteingart and Coulomb 2006, 511) and does not provide a solution to the problem of the access to land, at the core of the housing problem, particularly in very densely populated areas such as DF (Coulomb 2010, 574). “Even the expansion of self-help housing has reached its limit, because they are running out of land – at least in places that are both serviceable and within a reasonable, commuting distance.” (Gilbert 2012, 12).

While the debate about the advantages and problems of the SPH is ongoing, it is beyond question that Latin American cities are largely produced by their citizens, a fact acknowledged by public authorities that increasingly jump on the bandwagon of the SPH. Referring to the Mexican context, Breedenord and Montiel (In Breedenord et al. 2014, 234) find that “SPH is beginning to consolidate as a public policy”. In fact, in parallel to massive social housing programs, urban policies in Mexico have increasingly focused on subsidies and financing for self-help processes and housing improvement and on the role of civil society in the production of the city. The creation of INVI-DF in 1995, as part of the decentralization process and the attribution of financial and administrative powers to the state level, constituted an important step in consolidating a public policy that recognizes the SPH and that aims to support popular housing processes. Both in its focus on the incremental housing processes of civil society and particularly that of vulnerable sectors – 50% of all housing actions²⁰ are directed to families living on 1.6 - 3 minimum wages and 90% to those living on less than 4.7 minimum wages, with a particular attention to single

¹⁹ For a discussion, refer to “Housing by People” by Turner (1976) “self-help housing: a critique” by Peter Ward (1982), and the Marxist approach of Pradilla in “Notas acerca del problema de la vivienda” (1976) and “Notas acerca de las politicas de vivienda en los estados latinoamericanos” (1977), etc.

²⁰ In 2014 INVI-DF developed 17,015 housing actions

mothers and the elderly (Puebla In Tamayo 2007, 149) –, and its flexible financing schemes, INVI-DF retakes important features of Fonhapo. The institution develops housing programs targeted at the consolidation of low-income neighborhoods (housing improvement), and works in close collaboration with social organizations: Between 2001-2006, 69.5% of its housing actions were directed to organized groups (ibid.,143). The organizations are in charge of the management of the housing projects and of supervising the construction works executed by private contractors and with technical assistance provided by INVI-DF (Guendaliza'a 3, architect). This modality, called self-help production, in which the final user is self-managing his project, helps reducing final costs and thus increase affordability (Puebla In Tamayo 2007, 120). However, the close collaboration with organized groups, mostly linked to social movements such as the *Movimiento Urbano Popular* (MUP), has also led to abusive practices among some leaders charging excessively for transactions (INVI-DF). In fact, some organizations work like small 'businesses' (Puebla In Tamayo 2007, 131), an argument recently mobilized to reduce interactions with social organizations and to cut the influence of the former.

At the federal level, it is worth mentioning the *Comision Nacional de Vivienda* (Conavi), established in 2001. One of the main objectives of Conavi, as established by the Federal Housing Law 2006, is to attend the housing demands of individuals, families and civil society organizations and to collaborate with NGOs as intermediary between civil society and public institutions. In reality and in contrast to INVI-DF, Conavi attributes subsidies (as opposed to loans) on an individual basis and through intermediaries without dialoguing directly with the final users (Conavi). Given that Conavi is dependent on the federal government, actual efforts in this area largely depend on political will and the changes in administration. Correspondingly, Conavi made considerable efforts during the 2009-2012 administration in promoting self-help housing, particularly by collaborating with habitat NGOs providing technical assistance to families (accreditation program), and subsidies aimed at self-help housing processes (including both Social Production of Habitat and SPH as defined earlier). With the change of administration in 2012 interest for Social Production of Habitat declined; in 2014 Conavi executed approximately 7,000 Social Production of Habitat projects nationally, that is, "SPH is non-existent in practice" although promoted in theory (Conavi). In this, Conavi, accounts for the difficulties of establishing housing programs that effectively respond to the needs of the predominant form of housing production, given a lack of political will and the conflict in priorities between "producing numbers" and

implementing socially sustainable and participatory programs (Conavi). Table 3.2 provides an overview of the types of subsidies Conavi attributed between 2010 and 2013. The numbers account for the relative insignificance of the modalities self-help production and land plots with services, corresponding to SPH processes, as opposed to housing finance for finished houses and housing improvement. They also show the considerable decline of overall financing in the year 2013 with the change in administration, particularly affecting the modality self-help production.

Table 3.2: Distribution of subsidies issued by Conavi per program and modality 2010- 2013 in number of Housing units (Conavi In CIDOC and SHF 2014, 42)

Modality	2010	2011	2012	2013
TOTAL	210,704	210,704	209,374	162,098
Housing Acquisition	119,723	113,487	134,607	134,686
New Housing	89,718	90,635	102,301	98,583
Used Housing	13,352	11,786	14,789	9,035
Self-help production	16,653	11,066	17,517	2,818
Housing Improvement and Infrastructure	90,981	52,217	74,767	27,412
Housing Improvement	86,260	49,161	72,049	25,305
Land plot with services	4,721	3,056	2,718	2,107

In sum, the “consolidation of SPH as a public policy” can be called into question, at least beyond discourse and in terms of effective financial means directed towards housing modalities such as self-help production and the support to Organized SPH processes²¹. An interviewee (UAM-A) attributes this situation to the lack of theoretical foundations of SPH and the disarticulation between housing policies and urban development, and particularly the absence of an effective land-use policy facilitating the access to land for (low-income) housing. Another informant (UNAM) points to a more pragmatic explanation:

It was an ideological, conceptual and demonstrative struggle. Look – this is working! Now we ask ourselves why despite of having shown that we built with better quality, bigger and better than they do, they still do not follow our example? – It’s because of economic interests, because (SPH) does not produce profits to the groups that control the (production) processes.

²¹ In contrast, there have been considerable efforts made in the support of habitat improvement, both on the neighborhood scale (most notably, with the *Community Program for Neighborhood Improvement* directed by the DF government) and on the individual level (subsidies for housing improvement).

3.3. Organized Social Production of Housing in adverse contexts: between clientele politics and state control

Traditionally, social organizations were born out of labor unions and conceived themselves in confrontation and opposition to the government. In the 1970s and 1980s, with the economic crisis and recession, the introduction of structural adjustment policies and the resulting rise of the informal sector, the power of trade unions diminished giving place to the reconfiguration of popular movements. Additionally, in Mexico City, the earthquake of 1985 played a crucial role in strengthening social mobilization and enhancing the recognition and visibility of social movements, particularly of the MUP whose origins go back to the neighborhood committees (*juntas vecinales*) of the 1960s and the national federation *Coordinadora Nacional del Movimiento Urbano Popular* (CONAMUP) established in 1979 and dissolved in 1986. (Alvarez 2004, 86ff)

Social movements such as MUP gradually adopted a strategy based on negotiation and agreements with the government in the context of institutional openness, particularly obvious in the work of Fonhapo (ibid., 96). In fact, Fonhapo constituted an intermediary between organized civil society, mostly urban social movements, and the state and engaged in a continuous dialogue with the latter. Its vision being that the best way to address housing problems is by organizing people (HIC-AL). Correspondingly, one of the requirements for achieving financing through Fonhapo was for the demanders to be legally constituted as a HC or a civil associations and access to loans was exclusively collective (Puebla in Schteingart and Coulomb 2006, 326). Similarly, the Federal Law of Housing 1983 established the promotion of the participation of civil society organizations in the housing processes, and of the cooperative movement and 'organized' self-help housing among the objectives of housing policy (Schteingart and Patino In Schteingart and Coulomb 2006, 156). The 1980s meant an upturn for SPH, particularly in its organized forms and most of the HC in Mexico City and case studies of this research were established in these years: Uscovi, Ce Cualli Otlí, Cananea (civil association) and Cohuatlan, all of them based on the experiences of Palo Alto, dating back to the late 1970s.

However, an interviewee (UNAM) recalls from his experiences with the NGO *Fomento Solidario para la Vivienda* (Fosovi), that provided support to the HC Cohuatlan in the 1970s and 1980s, that despite of the favorable institutional context power relations between the different actors in the housing sector were unequal and obtaining support for SPH was a continuous struggle:

There were heroic examples that showed the possibilities (...) of mixing and trying to integrate the knowledge and the know-how of the population with the knowledge of technicians in order to form a new type of production, what we call the Social Production - with no one being superior or inferior – but we had to play within the rules of the game, that was an extremely unequal one.

In fact, power relations between social movements and the state and within the former were complex. Duhau (2014, 152) points to one of the main criticism of Fonhapo that was put forward when the institution was liquidated later in the 1990s: precisely because of working closely with social organizations and organized civil society Fonhapo was said to promote “clientelistic and small scale partisan politics” and to benefit “local leaders (who) were committing robberies” (Fonhapo). Social organizations were considered to entail the exploitation of the population as cheap work-force, mass manipulation, and the reproduction of clientele relationships (Couloumb and Herrasti 1992, 359). As for the cooperative movement, an interviewee (UAM-A) draws attention to its instrumentalization by party interests, particularly by the *Partido Revolucionario Institucional* (PRI) that governed Mexico throughout most of the 20th century.

Gradual political reform starting in the 1990s affected urban social movements and housing policies in contradictory ways. On the one hand, it introduced increasing dynamism of political parties and the consolidation of an opposition, institutional openness to popular participation and gradual democratization culminating in the election of center-left *Partido de la Revolucion Democratica* (PRD) in DF 1997 and center-right *Partido Accion Nacional* (PAN) in 2000 to the federal government, an increase in the number of social organizations²², and their formal alliances with political parties. On the other hand, neoliberal policies led to the fragmentation of civil society and social movements, such as MUP – subject to “ideological confusions and political drifts” and radicalization (UAM-A), and suffering from their ideological deconstruction that were left without a political project (MUP-CND) -, and the dismantling of traditional intermediaries between the social and the political sectors. Notably, Fonhapo, recognized as a political threat to the PRI because of its close collaboration with social organizations in the capital, was *de facto* disempowered in the late 1980s (HIC-AL, former president; UAM-A). Additionally, many leaders of social movements, such as MUP, were deliberately integrated to the political apparatus and public institutions in order to attenuate their influence and increase division among social

²² In 1997 the number of social organizations registered at INVI-DF was 60, in 2012 there were 900. (Reyes 2012)

movements (MUP-CND). In fact, some hold that one of the main functions of INVI-DF is the contention of urban social movements and civil society organizations by both integrating leaders to its administration and by exercising control through direct collaboration (Guendaliza'a 2; HIC-AL; Puebla In Tamayo 2007; Alvarez 2004, 122).

A scholar (UNAM) accounts for the changing opportunities and the continuous access and loss of spaces for social participation:

We had an impact on laws and we made efforts for achieving more financing (for SPH), but things are being deviated. With Fonhapo, we managed to conquer spaces but they closed them. It's like dancing tango: two steps forward, three steps back.

Additionally, in the case of HC the lack of a clear legislation is stated by all members interviewed to aggravate their difficulties in consolidating as a recognized modality of access to affordable housing²³. Correspondingly, Breedenord and Martiel (In Breedenord et al. 2014, 234) find that “the national housing policy pays little attention to new forms of savings and buildings structures or the promotion of small housing cooperatives and the sustaining of financial assistance for self-builders.”

In summary, some spaces of participation and institutionalized experiences of SPH were conquered in the 1980s. However, the access to a broader participation did not necessarily help overcoming clientele relationships between the state and civil society and abuses by powerful social leaders. It is, however, difficult to depict how much of this corresponds to real facts and how much was used to dismantle community-based organizations and potentially contestatory political forces in the early 1990s.

In the 2000s it seems that the SPH is back on the agenda of public institutions and civil society organizations, with increasing mobilization around habitat topics, and the institutionalization of support to self-help processes (for instance through Conavi and INVI-DF). However, these are only marginally directed to Organized SPH processes and attend primarily individual housing solutions, housing and neighborhood improvement, and ‘assisted self-help housing’. An informant (UAM-A) calls the former a “perversion” of the original demands for emancipation and

²³ The Federal Housing Law 2006 defines HC as organizations that aim at building, purchasing, improving, maintaining or managing housing units, however, the law relegates to the General Law of Cooperative Societies for further precisions. Then again, the General Law of Cooperative Societies mentions HC as one example for consumer cooperatives without being more concise on their functioning.

participation in housing processes for considering the final users as beneficiaries or clients rather than actors, being of reparatory nature, and maintaining the status quo of unequal access to adequate housing and the city. A member of MUP confirms this impression deploring that social movements are reduced to managing loans and subsidies and lack real influence on housing policy (MUP-CND). Alvarez (2004, 125) concludes that little has changed in the relationship between the state and civil society (urban social movements) since the 1970s with the persistence of authoritarian practices and the reproduction of clientelism, corporativism and patrimonialism.

