

## **MUTUAL AID, SELF-MANAGEMENT AND COLLECTIVE OWNERSHIP:**

### **SOCIAL CAPITAL AS A HOUSING FINANCE COUNTER-MECHANISM TO NEOLIBERAL POLICIES<sup>1</sup>**

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#### **ABSTRACT:**

There is an array of challenges surrounding the housing issue in the global south. It is a complex process of development that involves a set of very different stakeholders along with tangible and intangible elements. First there is the historic process of rapid urbanization and city development, on the other hand, the economic system has been putting so much pressure in the housing market following a logic of accumulation and speculation, which is excluding a great majority of the population in cities. The direct consequences of this model of urban development can be seen in the way government approach the issue influencing housing finance, the implemented housing policies and more important the accessibility to served urban land.

In response to these challenges, there have been different transformative initiatives from social groups or organized communities in need to deliver a response to the housing shortage. Mutual-aid, self-management and collective property - assets from social organizations - have been the tools developed by empowered groups to counteract their unfulfilled citizen rights (the right of adequate housing and the right to the city). One important example is the Cooperative Housing Movement in Uruguay, which social capital values encircled in three main pillars: self-management, mutual-aid and collective property are providing alternative solutions for accessing of adequate housing in city centralities supported by well-defined legal frameworks and institutions.

Currently these alternative models of housing finance are not well understood and documented. Therefore, there are still disconnected from the housing production and urban development discourse. However, they represent strong potential models to analyze and develop into mechanisms to reproduce in contexts where the conception, production and distribution of housing for the urban poor is still a growing challenge.

#### **KEY WORDS**

Neoliberalism, Housing, Social Capital, Cooperatives, Self-management, Mutual-aid, Collective ownership

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<sup>1</sup> This paper is based on the dissertation Social Strategies Building the City: A Re-conceptualization of Social Housing in Latin America. To be published by LIT Verlag Berlin in January 2019.

## GENERAL SITUATION

Cities all around the world have experienced aggressive transformations influenced by the speculative character of global capital. Thus, land and housing have become expensive commodities denied to a large majority of people. It is a dominant system which politics of accumulation tend to privatize essential aspects of life including recreation, education and health. This urban business model has opened deep gaps in the society that constrain the most vulnerable to access social services, infrastructure and facilities.

At the same time the models of urban development - resulting from this urban business – have influenced the way governments conceive and implement housing policies affecting affordability and accessibility to urban centralities where most of the social services and infrastructure are located. State investment in housing is reduced and the state responsibility is replaced or dominated by the market logic. Hence, the state is no longer the provider, but the facilitator supporting the market demand while promoting private property under a neoliberal dogma (UN, 2012). Therefore, housing and especially housing for the poor is built as an industrial product characterized by its mass production without individual variation, completely disarticulated from its context (Ortiz, 2011) and with no social meaning behind. The new private agendas have no room for collective solutions. Instead, these industrial models encourage the individualization of the society by restricting participation, autonomy and self-determination. Hence, social actors are not considered at all in the process of conception, planning and/or construction of housing.

Additionally, with the withdrawal from the state investment in economic activities and infrastructure comes the weakening of the working class; less wages, higher unemployment and unfulfilled citizen rights. Thus, the neglect of accumulated social capital. Other negative outcomes - like the individualization of problems – come out of these types of politics of exclusion disregarding any collective action to solve them (e.g. cooperativism, solidarity and mutual-aid). A situation that in the past decades has triggered a more structured resurgence from social movements, workers unions and popular urban sectors have been acting in resistance to the new neoliberal model and reacting in defense of their salaries, access to decent housing and services, and mostly to the recovery of democratic spaces and decision-making processes.

In this sense, the cooperative has been the embodiment and institutionalization of the resistance and one of the most effective formats used by contemporary social movements in their struggle for a dignified living and access to employment. Adopted by the early labor movements - with an important precedent from the beginning of the industrial revolution - the cooperative has become in modern times a mechanism for the construction of social capital. The cooperative movement operates mainly in spaces where the corporate system and the market cannot reach. Workers' cooperatives and social enterprises provide alternatives to people that would otherwise be unemployed and marginalized (Curl, 2010). Housing cooperatives are using unconventional tools to empower people to access decent housing as well as to build skills and capacities for their integration in the city and its systems.