3.4. Presentation of case studies

In the following, I will briefly present the seven case studies that informed this research, and that constitute examples of Organized SPH in Mexico City.

Cooperative Palo Alto

(Interviews 22nd March 2015, HIC-AL 2004, Ortiz 2010)



Figure 3.8

Palo Alto is the first HC in Mexico, established in 1972 by 317 families or about 2,500 people, mostly mine workers from the state Michoacan that were working on the land since the 1940s, renting parcels of land and living in squatter housing or in the surrounding caves. In 1969 they were threatened with eviction since the landlord decided to sell the land to the neighboring estate of luxury housing. In this context, the families formed the Cooperative and contracted technical assistance from the NGO Centro Operacional de Vivienda y Poblamiento A.C. (Copevi). After years of negotiation they acquired the land thanks to a grant from the German foundation MISEREOR and later obtained a loan from the National Community Development Institute (INDECO) in 1980. Between 1976 and 1985, 189 two-storey core houses (52m²), a communal store, a storeroom, a cement block factory, a clinic, a community hall, a chapel, a dairy and playgrounds were built through mutual aid and self-help, while a part of the land was reserved for coming generations. Palo Alto established collective property in order to secure permanence and reinforce community control. In the 1990s, however, there was a violent conflict between members in the context of rising land values, given that the area was becoming a pole of urban

development with high rises and luxury housing. The Cooperative was threatened to be dissolved and people to be displaced. In the internal conflict some members were forced to leave. Due to the conflict, Palo Alto is involved in a court case that entailed the loss of its status as a HC. Currently, inhabitants are deeply divided and waiting for the trial, that will decide on the liquidation of the HC and the status of its property, to be closed.

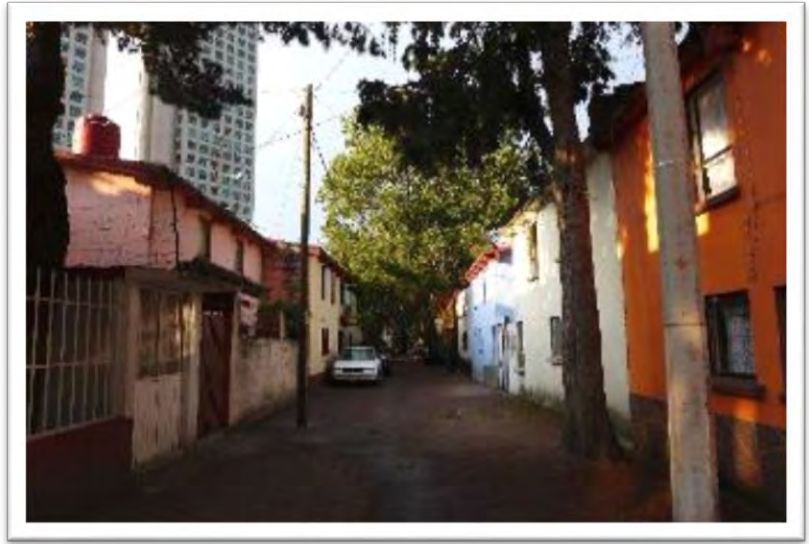


Photo 3: A street in Palo Alto with high-rises in the background.

Cooperative la Guerrero – conjunto habitacional Cohuatlan

(Interview 18th February 2015; Mendoza 2012)



Cohuatlan is a housing compound of 60 units, built by the HC Sociedad Cooperativa de Vivienda y Servicios Habitacionales Guerrero S.C.L. established in 1976. It is located in the center of Mexico, in the La Guerrero neighborhood, that once was home to railway workers who lived in ‘vecindades’ - inner-city shanty housing. Additionally to their poor housing conditions, the workers were exposed to the will of their landlords and continuously rising rents. In 1973 a group of 100 families, organized on the initiative of the priest A. Zenteno and Copevi decided to “fight for (their) houses” and constituted a Cooperative. They negotiated a loan from Infonavit and the construction of 60 apartments (between 36 and 72 m²) was commissioned through an external firm. When the public officer from Infonavit first



Photo 4: View of the courtyard of Cohuatlan

visited the newly built homes in 1981, he was astonished by their design that he regarded as hardly functional, but the families told him that they didn't mind since "they liked it this way". In fact, the design of the homes had been realized through a participatory process. The Cooperative acquired three other plots of land for future housing projects. However the earthquake in 1985 changed the setting since people were promised housing for free by the government, which led to the disorganization of the Cooperative and the dissolution of new projects. The Cooperative still exists formally, however, there are only approximately ten families left, the others have sold or rented their homes. There is an ongoing conflict over the three plots of land, still in the possession of the Cooperative.

Predio El Molino - USCOVI Pueblo Unido, Soc. Coop. Ce Cualli Otli, UCISV Libertad - Cananea

(Interviews 13th February and 25th February 2015, Baltazar Landeros 2014, Ortiz 2010, Alvarez 2004)



The Predio El Molino is a parcel of land originally belonging to the dairy farm 'El Molino' which was acquired by the federal housing institution Fonhapo in the early 1980s and fed into its land bank. El Molino is composed of three HC and one association, each part of different social movements, that obtained access to the land between 1983 and 1984 through Fonhapo and negotiated loans with the same institution: Uscovi Pueblo Unido was founded in 1979 (274 families), Cananea in 1983 (1087 families), Ce Cualli Otli in 1984 (250 families) and Ayepetlalli in 1985 (384 families, not addressed in this



Photo 5 : A lane in Ce Cualli Otli, El Molino

research). The construction of the core houses were executed through mutual aid and self-help between the late 1980s and the beginning of the 1990s according to the capacities of each organization. In the years after the construction, each organization underwent ups and downs and internal conflicts; Uscovi, for instance, lost its status as a HC in a court case that lasted for fourteen years due to internal conflicts mainly over private or collective property. A decline in mobilization after obtaining housing and infrastructure (which was only introduced later and subject to long negotiations with public authorities) is common to all of the organizations, however, they have been persisting for approximately 30 years and recently there is a certain upsurge in community

mobilization. The coexistence of these organizations has been conflictual over the years: notably, despite of defending collectively the open space called the ‘green belt’ (cinturon verde) against the construction of a main road cutting the area in half, there are conflicts about the management and the ownership of that area, claimed by each organization. Nevertheless, the ‘green belt’ is a lively area with a market, an urban farm, a permaculture space and social facilities.

Guendaliza’a Olin - ‘Hermandad en movimiento’

(interviews: 21st February; 26th March, General Assembly 15th March; workshop 30th March 2015)



Guendaliza’a, as the members of the Cooperative calls themselves, is an organization linked to the Sociedad Organizada en Lucha (SOL) and the urban social movement MUP. A group of 48 mostly young families got together in 2011 under the leadership of Salvador de la Torre (SOL) in order to form a Cooperative and negotiate access to land and housing with the local government.

After years of discussions and negotiations, the group formed a HC, and applied for financing from INVI-DF as a pilot project of its ‘Social production and management of housing and habitat program’. Shortly after they obtained a loan and technical assistance from the institution, and construction works for 48 apartments (54-60m²), a community hall and a canteen open to the neighborhood began in 2014 and should be finished by the end of 2015. Construction is done through self-management: construction workers are hired by SOL and tasks that do not require technical expertise are executed through community work supplied by the members. Guendaliza’a intends to invent a new form of social housing that is an alternative to the ‘matchboxes’ that are usually built for low-income families and that hardly provide adequate solutions to their needs. Guendaliza’a is currently in the process of formalizing as a Cooperative and negotiating with INVI-DF in order to obtain social property.



Photo 6: The construction site under the scrutinizing look of the engineer.

Tochant - ‘La casa de todos’

(General Assembly 21st February 2015)



Tochant is a recently established association constituted of 22-24 families, part of the urban movement Uprez. After six years of organizing and meetings, Tochant is now in the process of constituting itself as a Cooperative, discussing their form of organization, their logo, collective property and what it means to be part of a Cooperative. They have recently obtained a plot of land for housing construction through INVI-DF but do not yet have access to financing for construction and technical assistance. It is therefore likely that years will pass before construction works start and that members will come and go.

Interlude II: From Zurich to Leon – utopia come true

Kalkbreite, a housing complex for 230 people in Zurich, Switzerland. It is a modern building, grey and green, with a wide open space in the center, open to public during daytime. The housing project with the slogan ‘A new piece of city’ was initiated in 2006. Its inhabitants live in apartments, clusters, shared flats, and dispose of multi-functional ‘Joker’ rooms for multiple uses, and commercial areas. Kalkbreite was designed to facilitate access to high-quality and central housing for middle-income families in one of the most expensive cities of the world, through collective property. Its philosophy - reducing the private for the common space, mixed and sustainable living.

Léon, an old colonial city in the western part of Nicaragua. It’s dry season, dust and heat on the unsealed roads in the periphery, dwellings covered with iron sheets line the streets. On the far end there is the cooperative ‘Juntando Manos’, a couple of colored single-storey houses built in 2004 by their inhabitants. The houses looked identically when they were built by the inhabitants and assigned by lot. Some of them have grown since then with some of the members, being more fortunate than others, made a humble income. A young mother shows us around, proudly, while she leaves her children with the neighbor. She has built these houses with her own hands, and the construction works were the part she liked best about the cooperative. She would love to be a civil engineer, she says. The ceiling is high, the rooms spacious, she shows us with a big smile, it’s not too hot inside. The community built a school for the children. Only the transportation and the pavement are missing, but it’ll come soon, she concludes.

These experiences are as different as they can be, the contexts as contrasting as possible, the needs of the families diverse. However, the housing cooperatives in Switzerland and Nicaragua have points in common: they opted for collective property, the care for community, the promotion of common spaces, the active role of the inhabitants in the process, and their pride of what they have achieved, of what had seemed a utopia in the beginning.



*Photo 7: ‘Soy cooperativista – necesito un techo digno’
Members of three Nicaraguan Housing Cooperatives gathering on the plot of land the Cooperative of the city of Esteli hopes to buy for its housing project.
Exchanging experiences, hopes and encouraging each other.*

Chapter 4. Housing Cooperatives in Mexico City as actors of the Social Economy

4.1. Linking theory and practice: principles, values and real life practices of Housing Cooperatives

Service to members ahead of profit

The primary objective of HC is to achieve adequate housing, and through this contribute to improving the socio-economic conditions of their members and broader community. This objective is perceived in opposition to conventional real estate strategies that primarily aim at making profit out of land and property. Hence, the reason of existence of the HC is to provide a service to their members (access to housing), not to engage members in a financial relationship. Their statutes generally reflect this vision. Article 6 and 8 of the statutes of the cooperative Guendaliza'a state that:

The orientation of the cooperative Guendaliza'a is founded on the application of the universal principles of cooperativism, liberty and voluntary association, democratic and participative exercise, non-profit operation, mutuality and equity, education and the integration with other cooperatives with the fundamental principal to care for the continuous improvement of the socio-cultural and economic conditions of its partners, their families and communities.

This Cooperative Society will abstain from increasing the value of the housing estate above the rate of inflation, limiting itself to recover only the costs established in these statutes, searching at all moments to turn effective the 'maxime of cooperativism': "for service and not for profit".

The statutes (yet to be approved by the members) of Tochant reveal similar intentions. According to clause 4d the objective of Tochant is to "obtain jointly all sorts of goods and services in order to distribute them among the members that require them to satisfy their needs, the needs of their home, family members or communities." The architect of Guendaliza'a describes the intention of the architectural project as follows: "We want a project in which people feel at home, satisfied and have a sense of belonging. We build 10 prototypes of apartments, each corresponding to the needs of the users." (Guendaliza'a 3, architect). It becomes obvious from this that the main objective of the HC is to respond to *effective needs*, not to create a *market* or to produce housing for an existing *market*. In other words, HC privilege the use value of housing above its exchange value. In this,

the intentions of the HC studied in this section correspond to the principal of ‘service over profit’ of the SE.

Free membership

HC are associations of people that voluntarily engage in a relationship of interdependency and mutual responsibility expressed in their practices, such as collective ownership of resources, mutual self-help, collective property, self-administration, saving schemes, etc. In fact, members are constantly joining and exiting the HC, particularly in early phases of organization. Joining a HC is voluntary, and in theory free to anyone, however, the HC are confronted with the delicate balance between their aim to provide housing for people in need and ensuring the financial capacities of the members (Huron 2012, 95). Hence, joining the HC is a selective process: In some cases (El Molino, Guendaliza’a, Tochant), the members are required to be part of a social movement such as MUP, and hence to take part in the activities of the organization (participate in protests, meetings and committees), but are also expected to adhere to the values and political views of the social movement. In other cases, potential members have to belong to a certain professional sector (in the case of Coahuatlan only individuals contributing to Infonavit were eligible). Finally, in the case of Palo Alto, future members did not adhere to any specific social movement or public institution but belonged to a ‘natural community’ because of occupying the same piece of land and sharing the same conditions. In all cases, the public agency sets conditions for families wishing to access housing loans through a HC; they have to belong to a certain income range (up to 2.5 minimum wages for Fonhapo in the 1980s). Families are not allowed to possess housing in DF. It is worth mentioning that the families are not required to be employed in the formal sector (neither by Fonhapo, nor INVI-DF, only in the exceptional case of Coahuatlan, where the loan was provided by Infonavit). The final selection of the members, of course, is made by the members of the HC who approve each new membership in the General Assembly. Given the selectivity of the process, members of HC end up being recruited among relatives, friends or other people of confidence, particularly in small HC. Correspondingly, my bid to separate relatives and friends for an exercise in a workshop conducted with Guendaliza’a, was responded with laughter and the comment: “We are all family” (Guendaliza’a workshop).

On the other hand, leaving the HC is also voluntary and can occur for personal reasons of professional or financial sorts or because of non-conformity with the HC principles, as for instance

in the case of Guendaliza'a: "Many of the initial members did not continue because of their doubts concerning collective property and there is a little bit of wariness since many things are being done by ourselves." (Guendaliza'a 1, male member). In the early phases of the HC, there is an important turnover of members. Guendaliza'a conserves approximately 20% of its founding members, and Tochant half of them. In later stages member stability varies considerably: The HC in El Molino have largely conserved their original constituency after almost 30 years of existence (15% of Uscovi and 4% of Ce Cualli Otli members left), while in Cohuatlan only 10 out of the original 70 families remain. The violent internal conflict in Palo Alto in the 1990s, resulting in the expulsion of 40 families, shows that exit may also be forced or negotiated within the group and voted in the assembly. The statutes establish guidelines for these cases.

Autonomy

The autonomy of HC from public authorities and political parties is undermined by the infiltration of party interests and clientele relations between members of the HC and local politicians, as interviewees testify:

Some of our members went for individual solutions linked with politicians, elected deputies; people they think will solve their problems which we can only solve collectively. (...) It has been complicated, but we maintained a certain balance. For instance, our contradictions never got to the level of physical violence and verbal violence has been reasonably moderate. (EM – Uscovi 1, female member)

This testimony stands for the infiltration of political parties (from all political spectrums) and the attempts to 'instrumentalize' and manipulate HC for party interests. The interviewee carries on:

In the beginning the municipality had denied us the service (drainage) and then later they (...) twisted the things in a way which made it seem as if it was our decision to implement the alternative drainage system, and not a decision taken out of necessity and the denial of the service by the government. (...) This is when they (the local government and political parties) start to promote discordance from the outside. (EM- Uscovi 1, female, member)

Corruption and clientele relations are common practice in the interaction between the state and organized civil society groups, and determinants for the access to land and loans:

Many organizations fell for corruption and did business with social housing: give me your votes and I give you housing loans, it is as simple as this." (Guendaliza'a 3, male, architect)

A situation leading to mistrust in civil society groups:

In the beginning there was a great amount of disbelief. Trust has a lot to do with certain practices. Some people were betrayed with 30 or 40 thousand pesos (2,000 – 2,600 USD) and they were convinced people only wanted to cheat us. There was a lot of distrust because in fact this type of projects is a convenient target for frauds. (Guendaliza'a 1, male, member)

Democratic decision-making

HC are organized in a set of bodies: the General Assembly is the highest decision-making body. It is held every one or two weeks in the early phases of the HC (organization and construction process), and much less frequently in later stages (usually, once or twice a year). In the General Assembly new members are voted, statutes are established and validated, the modalities of savings are established and collective work organized; it also constitutes the space of conflict resolution and discussion of everyday issues (for instance, security). General Assemblies can get disputed and heated (“muy reñido” (EM-Uscovi 1, female, founder)), but also very lonely: “they (the members) did not attend anymore and when there were people there was a lot of discussions and disagreement” (Cohuatlan, male, president). Participation in the General Assembly is mandatory and non-attendance entails consequences for the members, such as social sanctions and/or fines. In the case of Tochant for instance, missing a General Assembly means a fine of the equivalent of five daily minimum wages or 40 hours of community work (Tochant statutes, clause 19). The members of Guendaliza'a are required to pay a fine of approximately 13 USD. Attendance is usually controlled by passing a list and through social control.

Each HC establishes a set of commissions, responsible for specific sectors; they may be of political, educational, technical, ecological, and financial character. Tochant for instance is organized in six commission – the commission for solidary economy, social security, cooperative education, culture, reconciliation and mediation, and ecological education. The types of commissions change in accordance to the needs of the HC. For instance, during construction works, there are commissions for organizing the construction and regulating the relations with public authorities and loan institutions (EM- Uscovi 1, female member).

The decisions taken by the General Assembly are executed and supervised by different committees: the executive board (president, treasurer, secretary) and the supervisory board. Membership of the committee and the presidency usually rotate every two years, and the functions of each organizational entity are established by the statutes of the HC. Any member can be elected

in a position, in the case of Palo Alto even without presenting themselves to elections (Palo Alto, female, young member). In all cases, positions are voted in the General Assembly.

HC make no formal difference between their members, and decisions are voted in the General Assembly. In this, the HC reflect the principle of ‘one man, one vote’, present in their statutes. Clause 15a of Tochant states that there is “one single vote per member, regardless of the number of social shares owned”.

Nevertheless, mechanisms of exclusion and unequal power relations exist: The case of Palo Alto suggests that although no difference is made between members of the HC membership in itself is restrictive, and denied to younger generations. They claim not having been allowed to speak up at General Assemblies and meetings, or even having been denied access to decision-making bodies. They had to fight for and defend access and participation against the founding members who felt ownership over the HC. In this process, many lost interest (Palo Alto, female, young member). Interviewees also account for abuses of power by certain members who labor for individual interest taking advantage of their position within the HC and creating alliances with political parties and other interest groups.

In the case of Ce Cualli we were confronted with members who do not separate this part (personal political opinions and the political neutrality of functions within the cooperative). In this council it is well separated, that is, me, personally, I can have my political opinion but this has to be separated from the organization. However, some of those who have been part of the council in the past realized that their function gave them a projection to the outside, certain political importance (...). This caused some problems within our organization (...). We continue struggling with this issue. It’s been approximately 10 years now that all of this started. In this council we managed to push back these problems but we did not eradicate them. (EM–Ce Cualli Otlí, female, council member)

On a final note, it is important to point out that although HC are integrated and led by workers and low-income sectors of society, the initiative leading to their creation often stems from political activists or social movement leaders (Guendaliza’a), intellectuals, religious leaders (Cohuatlan, Ce Cualli Otlí), NGO workers (Palo Alto, Cohuatlan), scholars and university students (Uscovi). According to a scholar and former member of an NGO, the leadership of engaged professionals was crucial and the backbone of the experiences established in the 1970s and 1980s: “SPH back in those years that were two or three guys around Enrique Ortiz” (UAM-A). According to the context, this situation may entail a paternalistic relationship, and constitute an obstacle to the

personal development of each member. The HC Guendaliza'a is self-conscious of this and trying to overcome this situation (Guendaliza'a 1, male, recent member).

Double quality

HC fulfill this principle of the SE in that their members are both investors (in all HC members finance their housing through loans, they establish an internal savings scheme members, and invest their time and work force), and users or consumers of the 'products' (housing and services, activities, etc.). Hence, housing and other facilities, such as schools, community centers, and canteens are produced for effective needs defined beforehand by the members of the HC.

Primacy of people and work over capital in the distribution of profits

The objective of HC is to achieve equal benefit for all members and not market value creation. Profits (for instance, generated from the use of community facilities such as multi-purpose rooms, or savings) are reinvested for new projects of collective utility: for community services (security guards and health services, for instance) and community facilities (schools, libraries, sports ground, etc.). In this, HC are distinct from non-profit organizations since by definition the latter are not allowed to generate profit. They also differ from private capitalist enterprises that adopt profit-making as their main objective.

Collective ownership

The members of HC collectively own different kinds of resources mobilized for the production of housing. These resources are of material (building materials, savings and financial capital) and immaterial nature (workforce, social capital). Once the communities are built, the HC owns the community facilities (playgrounds, community center, multi-purpose rooms, sports ground, productive spaces ...). Correspondingly, the members share responsibility and profits generated out of these self-managed facilities. Putting in common resources reinforces not only interdependency and cooperation but also has the very practical effect of multiplying the former. In some cases, collective ownership goes beyond the aforementioned resources and concerns collective property of land, meaning that the HC is the legal landlord of land and houses. Members cannot freely dispose (that is, sell them at market price), but are entitled usufruct (use-rights) over both. Collective property aims to guarantee long-term affordability and is at the core of the Uruguayan cooperative model that serves as an example for the Latin American HC movement.

In Mexico Palo Alto is the only experience of a HC under this model. Guendaliza's made collective property one of its flagships and is currently negotiating this modality with INVI-DF.

4.2. The self-understanding of Housing Cooperatives

Beyond analytical categories established to classify the experiences of HC, this section is about the perceptions of the members. What meanings do the members attach to their experiences?

“Lucha” – the struggle for housing

The experiences of the 1980s reflect a situation of confrontation with public authorities, larger community, private interests and the conditions of the members. Access to housing, loans and basic services is narrated as a constant ‘struggle’, both exhausting and unifying. This view is particularly prevalent in El Molino and Palo Alto, where people occupied land or built on land illegally, then had to fight for obtaining the loans, made sit-ins in public offices, were threatened with eviction in different periods of time, and built their homes through self-help construction. Those times are perceived as times of confrontation, and the outcomes as the fruits of a time-consuming and arduous ‘struggle’. Their homes and the community facilities are highly valued for the struggle they stand for.

We had to fight united (...) for land, for payment capacities, for public services (...). Everything was a struggle, step by step (...) What brought us together was this struggle. (EM – Uscovi 2, female, founder)

It was a somewhat difficult, long and exhausting struggle but here we are and we achieved what we didn't think of achieving. (EM-Uscovi 2, female, founder)

We got to know each other through our common struggle. (...) You can feel the struggle in this place. (EM-Cananea, female, member)

They didn't give us the right to housing, we ripped it out. (EM – Cananea, male, founder)

We were told – fight for you houses! (Cohuatlan, male, president)

Sometimes, this process was an unrealistic endeavor that seemed unachievable, as the president of Cohuatlan, who witnessed the beginnings of the HC explains, and the outcomes all the more valuable:

It was really a utopia, an unreal dream, an illogical and unimaginable situation but we dared. People without culture, with fear to speak up in front of officers, to talk in front of us and in public and with fear to demand anything. (Cohuatlan, male, president)

The struggle went beyond the access to housing, first for basic services, then for community facilities, but was also understood in a broader sense. The HC were fighting for spatial justice and on the left spectrum of politics and grassroots movements.

We fought for public services such as water and electricity, for the market, for sanitation, schools and the 'green belt'. We fought for the land and for social projects, culture, education, sports, worshipping, participatory planning and an ecological territorial planning. (...) We fought in solidarity with the zapatista movement in the 1990s. (EM – Cananea, male, founder)

There is a change in rhetoric in the more recent experiences. The word 'lucha' (struggle or battle) disappears from the vocabulary. The access to housing is perceived as a more continuous process of negotiation with public authorities, awareness-raising and education on what it means to be part of a cooperative. A rights-based approach is adopted and the concept of the Right to the City mobilized (Guendaliza'a 2, male, member and SOL, social movement leader). This change is probably related to the fact that the access to housing is achieved through more formal processes. Instead of illegal land occupations, open confrontation and the threat of evictions, the members of organized inhabitants' groups are confronted with a potentially demoralizing bureaucratic struggle.

Stories of life

A house is more than just four walls and a roof. It is a space of security, it has a cultural and social meaning. For those who invest years of physical, mental and psychological effort into achieving their house, those who build it with their own hands and in adverse environments, housing acquires a broader meaning.