Therefore, cooperatives based on three main pillars: self-management, mutual-aid and collective property have been the response from organized collectives and socio-political actors in Latin America to counteract the consequences of neoliberal policies. Social capital is then the denomination these cooperatives in Latin America are giving to the interconnection between these three principles. The aim of this paper is to provide another perspective to the concept of social capital and to describe in specific cases its implementation for the production of low-income housing.

## **APPROACH TO THE PROBLEM – NEOLIBERALISM IN LATIN AMERICA**

The end of the 1980's in Latin America was marked by the transformation of the structures of capitalism in its most radical form, neoliberalism, which fractured the basis of the interventionist and benefactor state. The trend began by the end of the 1970's when the global recession gradually concluded a debt-financed period or of "apparent development" (Walton, 2001).

The privatization of public companies, productive areas and infrastructure in addition to the de-regulation and cease of public subsidies for public goods and infrastructure were some of the rules imposed by the market. The right to the city was more than ever in dispute as neoliberalism increased economic inequalities articulated within different forms of exclusion: physical, social and political (Samara et. al, 2013, Casanova, 2019). Neoliberalism and globalization encouraged the development of new centralities where corporate projects expanded. The consequences were new forms of city making mainly characterized by socio-spatial disintegration (Girola and Thomaz, 2013), fragmentation and deep segregation.

Those economic measures along with its resulting austerity had high social and economic costs. Cities did not only host a growing number of poor people but were becoming poorer in their capacity to provide basic needs. The neoliberal ideas in Latin America promoted and imposed the privatization of public services and de-regulation of urban policy, which resulted in deficient or inexistent education, lack of proper health care, privatization of public space, unaffordable "public" transportation and commodification of housing. In sum it created a "disarticulated ill-equipped city" (Velasquez Carrillo, 2004), unfit to cope with emerging challenges and unable to provide quality of life to its inhabitants.

Therefore, the increase of global poverty was the overall result from these measures. The reduced salaries and the deregulated rents denied a majority the possibility to access decent housing or even housing in general. The housing problematic translates in two general aspects, one aspect was the construction of new slums in occupied land on the peripheries or the occupation of empty buildings in the inner cities. Social movements took into their hands the role of housing producers without financial, technical or legal support. The second aspect relates to the transfer of responsibilities from the state to the market that encouraged the mass production of low-quality housing, which was mostly built on cheap land far from city centralities. This typology of housing has increased the social gap and promoted even more social and physical segregation. It was – or still is- built in areas disconnected from the city, lacking cultural or social identity to root the inhabitants to the territory.



*Accentuated occupation of land in the periphery of cities building new slums and densifying existing, Caracas. Photo: Daniel Schwartz*

This neoliberal crisis expanded throughout the territory affecting countries and cities in Latin America in different extends. Argentina was one of those countries in which the effects severely impacted the state, aggressively privatizing essential services while constraining its planning role to develop infrastructure and social facilities. Social rights and social investment were reduced as the international debt increased, especially in some specific areas like public housing. These events together caused a national financial crisis (Fernandez Wagner, 2011) that shaped a process of social disarticulation and eroded the democratic basis of the Argentinian society (Rodriguez, 2009).

Argentina advanced towards a deep recession that manifested in a social crisis that exploded in 2001. The same year all the indicators were showing the critical impoverishment of the population that influenced the enormous qualitative and quantitative housing deficit. In the two following years the poverty levels reached 51.7% of the population in the metropolitan area of Buenos Aires and 25.2% of that percentage was homeless (Raspall, 2010). The quantitative aspect of the problem shows that in 2001, the ‘villas miseria’ or the city’s slums - that were in constant and exponential growth - housed 110,387 people while 55,799 people lived in tenement housing and 37,601 in Hotel-pension (Raspall, 2010), none of those accommodations provided security of tenure or minimum standard of living.

The occupation of private and public buildings in the city was one of the social solutions to (informally) solve the housing shortage. It is estimated that by 1991 there were already 150,000 people involved in the occupation of vacant buildings in the city of Buenos Aires. Hence, roughly 5% of the population (Rodriguez 2009) in the margins had taken this way in order to satisfy their housing demands. However, the revalorization of the land in the city between the 1990’s and 2003 influenced the enactment of new urban policies (especially during the crisis between 2001-2002) that aimed to evict the residents from the occupied buildings (Rodriguez, 2009). The national emergency enforced state policies to lease false hotel rooms to house the evicted occupants. The so-

called Hotel-pensions, were subsidized tenement housing where the living conditions were no better than in the illegal occupations.