I cannot think of myself living in a place different to this (...) and I think I wouldn't like it. Maybe because I have never done so, but I like this, I really like this. What is Ce Cualli for me? An experience of life, well, the story of these three persons that I have told you about, one of which I proudly call my mother. To see her taking off her apron... in the end we live in a society where this is predominant, and even more so nowadays, that a woman is nothing more than this – a housewife and a mother of children, washing up and cleaning the house. So seeing my mum so differently, I didn't realize back in those times what my mum was doing and only the years passing by make me acknowledge this part of the story. (EM-Ce Cualli Otli, founder's daughter)

The story of the four walls becomes intermingled with one's life story. Hence, particularly for elderly people who have accompanied the whole process, being separated from their homes is equivalent to losing part of their identity:

I have this house for my children, I have two daughters and three grandchildren, and this house might be rustic (simple) with its bricks, curtains, but it is a story of life....a story of life...of learning, and I cannot conceive myself living in a different place. I think, and I am sure, that I will live here until the last day of my life, because I like it here, and I love my house. (crying) (EM – Ce Cualli Otli, founder's daughter)

I will never leave this place, I spent my whole life here;, they will not get me out of here! (crying) (Palo Alto, female, founder)

My heart belongs here, in this community that we built. (EM – Cananea, female member)

Spaces of resistance

HC are spaces of resistance in many senses. They claim to belong to the left spectrum of society, although not to political parties opposing dominant political forces and global trends of neoliberal policy-making:

We are neither PRI nor PRD, but we represent people's power. (...)We are part of the social left and very proud. (...)We are an organization that goes against predatory policies. (EM – Cananea, male, founder)

HC oppose trends of individualism and the retreat to the private space that is understood to be fostered by the government, and popular culture (television), but also a general societal trend in Mexico and beyond (Cohuatlan):

This has also to do with international processes, when the Berlin Wall falls anything that smells of collectivity and socialism was seen in a bad way and there is a campaign on the national level, parallel to the peak of neoliberalism, through which the individual vision of property is consolidated...and that the collectivity is restrictive and terrible, that it nullifies the personality. Individualism in all spheres of human life is praised. (EM- Uscovi 1, female, member)

They (society) fed us with the pill of private property. (Guendaliza'a 1, male, engineer)

Everyone is used to have his own things, we are not used to sharing. (Tochant GA, male)

Finally, HC are spaces where things are being done 'differently' than in the rest of the society:

We want to generate a model of development, not subduing ourselves. (...)We are not beneficiaries of public policies but actors of the process. (EM – Cananea, male, founder)

4.3. Persisting ...or falling apart?

Some of the experiences presented in this work have been persisting for more than 30 years. This section will therefore address factors contributing to the persistence or dissolution of HC in time.

It seems that internal social cohesion and the ability to maintain a sense of belonging and identity beyond the access to housing are crucial for the persistence of HC. Collective work on the construction sites, the negotiation and/or confrontation with public authorities, and the attendance of assemblies, committees, and weekly meetings are at the core of the internal cohesion of HC. These activities create a sense of belonging and solidarity as one of the current members of Uscovi, who had participated in the constructions, explains:

The collective work reinforces our living together. Some people see it as exhausting, and so on, but in reality it is the collective work that teaches us to live together, to communicate, to recognize the others. We always say you only get to really know someone when you see how he works. (...) Also, you work hand in hand with someone and this is where you will find a clearer communication.” (EM–Uscovi 1, female, member)

Clearly, in the 1980s, collective work was at the core of the self-help construction model, as becomes clear from the narrative of the daughter of one of the founder of Ce Cualli Otli, who was approximately 13 years old at the time the cooperative was built:

We all built (the houses) of everyone. We did not know which house would be ours. Today we have to build this one and we will put all in. We paid for the masons and the carpenters but the rest was left to us and the members came on Saturdays and Sundays, (...) and built two or three roofs a day. The women worked with the sand, in the water, carrying (material) as well. (...) It was an enriching experience. (EM-Ce Cualli Otli, founder’s daughter)

In recent experiences integrational activities, such as social events for Christmas and other holidays, group dynamics, theater plays, and the ‘carnival for the Right to the City’ fostered “trust, empathy and friendship among the members.” (Guendaliza’a workshop, female, member). It goes without saying that HC experience periods of stronger and weaker mobilization. After a strong initial period (organization and construction phases), generally there is a retreat to the private sphere:

Some committees were dissolved, of course, because the people ended up being worn out. Imagine – you have to go to work every Saturday and Sunday and during the week you have your own workplace. It is difficult to maintain this. (EM – Uscovi 1, female, member)



Photo 8: When did it all start? Building memory. Guendaliza'a Historiography Workshop.

It further seems that HC persist whenever they manage to create a collective interest beyond the access to housing. This can be achieved through mechanisms instituting solidarity among members, for instance through collective property, saving schemes, the collective management of community facilities (health center, multi-purpose community centers, security guards, etc.). According to one scholar

“(Palo Alto) managed to persist thanks to collective property and the clear vision that this is theirs, a patrimony for future generations. If collective property did not exist, they would have been evicted a long time ago.” (UAM-X). Common activities, such as sports, celebrating the anniversary of the HC, workshops for children, facilities for the elderly, are also crucial, as much as are productive spaces collectively owned and managed by the HC. Examples for this are the ‘tortilleria’, brick factory, and bakery in Palo Alto and the market in Cananea. While these productive spaces mostly stop functioning after a certain period of time, new projects, such as urban agriculture in Cananea and permaculture in Uscovi, emerge. Another example of this is the football club in Palo Alto created by a young couple worried by the decay of participation and solidarity, looking for ways to reconstruct community ties among the youngest to preserve the HC for their children and grandchildren. As one founder and initiator of the urban agriculture project in Cananea puts it, the HC is constantly “reinventing” itself (EM-Cananea, male). Guendaliza’a seems to have integrated these lessons into its project and seeks to develop a project that goes beyond housing with a multi-disciplinary approach including psycho-social and cultural aspects, although these projects remain pretty vague (Guendaliza’a 1, male member). This HC also holds that it has an advantage for being of small size (48 families as opposed to more than 1,000 in Cananea) in maintaining social cohesion and solidarity on the long run.

On the other hand, some of the factors that constitute a threat to HC are the following: political manipulation and party interests as addressed earlier; land value pressure (rumors have it that each member of Palo Alto is offered 260,000 USD for selling their home located on one of the most expensive pieces of land in DF); as well as internal conflicts generated through generational

conflicts and individual interests. Among some of the older interviewees there is a general disillusion with younger generations lacking interest and recognition to the work of their parents and grandparents (EM–Cananea, male and female, members; Palo Alto, male and female, founders; EM-Uscovi 2, female, head of community center for elderly and founder). The disinterest can be generated through a general change in interests (EM–Uscovi 1, female, member), the isolation between generations (EM-Uscovi 2, female, head of community center for elderly and founder), and the exclusion of younger generations from decision-making by the elderly (“I was told to shut up in an assembly because I was not a member” - Palo Alto, female, young member and founder’s daughter). Relationships between the members of HC are conflictual and internal conflicts an inherent part of daily life: in some HC the vocabulary indicates clear fronts between the members – the ‘contras’ vs. ‘cooperativistas’ in Uscovi, and the ‘desertores’ (defectors) vs. ‘fundadores’ (founders) in Palo Alto, where the conflict grew violent in the 1990s:

I don’t know why no one was killed, I cannot understand why. We were ready to kill them (the defectors), we were so angry that just because these people had their personal interests, they would destroy everything we had fought for. (Palo Alto, female, founder and restaurant owner)

Finally, difficulties arise from maintaining the internal organization over time, particularly when a big portion of original members leave (Cohuatlan, male, president), when the HC is composed of a large number of families (Cananea, male, founder), and when the HC struggles to establish solutions for growing families (the challenge is considerable, for instance, in Palo Alto sometimes more than 30 people live in one housing unit).

By way of conclusion, it is worth referring to the study of Leandros (2014, 113) on HC in El Molino. The author shows the coexistence of general demobilization within the organizations and the persistence of active groups who build a ‘different way of living’ in their everyday practices.

Interlude III: An excursion to 'Palo Alto' or the Right to the City in action

Living in Palo Alto means living in colored houses and in the shadow of a skyscraper: 'el pantalon' - the jeans. On a clear day you can spot the 'pantalon' from almost anywhere in the City, a two-legged concrete giant arising from a rucked landscape, crushing the houses beneath; it looks somewhat out of place. Palo Alto you will only find if someone shows you the entrance. It is a community hidden in the wrinkles of Cuajimalpa de Morelos, one of the sixteen municipalities of Mexico, lying in the city's extreme west.

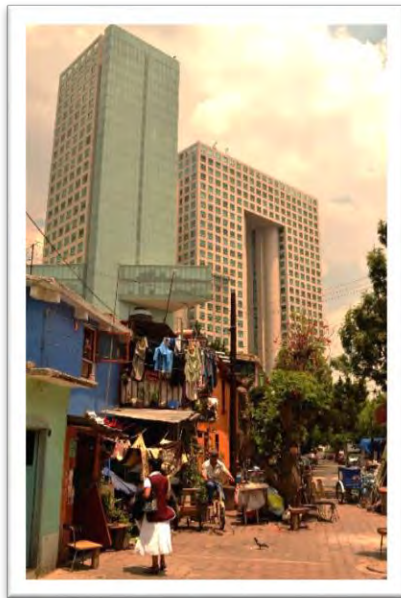


Photo 9: A street in Palo Alto with the pantalon in the background.

Cuajimalpa means the place of sawmills in nahuatl. It was once home to the Tepanecas, conquered by the Aztecs and Cortés, then gateway between the Mexico and Toluca Valleys, and showplace of battles during the Mexican Revolution. The town of Cuajimalpa was incorporated to Mexico City in 1929. Mine workers straightened its surface over decades, extracting sand and minerals. Cuajimalpa's population exploded between 1950 and 1980, now it has some of the most expensive pieces of land in the city. The 'pantalon' is built on one of them. The 317 houses, that constitute Palo Alto, as well.

Cuajimalpa is a surge of waves, a wrinkled old man. Behind each wave, there is a new world: the rich and the poor. The poor and the rich. However, not waves, but two worlds clash in Palo Alto: self-built improvisation and machine-built precision. Two worlds that cannot exist without each other. Men in suits and women in smart dresses flock into the Cooperative during weekdays to pick up a meal at the restaurant, in the backyard of one of the 317 houses. In the mornings Palo Alto streams into the concrete giants and offices

with large glass fronts, disappears in neighboring wrinkles that hide houses with noble gateways. They wash, clean and care for children and accumulate a modest wealth. Then they paint their houses, add a room, have a child. Houses get small for the residents of Palo Alto, the streets narrow for their cars.

Only on Sundays Palo Alto is by itself. The 'tianguis', the street market, opens. Families gather for a late breakfast, for an early lunch. The sports ground at the feet of the ancient mine fills with children and families. The shadow of the 'pantalon' falls on the houses, ominously, as if to say: beware, your days are counted. Are they?



Photos 10, 11, 12, 13: views of Palo Alto; the sports ground, a wall painting accounting for the history of the Housing Cooperative and a view on the apartment buildings that were added later for the members' children and grandchildren.

Chapter 5. Housing Cooperatives as political actors driving structural transformation

*Para nosotros, la vivienda es sólo el inicio, pues la ayuda mutua y el trabajo colectivo que realizamos durante el proceso socio-constructivo, generan un saldo pedagógico invaluable!*²⁴

Table 5.1 refers to Chaves and Monzon’s classification of ‘Functions of social economy’ (refer to table 1.2), maintaining the distinction between economic, political and social spheres but listing only the functions that are potentially influenced by HC. Additionally, the table gives examples of ‘channels’ through which the functions may be influenced. In this chapter, I will provide an analysis of these different functions and channels - by drawing on the experience of the case studies - in order to explore whether HC have a broader social utility beyond guaranteeing the access to housing for their members. In other words, can HC be considered political actors driving structural transformations of society?

It should be noted that this discussion is based on a series of hypothesis that, rather than constituting general conclusions on the impact of HC on different domains, points to some elements of analysis that appeared to be relevant in my work and in earlier research on community-based housing organizations.

Table 5.1

Functions of Housing Cooperatives (actors of the Social Economy)

Functions	Content	Channels
Economic	Correcting failures in assigning supplies of goods and services (private and public goods)	Access to affordable housing for sectors excluded from the ‘traditional’ housing market
	Fairer income and wealth distribution and fighting poverty	
	Correcting failures linked to technical and production change (innovation, restructuring of production sectors and the business fabrics)	Financial and ecological innovation
Political	Greater democracy (in both extent and quality) and active citizenship.	Empowerment and control over processes

²⁴ ‘For us housing is only the beginning, since it is our mutual help and the collective work we exercise during the constructive process that generate an invaluable pedagogical legacy’. Speech of two members of Central American Housing Cooperatives at the 2nd Forum of Adequate Housing in Latin American and the Caribbean in Monterrey, Mexico, May 2015.