## COUNTER-ACTION TO NEOLIBERAL POLICIES

Throughout the decades of the 1980's, and stronger during the explosion of the crisis (between 2000-2001), social movements were already organizing themselves - in the 'villas miseria', tenement housing, occupied buildings – to act in defense of citizen rights, and against the shortage of housing, the inaccessible housing rents and the evictions. The decade of the 90's was a period that marked the beginning of grassroots planning in which several organizations evolved into socio-political actors that later influenced public policy (Zapata, 2013), autonomous movements were given independence from the state in their decision-making processes. In other words, the sense of autonomy that resulted from their participatory practices began impacting state policy. Thus, influencing their ability to introduce urban policy as their own project for an alternative society (García-Guadilla, 2018).

The embodiment of those social organizations is the contemporary cooperative movement in the context of Buenos Aires. These cooperatives differ from the traditional cooperatives due to the complexity of their fields of action that reject the traditional bureaucratic, vertical and clientelist structures (Ciolli, 2011). Instead they function through participatory democratic processes advocating for solutions to different problems that deeply affect the Argentinean society (Rodríguez, 2009). Self-management is one of the fundamental principles that enable these cooperatives to achieve collective goals. The first cooperatives achieved the collective renovation of the occupied buildings and later their formal acquisition through the concession of public funds.

From 2001, the cooperatives have been operating mostly with public funds that they receive through the Self-management Housing Program (regulatory instrument from the Law 341 for the allocation and monitoring of resources)<sup>2</sup>. Despite being dependent from public money, they have been able to establish clear boundaries between their capacities and responsibilities from those from the state. Thus, ensuring the effective use of public resources to access decent housing, as well as employment, education, health, while investing in building capacities for its members.

'Movimiento de Ocupantes e Inquilinos' Occupants and Tenant Movement MOI is one of those relevant actors that emerged from the process of building's occupations and forced evictions. This organization has been essential in the creation of cooperatives. It was also a major actor that together with other organizations pro-habitat achieved the enactment of the Law 341 for housing cooperatives in 2000, and has supported numerous cooperatives before and after the enactment of the law. Their main objective is to support process oriented small-scale organizations to access served urban land and legal tenure for the production of housing in the city centralities. MOI is composed by a combination of diverse professionals and academics from the University of Buenos Aires and La Plata, urban social movements (from the occupations and cooperatives) and workers from the 'Central de Trabajadores Argentinos' CTA.

They have provided the principles for the internal organization of the cooperatives and they have supported self-management efforts that together with the public sector (co-management) have achieved the development of housing projects. The affiliation of cooperatives to their structure is based on small-scale processes that are performed in order to build capacities for self-management processes and the performance of mutual-aid. In

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<sup>2</sup> Law 341 was conceived as a mechanism that would enable cooperatives to access served urban for the production of housing.

addition, they incorporate collective property as a powerful tool that contradicts the concept of a city that is structured as a speculative business, instead they promote a democratic city where everyone has the right to live.

Therefore, since their constitution MOI follows the values or three pillars from the successful experiences in Uruguay that were institutionalized by the FUCVAM 'Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutua' Uruguayan Federation of Mutual-aid Housing Cooperatives. Self-management, mutual-aid and collective ownership along with the dimensions embedded within these pillars constitute what they call social capital.

## **SOCIAL CAPITAL AS AN ALTERNATIVE MECHANISM TO FINANCE LOW-INCOME HOUSING**

Social organizations are constitutive and producers of social capital (Kearns and Forrest, 2000). The housing cooperatives enclose a level of responsibility in the creation of social capital intrinsic in their ties of solidarity and collective effort. These organizations refer to social capital as the potential human capital has to encourage economic development, establishing a direct connection between mutual-aid and social capital. Mutual-aid is a social and an economic asset in itself due to the fact that labor or work hours performed by the cooperative member and/or his/her family is translated into payment that complement the financing for the construction of the house. Social capital can be transformed into financial capital (Putnam, 1993), however, not as capital for exchange as understood in the market economy, but a value for accumulation and use of assets for social benefit (Coraggio, 2002), in other words the constitution of a social economy.