	Allows underrepresented interests to be expressed and represented. Creates public spaces for deliberation. Constitutes spaces for acquiring public skills and virtues (schools of democracy)	
	Improving the efficiency of public policies	Institutional and legal innovation
Social	Generating and maintaining social and relational capital Generating social cohesion, rather than social, consumer and financial exclusion Generating social commitment, cooperation and volunteering Generating and preserving social values based on reciprocity, social justice, collective responsibility, commitment and solidarity	Reconstructing the social fabric and ‘building community’
	Correcting the unequal distribution of spatial growth and local development	A holistic territorial vision: transforming the neighborhood

5.1. Housing Cooperatives driving economic change

5.1.1. Housing affordability and stability

According to Chaves and Monzon (2012, 18), SE organizations provide alternatives to sectors of population who do not see their needs attended by market-led and state-led solutions:

Consumer cooperatives, mutual provident societies and associations have historically opened up markets for goods and services, generally merit goods, and contributed to their statutory regulation, to bringing prices down, to improving quality and to making them accessible to large segments of the population that were previously excluded from their consumption, in sectors such as housing and construction, the consumption of everyday goods, tourism and leisure, social insurance and the social and health services. (Chaves and Monzon 2012, 18)

HC in DF operate in a context where housing is “severely non-accessible”²⁵ (CIDOC and SHF 2012, 74), and the acquisition of housing requires in average 6.2 years of wage (national average 4) (ibid., 84). This is reflected in the average price of housing, corresponding in the year 2011 to

²⁵ Based on the rate between the average price of housing and the average annual income of household

67,600 USD in DF, meaning that in DF the average price for *social* housing (35,000 USD) exceeds the average price of conventional housing on the national level (23,262 USD) (ibid., 88). Members of Guendaliza'a pay approximately 23,000 USD for their homes, while in El Molino-Cananea a housing unit cost less than 1,000 USD (Meffert 1992). This considerable difference can be explained by the higher purchasing power of the Mexican peso in the 1980s (refer to footnote 9). Additionally, Cananea built unfinished core houses in the periphery, while the Guendaliza'a project will result in finished and high-density housing including eco-techniques and common spaces, built in a consolidated neighborhood. In both cases, ultimately, the cost of housing lies considerably below market prices: 23,000 USD for a housing unit in Guendaliza'a as opposed to an average of 35,000 USD for social housing that presumably provides lower quality housing and less space²⁶; 1,000 USD as opposed to an on-market price of approximately 5,000 USD and state-provided housing on subsidized land with a cost of 2,000 USD in the case of Cananea (ibid., 334). In fact, the credit provided to Cananea by Fonhapo was that of the lowest category with a downpayment of 10%, a 20 years term and a 9% interest rate per year (ibid.). The costs of housing per unit are reduced through the aforementioned pooling of resources, but also, and predominantly, through community work and self-help schemes. In Cananea, each member provided 600hours of construction work, reducing the costs by 10% (ibid., 336), and in Guendaliza'a the members provide manpower in activities that do not require qualifications (cleaning the construction site, etc.).

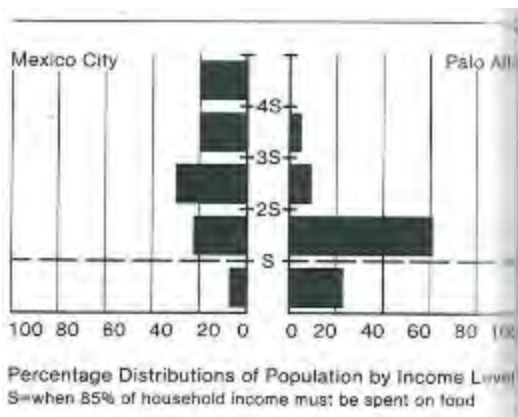


Table 5.2: Percentage distribution of Population by income level – comparison between Palo Alto and Mexico City (Turner 1988, 138).

Hence, both experiences suggest that HC increase housing affordability, and therefore provide opportunities for low income households to access housing. Table 5.2 (Turner 1988) supports this claim by showing that the average income of the members of Palo Alto lay below the average in Mexico City, meaning that Palo Alto offered access to housing for low-income sectors of society.

²⁶ Refer to discussion in Chapter 3.

Similarly, Merlos González and Lopez-Paniagua (2013, 126) illustrate the contribution of HC in solving the access to affordable housing in Spain in the context of crisis and find that they represent 10% of the housing production.

In fact, the access to housing is the single most important motivation for engaging in a HC, finds Huron (2012) in her research on Limited-equity HC in Washington D.C. Interviews conducted within my research reveal the same idea:

The right (to housing) was not a topic in the beginning, but simply our needs. We spent two years organizing us and trying to find out what we wanted. (EM- Cananea, male, founder)

Their (the women's) commitment, their need to obtain a housing where to house their small children came first, because during this whole time they had young children. (EM- Ce Cualli Otli, founder's daughter)

Finally, it is generally acknowledged that the benefits of the access to adequate housing go well beyond the provision of living space and have an important impact on general well-being. Huron (ibid., 87) finds that HC play a key role in supporting families in terms of job and education opportunities, as well as emotional well-being and mutual support.

5.1.2. Financial and ecological innovation

HC make use of innovative financial mechanisms based on the mobilization of local resources, and the pooling of resources, such as collective loans and saving schemes. Boonyabanha (2001) discusses the importance of community-managed savings and loans in building community, enhancing collective learning processes, valorizing endogenous resources, and increasing communities' negotiation power with the example of Thai HC. She argues that community-based finance schemes constitute mechanisms of resilience and security by pooling resources but also risks. Similarly, Huron (2012, 89) observes the emergence of 'community households' among the residents of the Washington D.C. HC that stretch beyond the typical nuclear family with the members engaging in what she denominates 'tenant mutual aid', particularly mobilized in situations of financial emergencies.

In fact, the example of Guendaliza'a shows that a weekly contribution of 3 USD per member can be effectively used in situations requiring immediate liquidity. For instance, in the past, savings were mobilized to pay the workers at an occasion when INVI-DF failed to transfer a credit fraction. In this way, construction works were not held up (Guendaliza'a 1, male member). Savings are also

used in solidarity with members temporarily unable to pay off their loan (EM-Uscovi, female member).



Photo 14: A member inspecting the plants at the urban agriculture project in Cananea

Innovations also occur in response to environmental challenges, particularly relevant in metropolis such as Mexico City. El Molino is an example for a variety of environmental innovations. Its experiences range from the implementation of an alternative ecological drainage system in the 1980s as response to the denial of conventional drainage by the local government, and the conservation of the ‘green belt’ to the creation of the urban agriculture and permaculture projects and an alternative medicine workshop. These spaces adopt a wide variety of functions: they reinforce community organization, constitute spaces of exchange and encounters, raise awareness on environmental issues, create revenues and

contribute to self-subsistence, and finally - reveals a young member of Uscovi responsible for the permaculture space - constitute spaces of experimentation and freedom. Recent experiences such as Guendaliza’a show an increasing concern for the environment and put the implementation of eco-techniques (waste-water treatment, rainwater and sun collectors) and urban agriculture at the center of their project. In fact, the promotion of sustainable development is grounded in the statutes of recent HC: “The care for the environment and the promotion of eco-techniques and an ecological awareness among members and the surroundings of the cooperative” (Tochant, clause 4g) are cited among the objectives of the HC.



Photo 15: The permaculture garden in EL Molino: “a space of liberty and experimentation” (EM-Uscovi 3, member of permaculture group)

5.2. Housing Cooperatives driving political change

5.2.1. Empowering citizens and constructing citizenship

Accordingly to what Bouchard and Hudon (2005, 7) call the empowering potential of community-based housing, the case studies show that workers with low educational level take responsibility and organize themselves for a common goal. A founding member of Uscovi relates her initial doubts about taking part in the organization given her background:

He (Enrique Ortiz) sent us to a talk at the university and I heard many words I didn't understand because I was a worker in a factory (...), and I said to myself – why would I go, I will not understand because I don't have education. But I did understand some things (...). It was a learning process and I draw some conclusions and I understood that this was good and that we would succeed together and we succeeded.” (EM–Uscovi 2, female founder)

One member of Uscovi who has shown a long-standing commitment to the HC, understands the latter as an association of people, engaged in human relationship, rather than an organizational entity:



Photo 16: "Now it depends on us (...) on our capacity to transform ourselves and to live in community." (members of Tochant during General Assembly)

Quite to the contrary to what people thought, (the cooperative) are not the houses but the people, it's an association of people, not of things. Very difficult to understand... We are going to the cooperative means we are going to the housing compound, but the cooperative doesn't mean this, the cooperative are the cooperativists. This part is very difficult to understand. (EM – Uscovi 1, female member)

Precisely because of the HC representing first and foremost human relationships, cohabitation is complicated and even conflictual; in the words of

Leandros (2014, 150) “disputes between citizens, members and authorities are part of the everyday life in El Molino.”. This is a fact acknowledged by the members of the HC:

This is a culture that was built, not everything is beautiful. (EM– Cananea, male, founder)

We have to think that nothing is perfect. We spend five years like brothers and sisters, maybe one day I will send them to hell, it is part of human nature. We will not be a hippie community (...but) we have the idea that these are human relationships, it is not hard science. (Guendaliza'a 1, male member)

The need to organize themselves, negotiate with the government, solve problems and conflicts collectively, and to engage in projects transforms individuals in many ways. Particularly continuous confrontation between members and with public authorities, neighbors and other interest groups have a lasting effect on the members:

The cooperative shaped me as a person, I would not be the same person if I had not worked in the cooperative. (Cohuatlan, male, president)

I learned to listen to people and to respect different opinions. (Palo Alto, young male, husband of member)

There is a culture of discussion and dialogue, especially in the assembly. (EM-Cananea, male, founder)

However, the civic and educational work of HC is not only a collateral effect of cohabitation, but also explicitly induced by their activities. HC organize workshops and training sessions on cooperativism, health, environment, as well as cultural activities. In some cases, external actors conduct these workshops (Cohuatlan), but mostly the members take the lead (Guendaliza'a):

I am a bit nervous because I will talk in front of all of the others. I hope I will be able to be clear and pass the message. (Guendaliza'a GA, young female, member, before holding a session on cooperativism)

I like coming here, because we are teaching each other many things. (EM-Cananea, female, member and leader of the alternative medicine initiative in the urban agriculture space.)

Huron (2012, 85) describes how the members of HC in Washington D.C. gain, most importantly after the access to housing, control over the physical space they are inhabiting, decision-making and social control. The study by Leandros (2014, 106f) on the HC in El Molino identifies four impacts on the members of HC that point in the same sense: the politicization, the appropriation of the processes, the increase in self-confidence and empowering of the members and their gain in control over their lives beyond the domestic space. The authors concludes on the coexistence of contradictory tendencies within HC; the production of citizenship through the aforementioned channels and the reproduction of clientele practices and political control (ibid.104).

On another stance, women played a crucial role in the realization of the projects they fiercely promoted and defended since they and their children were the first to be affected by the housing

situation. This observation is consistent and repeatedly emphasized in all case studies. Interviewees relate how women fought for the access to housing and defended their communities openly, or from the background: “Behind the men, there were strong women inspiring them” (Palo Alto, female, founder’s wife). Women were often in charge of negotiating with public authorities and carrying out paper work, and made use of all possible means:

Me and the other women went to ‘fight’, and once we took the offices of Fonhapo with the children. In one corner they were doing office work, and next to them we were changing diapers...and then they told us, ok, leave and we signed the papers for buying the land. (EM – Uscovi 2, female founder)

But women were also working physically on the construction sites and their manual and psychological efforts are often recalled by both men and women who were present back in those times (EM–Uscovi 1 and 2, females; EM–Cananea, male, founder). Members also remember the women of the HC Palo Alto defending their community threatened with eviction in the 1990s in the violent conflict involving members and land developers (Palo Alto, founder and his wife).

In this, women conquered new spaces and grew as persons. The daughter of one of the founding members of Ce Cualli Otli explains why her mother took over responsibility for the HC: “My mum and the other women didn’t know about anything, because they were housewives. The only thing they knew was to wash their clothes and take care of their children”, however, “their needs and commitment with the people made them take control of their situation” (EM–Ce Cualli Otli, founder’s daughter). Women in fact take control of many aspects of the HC by integrating committees and leading meetings (Guendaliza’a, Tochant). Nevertheless, their efforts often go unrecognized, as a young couple tells me in Palo Alto, where only recently the members have started honoring women by organizing a special day to remember their contribution and sacrifice.

5.2.2. Institutional and legal innovation

Bouchard and Hudon (2005) argue that community-led housing has a larger impact on housing policies and their objectives, and leads to new institutional arrangements between the state, civil society and the market. The authors show for the case of the HC in Quebec that civil society groups not only demand their rights but also adopt a proactive role in proposing public policies and social programs based on bottom-up initiatives. In this way, civil society shapes the interaction between

citizens and state in the housing production and introduces institutional innovation. They further argue that these innovations are drivers of broader social transformations.

Correspondingly, we can observe a set of institutional and legal innovations driven by the Mexican HC and associated social movements. First, the HC Guendaliza'a constitutes the pilot project of a new housing program (*social production and management of housing*) co-designed by INVI-DF and MUP. Second, HC contribute to the hybridization of the housing sector by introducing alternatives to state-led and market-led housing production. Finally, HC such as Palo Alto and Guendaliza'a drive for legal innovation, particularly for the introduction of collective property to the Mexican legislation.

The main objective of collective ownership is to avoid land and housing speculation associated with individual tenure forms. Currently, the control over the property by the HC is only guaranteed for the period in which members pay off their loans and the HC is the legal landlord the houses and the land. Once the members do so – this is the case for Uscovi, Palo Alto, Coahuatlan, while there are some outstanding loans in Ce Cualli Otli and Cananea – and engage in the process of titling, the HC loses control and the houses can be sold on the market. Meffert (1992, 329) draws attention to the threat of gentrification, population turnover and real estate speculation that come with individual land titling, and the danger of eventually transforming collective achievements into individual gains. This is, of course, particularly true for HC experiencing land pressure because of their localization in highly valued urban areas (Palo Alto).

The members, aware of these risks, account for the conflicts evolving around the property question, ultimately a question of how to preserve the achievements of the HC on the long-term:

We went into a legal case, because of thousands of complaints that had as a background the question of individual and collective property. We had an internal war, of which external political forces took advantage.
(EM-Uscovi, female member)

The question of property is complicated, as demonstrates the example of Uscovi but also of other HC. Nevertheless, it is an interesting question to ask since property rules are at the core of how our societies are organized. Changing the property rules means transforming society; Singer (2000, 13) holds that “the choices of property rules ineluctably entail choices about the quality and character of human relationships and myriad choices about the kind of society we will collectively

create.” since they will define who will have access to certain resources and how access is governed. Hence, “our interest in property is effectively an interest in the political and economic structure of society, (and) the architecture of community and of the individual’s place within it.” (Waldron qtd. in Alexander & Peñalver 2009, 128)

5.3. Housing Cooperatives driving social change

5.3.1. Reconstructing the social fabric and “building community” (Turner 1988)

Without any doubt the core motivation behind the mobilizing of a group of people to form a HC is the need for adequate and affordable housing, and the impossibility to achieve both through ‘conventional’ processes (public social housing and market solutions). However, the motivation goes beyond the simple access to housing, as illustrated by the suggestions of slogans for the HC Tochant: “learning to live in community; build habitat; build solidarity and identity.” (Tochant GA). In fact, interviewees account for the sense of community built within the HC:

Those are my friends and neighbors who support me and I say, here we built a community in which maybe we do not get on with half of the neighbors but with the other half we have very good relations, we have created very strong ties. And I think the other part also has created these ties, maybe not as strong as ours (...). The cooperative is a good place to live in, a ‘socially’ good place to live in, a space where you will find support. We worked issues of health, education, it is a place where you can do many things, such as the center for the elderly (...). (EM–Uscovi 1, female, member)

I want to continue living here because here I learned how to fight for housing and we all know each other. Here we have housing and community. (EM–Cananea, female, member)

Certainly, these opinions are not shared by all:

I like living here but I don’t think my life would be very different in a different place. One creates his life in any place and with the neighbors, if one wishes to do so. (EM–Uscovi 3, young male, member of the permaculture group)

We are all cooperativists, but there are those who want to be one and those who do not. (EM–Uscovi 1, female member)

Despite these differences, the case studies account for a certain degree of identification with the HC and in this reflect the conclusion of HIC-AL (2004) on 38 cases of Social Production of Habitat: “In the experiences, and particularly in those that integrate social movements, there is a

change in the language that account for an “us”, for collective subjects and proposals that are at the same time diverse and plural.”. The case studies, although anecdotally, reflect the mutual support that Huron (2012, 92) finds among the members of the Washington D.C. HC and that are “less likely to be found in rental or condominium housing.”

Beyond the internal cohesion and the identity-building of HC among their members, there remains the question concerning their impact on wider community. What about HC “building community” (Turner 1988) beyond their frontiers, to take up the title of the ‘Third World Casebook’ on community-based housing initiatives edited by Bertha Turner in recognition of the world-famous John Turner? According to Bouchard and Hudon (2005, 7), HC have the potential to reinforce local ties and community-life, which are in fact aspects reaffirmed multiple times in the case studies. Members claim their willingness to enhance local solidarity, neighborhood ties and to “reconstruct the social fabric” (Guendaliza’a, male member). Members of Tochant explain before the General Assembly that for them, “the cooperative is the most viable way for reconstructing the social fabric that was destroyed in DF” and that they “want to integrate to the community, (they want) a transformative experience and create a sense of belonging.”, and “be an example for others.” This example shows that recently established HC, still in the process of defining their project, express their concern for strengthening social ties not only among their members, but also with the neighborhood. This is not a self-evident statement since the organization of HC relies on an intensive, time-consuming and inward-oriented process of internal association, organization and community-building. Tognola describes this process and the contradictions arising with the external environment for the case of the Uruguayan HC:

The mutual self-help housing cooperatives live, starting from their constitution until finishing the construction of their housing, **inward looking**. The challenges they face during the development of the Cooperative (access to land, definition of the project, the uncertainty concerning the concession of the housing loan, difficulties during construction, etc.) naturally impede the Cooperative to entertain a strong relationship with their environment. During this process, the group forms an internal identity, very closed, that can only be opened up to the neighborhood with much difficulty. This is usually a time-consuming process that in many cases is not entirely achieved. (In Nahoum 2008, 100).

While the members seek to build solidarity and a common identity among their members, they engage in a complex relationship with the neighborhood that may result in conflicts and

confrontation. This is particularly true, since HC establish themselves mostly in disadvantaged neighborhoods that are prone to social conflicts but where they can afford housing and land.

The president of Coahuatlan, having experienced the de-facto dissolution of his HC, and the anonymization and transformations of the ‘la Guerrero’ neighborhood situated in the center of DF, is pessimistic about the prospects of HC in contributing to social cohesion. He holds that at least in the central districts of the city there is an insuperable lack of trust and cooperation between neighbors that live in constant conflict and anonymity (Coahuatlan, male, president).

5.3.2. Housing Cooperatives as ‘urban actors’ transforming their neighborhoods



Photo 17: The sports ground of Ce Cualli Otli built through the Community Program for Neighborhood Improvement.

Beyond their main objective of providing housing, HC have a territorial vocation and build complementary spaces (schools, community center, nursery, libraries ...), contribute to the extension or installation of public services and the urbanization of new neighborhoods, and offer a potential for territorial revalorization (Bouchard and Hudon 2005, 7). In fact, the case studies account for what Meffert (1992) calls a “thoughtful and

ample provision of public space”; in El Molino and Palo Alto people have created whole neighborhoods with social amenities, public and productive spaces and green areas. Leandros (2014) concludes that the production of public space in El Molino is a dynamic and progressive political process creating identity. Guendaliza’a includes community spaces accessible to the neighborhood (refectory and multi-purpose room) to its project and promotes the building of a library in its immediate proximity through the Community Program for Neighborhood Improvement²⁷. Guendaliza’a not only reveals a holistic vision of the neighborhood, but also aims to provide high-quality and dense social housing in a saturated city. Hence, the project addresses some of the major challenges of housing in Mexico City: population growth, urban expansion, the access to, and “the lack of an urban land policy and the disarticulation between housing and urban

²⁷ http://www.sds.df.gob.mx/sds_programa_mejoramiento.php

development” (UAM-A). Similarly, the Palo Alto project was planned for growth and reserved several sections of land for future expansion, although these are currently contested. Nahoum (2008, 102) calls the Uruguayan HC “urban actors”, advancing for instance the agenda of the Right to the City, that goes beyond adequate housing, involves access to employment, public services, education, culture and information, right to political participation, peaceful coexistence, access to justice, right to organize and associate.²⁸ In short, HC demand their right to be part of the city and to get access to its benefits.

²⁸ Article 1, World Charter for the Right to the City; <http://tint.org/2011/10/world-charter-for-the-right-to-the-city/>

Conclusion

Why would you study Housing Cooperatives in Mexico? - I was asked multiple times over the last months. Mexican Housing Cooperatives are certainly not as well-established as in Uruguay, some European countries and even Central America; they in fact rather constitute a marginal phenomenon or the exception in the housing panorama. However, I hold that Housing Cooperatives stand for experiences that are not only worth to recognize and made visible, but that also illustrate broader transformations in housing and social policies in Mexico (and beyond). Even more importantly, they question the status quo of the production of the city by resisting adverse contexts and pointing to alternative solutions of access to affordable and adequate housing and the city for low and middle-income households, as well as alternative ways of living together.

Some of the Housing Cooperatives informing this research have persisted for 30, sometimes almost 40 years, constantly changing and reinventing themselves. Do they accomplish their objectives of establishing neighborhoods and housing dynamics fundamentally different from conventional neighborhoods, especially for next generations?

Maybe not – particularly, because of the difficulty to maintain mobilization over time and the lack of guarantees (such as collective ownership) preventing homes to be sold on the market. Also, Housing Cooperatives are not exempt from dynamics that affect the rest of society – including clientele practices, social fragmentation and abuses of power -, and finally, they are subject to both internal and external conflict. This research has aimed to show that it is crucial to put things into perspective: the aspirations and the projects of Housing Cooperatives are confronted with contradictory tendencies of social struggle and traditional political power dynamics, but also self-interest and manipulation.

However, Housing Cooperatives do provide a response to the “housing crisis” through small-scale solutions where the control over production and management processes lies in the hands of the final users. They confront in this sense conventional large-scale social housing and market-based solutions that reduce the final users to beneficiaries or clients, respectively. This and earlier research on Housing Cooperatives and Social Production of Housing in more general terms, shows that this form of housing production succeeds in producing housing below market-value and increases in this way housing affordability. Additionally, it does so by linking the access to

adequate housing with a broader project that reflects the principles of the Social Economy: responsibility and control over the processes, equality and solidarity among the members and independence. In fact, this research has shown that Housing Cooperatives are organizations of the Social Economy since they operate through a socioeconomic logic of housing production that seek to satisfy the housing and social needs of their members through mobilizing the cooperativists on a democratic, solidary and non-profit basis and through mutualizing the resources and skills of their members. Finally, Housing Cooperatives are also political actors that drive broader social transformations and build citizenship, and are ‘urban actors’ that act upon the physical space and produce the city.

Perhaps more correctly it is to say that the members of Housing Cooperatives transform themselves and their social realities through their commitment to a common project and everyday interactions, without, nevertheless, escaping contradictory tendencies of social struggle and autonomy, and political manipulation and clientele practices. In this context, this research illustrates that the potential self-transformation of members lacks political mediation. “The Housing Cooperatives never managed to penetrate legislation”, stated one interviewee (UAM-A) pointing to the absence of a regulatory framework that would provide for an enabling environment for community-based housing organizations such as Housing Cooperatives and Organized Social Production of Housing, and that would recognize both their diversity and autonomy. Instead, their initiatives are regularly hijacked for political interests or ignored at best and manipulated in the worst case.

This research was a step towards recognizing existing experiences and showcasing the diversity of solutions and practices that contribute to the plurality of the housing sector and the production of the city, and the plurality of the production and distribution of goods and services in a larger sense. In this, it did not pretend to confirm hypothesis, judge the action of Housing Cooperatives or to place Organized Social Housing Production as a panacea solution to the housing crisis and broader social and political challenges. Rather, this research aimed to account for the complexity upon which Housing Cooperatives are acting and that require a plural approach and a holistic understanding from those analyzing these experiences.