Social economy is directly related to the theory of social capital and represents the aggregate of steps followed by the housing cooperatives as social enterprises, which are vital to foster economic development (Casanova, 2019). At the same time their organization is shaped by self-managed practices, which governance system is based on direct democracy. These social enterprises have the capacity to manage social, economic and physical resources in order to produce income and social benefits for its members (Casanova 2019). Furthermore, self-management in combination with mutual-aid are two principles that contribute to generate work values through individual and collective efforts. They contribute to build personal capacities through the organization, logistics, management and construction related activities.

Additionally, collective ownership adds into another dimension to the concept of social capital. It creates a series of securities that protects the cooperative member from land speculation and its direct threat of eviction by third parties. Different from the individual ownership, the family is the user and not the owner. Meaning the cooperative members have the right to use and usufruct their dwellings and the common spaces while the deed is under the cooperative as an organization. This ensures both individual and collective tenure and benefits. Furthermore, collective ownership within this social capital format acts as a financial guarantee, so the reciprocity exchange is instrumental for the repayment of loans and debts. The collective act as a guarantor for the debt incurred (Portes, 1998).

There are also restrictions that come with this social capital scheme. Members as users cannot sell the dwellings or use as capital for mortgages. If a family decides to move out of their dwelling they receive the value defined by the initial investment, labor and hours of work provided during the whole process (not limited to construction, but management, etc.) and personal additional contributions. Because of the social nature it doesn't influence the market or the land value.

To understand the context where self-management, mutual-aid and collective ownership depict social capital it is essential to provide a closer look into the FUCVAM and its philosophy that has influenced the configuration and functioning of the MOI in Argentina.

## **EXPERIENCES BASED ON SOCIAL CAPITAL – MUTUAL-AID HOUSING COOPERATIVES IN URUGUAY, THE MODEL FOLLOWED BY THE MOI**

Uruguay has institutionalized participation in the production of housing based primarily on cooperative housing. The first mutual-aid housing cooperatives experiences date back to 1966 with three pilot experiences supported by the Uruguayan Cooperative Center (CCU) and funded through a cooperation between national funds and the Interamerican Development Bank. Inspired by these experiences the National Housing Act passed in 1968 and in 1970 the FUCVAM was founded as an essential actor for the organization and consolidation of a growing number of cooperatives that were forming with members of workers unions and working-class dwellers.

The FUCVAM functions as a guild organization in which member cooperatives are federated. The cooperatives are the ones that manage and administer the funds for the projects while FUCVAM assumes a political role providing support through technical assistance and capacity building. Furthermore, from 1984<sup>3</sup> the Montevideo City Hall created a land bank that allows the cooperatives to buy served urban land in the city centralities, and now the FUCVAM is the institution that allocates the land for the cooperatives.

As mentioned in the previous section, the combination of self-management, mutual-aid and collective ownership is denominated social capital and is considered by the FUCVAM a legitimate mechanism for the finance of low-income housing. This means that the government – supported by the legal frameworks – provides 85% of the loan and the other 15% are provided by the families (or the members that will inhabit the project) with mutual-aid along with other financial contributions. Before the construction there is a first contribution of 2 taxable units or Unidad Reajutable<sup>4</sup>, then during the construction each hour/labor has an economic value, and finally when the construction is over the members pay the social quotas (repayment of the loan) while continuing working in the self-management of the house. With this format several costs are reduced, first there is the cost of intermediaries (construction profit, promotion, real estate) and second the maintenance cost that is also reduced as is assumed by mutual-aid (International Co-operative Alliance ICA). Considering the knowledge acquired during the construction processes the cooperative members organize themselves to face this task.

Therefore, after the dwellings are built the following tasks and activities are self-managed and all the families distribute their responsibilities. This stimulates communication thanks to the constant consensus and decision-making that promotes solidarity among the community. This approach has enabled collective solutions for other social problems faced by the community. Solidarity ties are usually missing in traditional social housing schemes. In this case those ties are behind the implementation of a series of community-oriented projects that have improved the quality of life for both the residents of the house and those of the surrounding neighborhoods. Some examples of community interventions are: basic services and urban infrastructure, sports and recreation, culture, health and other community managed programs.

The collective ownership in this context is a very important aspect that prevents speculation since the families only have the right to use but not to sell the housing units. Being a user means understanding that housing is a

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<sup>3</sup> In 1984 with the election of the left-wing government after democracy has been restored from the right-wing dictatorship that ruled the country since 1973.