References

- “Carta de La Ciudad de México Por El Derecho a La Ciudad.” 2010.
- “Ley Federal de Vivienda 2006.” 2006. Gaceta oficial del Distrito Federal N° 25478 de 3 de febrero de 2006
- Almazan Villalobos, Cristina. 2013. “El posicionamiento de la Producción Social de Vivienda en la política nacional de vivienda. Retos y perspectivas.” In Congreso Nacional de Vivienda 2013, Eje temático 1 La política de vivienda en México 2000-2013: 2–13. México D.F.: Universidad Nacional Autónoma de México, Coordinación de Humanidades, Programa Universitario de Estudios sobre la Ciudad.
- Alvarez, Lucía. 2004. *La sociedad civil en la Ciudad de México: Actores sociales, oportunidades políticas y esfera pública*. 1st ed. Colección Alternativas. México: UNAM, Centro de Investigaciones Interdisciplinarias en Ciencias y Humanidades ; Plaza y Valdés.
- Andrade Narváez, Jorge, and Everardo Carballo Cruz, eds. 2011. *La vivienda popular en México: retos para el siglo 21*. México, D.F.: Universidad Autónoma Metropolitana.
- Baltazar Landeros, Edgar. 2014. “La construcción de ciudadanía y espacio público en el hábitat popular urbano. El caso de El Molino en Iztapalapa, México”. MA Thesis, México D.F.: Universidad Nacional Autónoma de México.
- Berg, Bruce L, and Howard Lune. 2012. *Qualitative Research Methods for the Social Sciences*. Boston: Pearson.
- Birchall, Johnston. 2004. *Cooperatives and the Millennium Development Goals*. Geneva: International Labour Office.
- Boonyabancha, Somsok. 2001. “Savings and loans; Drawing lessons from some experiences in Asia.” *Environment&Urbanization* 13 (2): 9–21.
- Borzaga, Carlo, and Giulia Galera. 2013. *Promoting the understanding of Cooperatives. Euricse’s Contribution to the International Year of Cooperatives*. For a Better World. Trento, Italy: Euricse.
- Bouchard, Marie, and Marcellin Hudon. 2005. “Le logement coopératif et associatif comme innovation sociale émanant de la société civile.” *Revue Interventions Économiques* 32 (L’économie sociale : un bilan des recherches et des pratiques au Québec).
- Bouchard, Marie. 2012. “Social Economy.” Edited by L. Côte and J.-F. Savard. *Encyclopedic Dictionary of Public Administration*.
- Cabannes, Yves. 2012. *Collective and Communal Forms of Tenure*. Final report to the UN Special Rapporteur on adequate Housing.
- Chaves, Rafael, and Jose Luis Monzón. 2012. “Beyond the Crisis: The Social Economy, prop of a new model of sustainable economic development.” *Service Business* 6 (1): 5–26.
- CIDOC and SHF 2012. *Estado Actual de la Vivienda en México 2012*. México D.F.: Fundación Centro de Investigación y Documentación de la Casa, A.C. (CIDOC), Sociedad Hipotecaria Federal (SHF).
- CIDOC and SHF 2014. *Estado Actual de la Vivienda en México 2014*. México D.F.: Fundación Centro de Investigación y Documentación de la Casa, A.C. (CIDOC), Sociedad Hipotecaria Federal (SHF).
- Conavi. 2014. *Informe Trimestral de Vivienda Octubre-Diciembre 2014*. Boletín Trimestral CONAVI. México D.F.: Comisión Nacional de Vivienda (CONAVI).

- Congreso Nacional de Suelo Urbano. 2010. *Impacto de la vivienda en el desarrollo urbano: Una mirada a la política habitacional en México: Memorias del III Congreso Nacional de Suelo Urbano*. Edited by Alfonso X. Iracheta C. and Enrique Soto Álva. Primera edición. Zinacantepec, México, México: El Colegio Mexiquense, A.C.
- Connolly, Priscilla. 2003. *Urban Slums Report: The Case of Mexico City*. Understanding Slums: Case Studies for the Global Report on Human Settlements 2003.
- Connolly, Priscilla. 2006. “Política de vivienda o política de construcción?” In *La vivienda en México: construyendo análisis y propuestas*, edited by Adriana Borjas Benavente and Mónica Bucio Escobedo, 1st ed., 119–34. México: Centro de Estudios Sociales y de Opinión Pública.
- Coraggio, José Luis. 2007. “Une autre économie est-elle possible sans une (autre) politique ? Enseignements à partir de l’amérique latine.” *Revue Tiers Monde* 190 (2): 401–16.
- Coulomb, Rene, and Cristina Sánchez Mejorada. 1991. *Pobreza Urbana, Autogestión Y Política*. Mexico City: CENVI.
- Coulomb, René. 1992. *Pobreza Urbana, Autogestión Y Política*. 1st ed. Mexico: Centro de la vivienda y Estudios Urbanos.
- Coulomb, Rene. 1996. “Políticas Publicas y autogestión comunitaria en el campo del hábitat popular en México. De Vancouver a Estambul.” In México City: Colegio de México.
- Coulomb, Rene, and Emilia Herrasti. 1998. “ONG Y Politicas Habitacionales En México.” In *Organizaciones Civiles Y Politicas Publicas En México Y Centroamérica*, edited by José Luis Mendez, 137–76. Mexico D.F.: PORRUA.
- Coulomb, René, and Martha Schteingart, eds. 2006. *Entre el Estado y el Mercado: la vivienda en el México de hoy*. 1st ed. Conocer Para Decidir. México, D.F: Universidad Autonoma Metropolitana Azcapotzalco : Miguel Ángel Porrúa.
- Coulomb, Rene. 2007. “El Estado mexicano y el derecho a la vivienda. Alternativas de política.” In *Agenda para el Desarrollo. Derecho y políticas sociales.*, edited by José Luis Calva, 1st ed., 12:255–70. UNAM/ PORRUA.
- Coulomb, Rene. 2010. “Evolución reciente y situación actual del derecho a la vivienda.” In *Los Grandes Problemas de México*, edited by Manuel Ordorica and Jean François Prud’homme, 1. ed, 552–82. México D.F: Colegio de México.
- Cruz Rodriguez, Maria Soledad, ed. 2006. *Espacios Metropolitanos 2*. 1st ed. México D.F.: Programa Editorial de la Red Nacional de Investigación Urbana.
- De Castro Sanz, Marcos. 2013. “La Economía Social, factor de cohesión y equidad.” In *Miradas sobre la economía social y solidaria en México*, 1st ed. Puebla, Mexico: Universidad Iberoamericana Puebla.
- Defourny, Jacques, Patrick Develtere, and Bénédicte Fonteneau, eds. 1999. *L’économie sociale au Nord et au Sud*. 1st ed. Ouvertures Economiques. Jalons. Bruxelles: De Boeck Université.
- Defourny, Jacques, Patrick Develtere, Benedicte Fonteneau, and Marthe Nyssens, eds. 2009. *The Worldwide Making of the Social Economy: Innovations and Changes*. 1. ed. Leuven ; Den Haag: Acco.
- Defourny, Jacques. 2005. “L’actualité de l’économie sociale : des repères historiques, conceptuels et prospectifs.” *Revue Interventions Économiques* 32 (L’économie sociale : un bilan des recherches et des pratiques au Québec).
- Delgadillo, Victor. 2010. “Los desafíos de la producción de vivienda popular en el Distrito Federal, una entidad sin posibilidad de crecimiento urbano expansivo.” In *Impacto de la vivienda en el desarrollo urbano, Una mirada a la política habitacional en México*, edited by Alfonso Iracheta and Enrique Soto, 1st ed., 631–62. Zinacantepec, Estado de México: El Colegio Mexiquense.
- Di Virgilio, María Mercedes, and María Carla Rodríguez, eds. 2013. *Producción social del hábitat: abordajes conceptuales, prácticas de investigación y experiencias en las principales ciudades del Cono Sur*. 1st ed. Buenos Aires, Argentina: Café de las Ciudades.

- Diamond, Michael. 2009. "The Meaning and Nature of Property: Homeownership and Shared Equity in the Context of Poverty." *St. Louis University Public Law Review*, Vol. 29, Pp. 85-112, 2009 Vol.29: 85-112.
- Draperi, Jean-François. 2007. *Comprendre l'économie sociale: fondements et enjeux*. Action Sociale. Politiques et Dispositifs. Paris: Dunod.
- Duhau, Emilio. 2014. "The Informal City: An Enduring Slum or a Progressive Habitat?" In *Cities from Scratch: Poverty and Informality in Urban Latin America*, edited by Brodwyn M. Fischer, Bryan McCann, and Javier Auyero. Durham: Duke University Press.
- Evalua DF. 2014. *Evaluación de Programas Sociales 2014*. Mexico D.F.: Consejo de Evaluación del Desarrollo Social del Distrito Federal.
- Franco, Jorge, and Alberto Raffo. 2014. "La utopía realizable de la 'Propiedad Colectiva.'" In *La vivienda entre el derecho y la mercancía. Las formas de propiedad en América Latina*, 1st ed., 63-78. Montevideo, Uruguay: Ediciones Trilce.
- Frémeaux, Philippe. 2013. "L'Economie Sociale et Solidaire, Terra Incognita Des Économistes?" *Revue Internationales de l'Economie Sociale* 328 (April): 110-17.
- Ganapati, Sukumar. 2014. "Housing Cooperatives in the Developing World." In *Affordable Housing in the Urban Global South: Seeking Sustainable Solutions*, edited by Jan Bredenoord, P. van Lindert, and Peer Smets, 102-16. Abingdon, Oxon: Routledge.
- Garcia Peralta, Beatriz, and Andreas Hofer. 2006. "Housing for the working class on the periphery of Mexico City: A New Version of Gated Communities." *Social Justice* 33 (3 (105)): 129-41.
- Garza, Gustavo. 2010. "La transformación urbana de México, 1970-2020." In *Los grandes problemas de México*, edited by Manuel Ordorica and Jean François Prud'homme, 1. ed, 2:31-86. México D.F: Colegio de México.
- Ghibaudi, Javier. 2003. "Economía Solidaria: Su matriz conceptual y su objeto de estudio." In *Actas de la IX Jornadas de Epistemología de las Ciencias Económicas*, 17. Buenos Aires, Argentina: Universidad de Buenos Aires.
- Gibbs, Graham. 2007. *Analysing Qualitative Data*. The Sage Qualitative Research Kit. Thousand Oaks, CA: Sage Publications.
- Gilbert, Alan. 2012. "De Soto's 'The Mystery of Capital': Reflections on the Book's Public Impact." *International Development Planning Review* 34 (3): v-xviii.
- Gilbert, Alan. 2013. "Latin American urban development into the 21st Century: Towards a Renewed Perspective on the City (Basingstoke: Palgrave Macmillan, 2012)." Edited by Kanbur Ravi, Jo Beall, and Dennis Rodgers. *Journal of Latin American Studies* 45 (03): 630-32.
- Herrera, Juan José. 2011. "Una aproximación teórica al estudio del movimiento cooperativo en México." *Artículos Y Ensayos de Sociología Rural* 10: 78-94.
- HIC-AL. 2002. *Vivitos Y Coleando: 40 años trabajando por el hábitat popular en América Latina*. Edited by Enrique Ortiz Flores and María Lorena Zárate. México, D.F: HIC-AL : Universidad Autónoma Metropolitana.
- HIC-AL. 2004. *De la marginación a la ciudadanía: 38 casos de producción y gestión social del hábitat*. Edited by Lorena Zárate and Enrique Ortiz. Habitat International Coalition, Forum Barcelona 2004.
- Hiez, David, and Eric Lavillunière, eds. 2013. *Vers une théorie de l'économie sociale et solidaire*. Bruxelles: Larcier.
- Hillenkamp, Isabelle. 2013. "Socioéconomie et Démocratie. L'actualité de Karl Polanyi." *Revue Économique et Sociale* 71 (4): 83-88.

- Huron, Amanda. 2012. "The work of the Urban Commons : Limited-Equity Cooperatives in Washington, D.C." Dissertation, New York: The City University of New York.
- ICA Housing and Cecodhas. 2012. *Profiles of a Movement: Co-operative Housing around the World*. 2012. International Cooperative Alliance Housing (ICA Housing), Cecodhas Housing Europe.
- ICA. 2015. "Co-operative Identity, Values and Principles", accessed April 12 2015, <http://ica.coop/en/whats-co-op/co-operative-identity-values-principles>, Co-operative Housing International
- INEGI 2010: retrieved from: <http://www3.inegi.org.mx/sistemas/mexicocifras/default.aspx?e=1>
- Iracheta, Alfonso. 2011. "Experiencias de política habitacional en México." *Revista de Ingeniería* #35: 95–99.
- Laville, Jean-Louis. 2010. *Politique de l'association*. Economie Humaine. Paris: Seuil.
- Leite, Marcia de Paula. 2011. "Social Economy and collective work: Theories and Realities." *Revista Brasileira de Ciências Sociais* 5.
- Lévesque, Benoît, and Marguerite Mendell. 2005. "L'économie Sociale : Diversité des définitions et des constructions théoriques." *Revue Interventions Économiques* 32 (L'économie sociale : un bilan des recherches et des pratiques au Québec).
- López-Paniagua, Rosalía. 2004. *Pobreza urbana y neoliberalismo en México: formas de acceso a la vivienda y alternativas de política social*. 1. ed. Colección Alternativas. México, D.F: Universidad Nacional Autónoma de México, Centro de Investigaciones Interdisciplinarias en Ciencias y Humanidades.
- Marañón Pimentel, Boris, ed. 2013. *La economía solidaria en México*. México D.F: Universidad Nacional Autónoma de México, Instituto de Investigaciones Económicas.
- Maury, Yan. 2009. *Les coopératives d'habitants: méthodes, pratiques et formes d'un autre habitat populaire*. Bruxelles: Bruylant.
- Meffert, Karin. 1992. "The Cooperative Self-Help Housing. The Case of El Molino in Mexico City." In *Beyond Self-Help Housing*. München: Profil.
- Mendoza, Alejandro. 2012. *La Lucha Vecinal En La Guerrero*. 1st ed. Mexico D.F.: Utopias navegables AC.
- Merlos González, Brenda, and Rosalía López Paniagua. 2013. "La cooperativa para la vivienda de interés social en México." In *Suelo urbano y derecho a la vivienda- ponencias*, 121–31. México D.F.
- Mogrovejo, Rodrigo, Philippe Vanhuynegem, and Alberto Mora, eds. 2012. *El cooperativismo en América Latina: Una diversidad de contribuciones al desarrollo sostenible*. 1st ed. La Paz, Bolivia: ILO, ILO Regional Office for Latin America and the Caribbean.
- Monkkonen, Paavo. 2011. "The Housing Transition in Mexico: Expanding Access to Housing Finance." *Urban Affairs Review* 47 (5): 672–95.
- Mukhija, Vinit. 2004. "Collective Action and Property Rights: A Planner's Critical Look at the Dogma of Private Property." *International Journal of Urban and Regional Research* Volume 29.4: 972–83.
- Nahoum, Benjamin, ed. 2008. *Una historia con quince mil protagonistas. Las Cooperativas de Vivienda Por Ayuda Mutua Uruguayas*. 1st ed. Montevideo, Uruguay: Intendencia Municipal de Montevideo Junta de Andalucía. Consejería de Obras Públicas y Transporte.

- Ortiz, Enrique, and Alfonso Iracheta. 2014. "El suelo social como alternativa a la segregación urbana." In *La Vivienda entre el Derecho y la Mercancía. Las Formas de Propiedad en América Latina*, 1st ed., 215–30. Montevideo, Uruguay: Ediciones Trilce.
- Ortiz, Enrique. 2007/1. "Integración de un sistema de instrumentos de apoyo a la producción social de vivienda." Habitat International Coalition (HIC-AL).
- Ortiz, Enrique. 2007/2. "Políticas de Vivienda En México: Impactos Y Perspectivas (1992-2007)". Habitat International Coalition.
- Ortiz, Enrique. 2010. "Derecho a la ciudad, producción social y gestión participativa del hábitat. La promoción de iniciativas comunitarias incluyentes en la Ciudad de México." *Hábitat y Sociedad* 1: 55–70.
- Ortiz, Enrique. 2012. "Producción social de vivienda y hábitat: Bases conceptuales para una política pública." In *El Camino Posible: La Producción Social Del Hábitat En América Latina*, 1st ed., 254. Montevideo, Uruguay: Ediciones Trilce.
- Oulhaj, Leila. 2013. "Breve revisión conceptual del tercer sector." In *Miradas sobre la Economía Social Y Solidaria en México*, 1st ed. Puebla, Mexico: Universidad Iberoamericana Puebla.
- Paquette, Catherine. 2014. *Mexico ou la course folle à l'habitat social*. Podcast. Villes Du Sud. Accessed November 21, 2014. <http://www.radiogrenouille.com/antenne/villes-du-sud/>.
- Peñalver, Eduardo, and Gregory Alexander. 2009. "Properties of Community." *Theoretical Inquiries in Law* Vol.10, Nº1 (January): 127–60.
- Prades, Jacques. 2012. *L'utopie réaliste: le renouveau de l'expérience coopérative*. 1st ed. Paris: l'Harmattan.
- Puebla, Claudia. 2006. "Las instituciones públicas de vivienda en México." In *La vivienda en México: construyendo análisis y propuestas*, edited by Adriana Borjas Benavente and Mónica Bucio Escobedo, 135–48. México: Centro de Estudios Sociales y de Opinión Pública.
- Radel, Jaimie, and Kimberley Zeuli. 2005. "Cooperatives as community development strategy: Linking theory and practice." *The Journal of Regional Analysis and Policy* 35 (&): 43–54.
- Ramirez-Mendez, Francisco. 2015. "L'économie sociale et solidaire au Mexique : Évolution historique et perspectives." *Revue Internationales de l'Economie Sociale* 335 (January): 103–10.
- Reyes, Laura. 2013. "Housing Access and Governance: The Case of Densification Efforts in Mexico City, 2001-2012." Texas, USA: University of Texas at Austin.
- Rolnik, Raquel. 2013. *Report of the Special Rapporteur on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in This Context*. A/HRC/25/54. Geneva: United Nations Human Rights Council.
- Rondinelli, Dennis. 1990. "Housing the urban poor in developing countries: The magnitude of housing deficiencies and the failure of conventional strategies are world-wide problems." *American Journal of Economics and Sociology* Vol. 49, No. 2: 153–66.
- Sanchez Mejorada, Cristina. 2010. "La participación ciudadana." In *Los Grandes Problemas de México*, edited by Manuel Ordorica and Jean François Prud'homme, 1. ed, 2:617–57. México D.F: Colegio de México.
- Schteingart, Martha, and Beatriz Garcia. 2006. "Nuevas políticas de vivienda en México. Nuevas relaciones entre sector público y privado y retos para el futuro." In *La vivienda en México: construyendo análisis y propuestas*, edited by Adriana Borjas Benavente and Mónica Bucio Escobedo, 39–50. México: Centro de Estudios Sociales y de Opinión Pública.

- Servet, Jean-Michel. 2007. "Le principe de réciprocité chez Karl Polanyi, contribution à une définition de l'économie solidaire." *Revue Tiers Monde* 190 (2): 255–73.
- Silver, Hilary. 1991. "State, market, and community: Housing Co-operatives in theoretical perspective." *Netherlands Journal of Housing and the Built Environment* 6, N°3: 185–203.
- Singer, Joseph William. 2000. "Property and Social Relations: From Title to Entitlement." In *Property and Values: Alternatives to Public and Private Ownership*, edited by Charles C. Geisler and Gail Daneker, 3–20. Washington, D.C: Island Press.
- Sociedad Cooperativa Tochant de R.L. de C.V. 2015. *Bases Constitutivas*.
- Sociedad Cooperativa Guendaliza'a Olin. 2015. *Bases Constitutivas*.
- Soto, Hernando de. 2000. *The Mystery of Capital: Why Capitalism triumphs in the West and fails everywhere else*. New York: Basic Books.
- Swaton, Sophie, and Robert Baranzini, eds. 2013. "Dossier: le modèle coopératif: identité et enjeux." *Revue Économique et Sociale* 71 (3): 83–147.
- Swaton, Sophie. 2014. "Qu'est-ce que l'Economie Sociale et Solidaire (ESS) ?" In-class presentation presented in the seminar course 'Critique à la société de marché et ses alternatives solidaires, Prof. Servet, IHEID, Geneva, Switzerland, April 1, 2014.
- Tamayo, Sergio. 2007. *Los desafíos del Bando 2 - Evaluación multidimensional de las políticas habitacionales en el DF 2000-2006*. 1st ed. México D.F.: Gobierno del Distrito Federal SEDUVI; INVI-DF; Universidad Autónoma Ciudad de México.
- Turnbull, Shann. 1983. "Cooperative Land Banks for Low-Income Housing." In *Land for Housing the Poor*, 512–526. Singapore: Select Books.
- Turner, Bertha, ed. 1988. *Building Community: A Third World Case Book*. London: BCB/HFB
- Turner, John F.C. 1973. *Freedom to Build*. Collier Macmillan Ltd.
- UN Habitat. 2006. *La Producción Social del Hábitat en América Latina y El Caribe*. n.d. Foro iberoamericano y del Caribe sobre mejores prácticas. Aprendiendo de la innovación. Oficina Regional para América Latina y el Caribe de UN-Habitat.
- Utting, Peter, Nadine van Dijk, and Marie-Adélaïde Mathei. 2014. *Social and Solidarity Economy. Is there a New Economy in the making?*. Occasional Paper 10. Potential and Limits of Social and Solidarity Economy. Geneva, Switzerland: United Nations Research Institute for Social Development (UNRISD).
- Vakil, Anna. 1999. "Problems and Prospects of Housing CBOs: An Analysis of 30 Case Studies from Africa and Latin America, 1964–1994." *Cities* Vol. 16, No. 6,: 409–22.
- Ward, Peter. 2003. "Land Regularization in Latin America: Lessons in the Social Construction of Public Policy." In Lincoln Institute of Land Policy.
- Watkin, Thomas (2013). *La banlieue mexicaine en image: effets et construction*. Cahiers thématiques n°12
- Zarate, Lorena. 2014. "The Right to the City: Struggles and Proposals for the Urban Reform." In *Claiming the City: Civil Society Mobilization by the Urban Poor*, edited by Heidi Moksnes and Mia Melin, 33–52. Uppsala: Uppsala University.

Annexes

1. Guendaliza'a: from the shoebox to curved lines - the revolution of social housing?



Guendaliza'a archive.



Google Earth

Guendaliza'a construction site and space for community library (circle)

2. El Molino: “(...) the ample and thoughtful provision of public space” (Meffert 1992)



Ce Cualli Otlí
Uscovi

Cananea
Green Belt



Cananea. Meffert (1992, 332)

3. **Palo Alto: Living at the feet of the ‘pantalon’**



Google Earth

4. **Informal settlement in Iztapalapa, DF – living at the edge of the city: “Even the expansion of self-help housing has reached its limit, because they are running out of land”** (Gilbert 2012, 12)



Google Earth

5. Interview guide

Organization / Entity	Date	Type	Code
Housing Cooperatives			
Cooperativa Guendaliza'a Olin	21 st of February 2015	Semi-structured interviews	Guendaliza'a 1
Cooperativa Guendaliza'a Olin	9 th of March 2015	Unstructured interviews	Guendaliza'a 2
Cooperativa Guendaliza'a Olin	26 th of March 2015	Unstructured interview	Guendaliza'a 3
Cooperativa Guendaliza'a Olin	15 th of March 2015	Participant observation (General Assembly)	Guendaliza'a GA
Cooperativa Guendaliza'a Olin	30 th of March 2015	Participant observation (Historiography Workshop)	Guendaliza'a Workshop
El Molino – Cooperativa Uscovi Pueblo Unido	13 th of February 2015	Semi-structured interview	EM- Uscovi 1
El Molino – Cooperativa Uscovi Pueblo Unido	13 th of February 2015	Semi-structured interview	EM -Uscovi 2
El Molino – Cooperativa Uscovi Pueblo Unido	25 th of February 2015	Unstructured interview	EM -Uscovi 3
El Molino – Sociedad Cooperativa Ce Cualli Otli	13 th of February 2015	Semi-structured interview	EM - Ce Cualli Otli
El Molino – UCISV Libertad-Cananea (Civil association)	25 th of February 2015	Semi-structured interviews	EM - Cananea
Cooperativa Cohuatlan	18 th of February 2015	Semi-structured interview	Cohuatlan
Cooperativa Tochant	21 st of February 2015	Participant observation (General Assembly)	Tochant GA
Cooperativa Palo Alto	22 nd of March 2015	Unstructured interviews	Palo Alto
Civil Society			
Habitat International Coalition – Latin America	February and March 2015	Unstructured interviews	HIC-AL
Movimiento urbano popular - CND	23 rd of February, 17 th of March, 23 rd of March 2015	Unstructured interviews	MUP-CND
Universidad Nacional Autónoma de México	10 th March 2015	Semi-structured interview	UNAM
Universidad Autónoma de México- Xochimilco	9 th of February 2015	Semi-structured interview	UAM-X
Universidad Autonoma Mexico - Azcapotzalco	24 th of February 2015	Semi-structured interview	UAM-A
Sociedad Organizada en Lucha (SOL)	9 th of March 2015	Unstructured interview	SOL
Centro Operacional de Vivienda y Poblamiento A.C. (Copevi)	25 th of March 2015	Semi-structured interview	Copevi
Public Authorities			

Comision Nacional de Vivienda (Conavi)	10 th of March 2015	Semi-structured interview	Conavi
Fideicomiso Nacional Habitat Popular (Fonhapo)	11 th of March 2015	Semi-structured interview	Fonhapo
Instituto de Vivienda Distrito Federal (INVI-DF)	12 th of March 2015	Semi-structured interview	INVI-DF
Private Sector			
Casas Geo	21 st of February 2015	Semi-structured interview	GEO
Camara Nacional de la Industria de Desarrollo y Promocion de Vivienda-Delegacion Valle de México (Conadevi)	6 th of March 2015	Unstructured interview	Canadevi