<sup>4</sup> UR: \$1021, 32, value in Uruguayan Peso by February 2, 2018

social asset and not an asset for exchange, or a commodity. In addition, being a user contemplates two important characteristics, one is ideological that ties people together developing a sense of responsibility with the context (the houses and the dwelling, the commons in the house, the community and the neighborhood). And the second is more practical that has to do with their rights and the right of their children that will grow in a healthy and safe environment (Rodriguez interview, 2013). When a family is not able to pay the credit installments or can only pay them partially, the case is presented to the cooperative. Then the cooperative presents the case to the state, which could provide subsidies for the family.



*Distribution of tasks and roles in a FUCVAM cooperatives, Montevideo. Photo: Marielly Casanova*

Capacity building is one very important principle that comes from the cooperative's social capital. There are several economic activities that emerge during and after the construction processes. First the cooperative goes through a process of education that helps the families understand the dimensions and complexity behind working and living in cooperatives. Second there is a strong process of training and building of skills and capacities during the process of housing production.

This model that has been working since the 1970's in Uruguay served as a solid base to replicate and in which organizations like the MOI in Argentina have stepped on for support to navigate the severe social effects from the economic crisis. The FUCVAM provides a clear example of how social capital – in their interpretation with the three main pillars – could be incorporated in public policy and the implementation of social housing projects. Social capital as a mean not only to achieve the right to adequate housing, but as a platform for socio-economic development. It is strongly connected to the deployment of the right to the city allowing vulnerable layers of the population to access served urban land, social and cultural services and infrastructure, education, employment, and mostly enable them to have a voice in decision-making processes.

The last point was a crucial characteristic from the MOI and other cooperatives in Buenos Aires. These social organizations were able to boost political processes promoting and achieving the redistribution of state responsibilities in the drafting of social policies and provision and management of funds for housing.



*Housing units under construction by FUCVAM cooperatives, Montevideo. Photo: Marielly Casanova*

## **NEW VALUES – SOCIAL CAPITAL**

Capitalism in its most aggressive form of neoliberalism has negatively influenced the development of cities and society in the Global South (especially in Latin America) from the last years of the 1980's until today. It has affected the great majority of the population especially in their capacity to access decent housing. Nevertheless, it has also provoked the creation and consolidation of movements, which proposals have contributed to the transformation of the society. Measures that are not only pertinent to developing countries, but also that can be even discussed and transferred to other contexts in which crisis is impacting in a similar way.

One of the most important characteristics of these social movements was their understanding of the problem and their comprehensive approach to look for solutions. Normally the solutions provided by governments are unidimensional. The social and urban fragmentation, as well as the segregation could not only be solved by providing mass housing. The social needs in contrast have required social movements to understand better how essential the integrated solutions are. Those that not only would allow them to access adequate housing, but also access education and capacitation, culture, employment and social inclusion.

Using social capital as a mechanism to achieve these goals shows that housing, and especially social housing cannot be seen through the logic of the market, thus, expect profit or revenue out of its construction. But it can

be conceived under the logic of social investment allowing the population to have a dignified living and a platform for social mobility and development.

Although the main ideology behind the self-management, mutual-aid and collective ownership principles belonged to a socialist view and its application was intended to break with the capitalistic structures (Rodríguez, 2009), these social capital elements enclose a great transformation potential for the society in general. Beyond the resistance to the dominant system there is the possibility to incorporate this format to coexist with capitalistic systems and provide opportunities to the most vulnerable. However, the conservative bureaucratic models must change and acknowledge the capacities and responsibilities of social organizations. This way the democratic autonomy of these organizations could be ensured.

Additionally, the social capital principles have not yet been completely explored. Thus, a complete leverage of its potential is yet to be deployed. It might be related to the stigma behind the collective ownership and its association with socialistic stands - rejected in certain contexts. Also, there is no official mechanisms for its regularization and implementation.

There are many alternative ways to introduce these mechanisms into democratic processes. A closer look to the functioning of these tools, their evaluation and monitoring on the existing proposals and implemented projects, would be necessary as a step to understand how to introduce them widely into public policy. Two concluding remarks: first the organizations working collectively in the defense of housing as a right and a social benefit should receive more legal, technical and financial support, and second stricter controls and regulations should be imposed over land value and private property to avoid speculation.

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