Chapter 3: Mutual Aid, Self-Management and Collective Ownership

Social Capital as a Housing-Finance Counter-Mechanism to Neo-Liberal Policies[1]

Marielly Casanova

INTRODUCTION

Cities around the world have experienced aggressive transformations mainly due to the speculative character of global capital. Global capital has been claiming urban centralities as arenas in which to place new global markets, thereby expanding new urban economies that are reshaping cities in a polarizing trend that has created conditions that exacerbate poverty and the marginalisation of urban populations (Sassen, 2011). Urban land and housing have become expensive commodities which are denied to a large majority of people in a system dominated by the politics of accumulation and the privatisation of essential aspects of life, including recreation, education and health care. This urban business model has been directed toward fostering financial profit while intensifying a process of the commodification of the city (see Rolnik in the foreword of this book for an elaboration on the commodification of land and housing). In turn, this has opened deep gaps in a society that constrains access to social services, infrastructure, facilities, and especially housing for the most vulnerable.

At the same time, new models of urban development have influenced the way governments conceive and implement housing policies in terms of how they

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affect affordability and accessibility to urban centralities where most social ser-vices and infrastructure are located. In this system, state investment in housing is reduced and state responsibility is replaced or dominated by market logic. Hence, the state is no longer the provider but the facilitator that supports market demand and promotes private ownership under a neo-liberal dogma (UN-Habitat 2012 – see also the elaboration on housing trends on a global scale in the first foreword by El Sioufi in this book). Therefore, housing and especially housing for the poor is built as an industrial product characterized by a mass production that is devoid of individual variation and social meaning as it has become com-pletely disarticulated from its context (Ortiz 2011). These housing schemes are designed under principles of standardisation and mass production, emulating an industrial economy that has severe effects on the character of neighbourhoods (Calthorpe and Fulton 2001). This mass production acts against diversity and the human scale and denies the complexity of the community and its ties of solidari-ty; the spatial nature of this production neglects to include opportunities for en-counters between neighbours, limits social control of the territory and reduces the feeling of security and comfort (Casanova 2019). These new private agendas provide no room for collective solutions. Instead, these industrial models en-courage individualization in society by restricting participation, autonomy and self-determination. Social actors are not at all considered in the process of the conception, planning and/or construction of housing.

Additionally, the state's withdrawal from investment in economic activities and infrastructure has caused a weakening of the working class, which in turn translates into lower wages, higher unemployment and unfulfilled citizen rights in a system that neglects to accumulate social capital. Along with the individual-ization of problems, other negative outcomes result from the politics of exclu-sion in that any collective actions to solve these problems are excluded, such as in cooperatives, solidarity and mutual aid. However, in the past decades this situation has triggered a more structured resurgence from social movements and workers' unions that are active in popular urban sectors and that have been en-gaging in resistance to the new neo-liberal model and reacting in defence of their salaries, access to decent housing and services, and mostly advocating for the recovery of democratic spaces and decision-making processes.

In this sense, contemporary social movements have institutionalized the co-operative as the embodiment of one of the most effective forms of resistance in their struggle for access to employment and a dignified standard of living. Adopted by the early labour movements with an important precedent dating from the beginning of the industrial revolution in modern times the cooperative has become 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 who would otherwise be unemployed and marginalised (Curl 2010). Housing cooperatives are using unconventional tools to empower people to access decent housing and also to build skills and capacities for their integration into their city and its systems.

In Latin America, the cooperative has been a response of organised collectives and socio-political actors whose aim is to counteract the consequences of neo-liberal policies. These cooperatives are based on three main pillars: self-management, mutual aid and collective property. Cooperatives in Latin America understand the interconnection between these three principles as being social capital. 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 – NEO-LIBERALISM IN LATIN AMERICA

The end of the 1980s in Latin America was marked by a type of neo-liberalism that was the result of a radical transformation of the structures of capitalism; one that fractured the basis of the interventionist and benefactor state. This trend had already begun by the end of the 1970s when the global recession gradually concluded a debt-financed period of "apparent development" (Walton 2001).

The privatisation of public companies, productive areas and infrastructure in addition to the deregulation 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 neo-liberalism caused economic inequalities to increase. These were articulated within different forms of exclusion: physical, social and political (Samara *et al*. 2013; Casanova 2019). Neo-liberalism and globalisation encouraged the development of new centralities where corporate projects expanded. The consequences were new forms of city making that were mainly characterized by socio-spatial disintegration (Girola and Thomaz 2013), fragmentation and deep segregation.

Those economic measures along with the resulting austerity had high social and economic costs. Cities did not only host a growing number of poor people but were also becoming poorer in their capacity to provide basic needs. The neo-liberal ideas introduced in Latin America promoted and imposed the privatisation of public services and the deregulation of urban policy, which resulted in

deficient or non-existent education, a lack of proper health care, the privatisation of public space, unaffordable "public" transportation and the commodification of housing (see for example, Boanada (Chapter 2), on the example of Brazil). In sum, it created a "disarticulated ill-equipped city" (Velásquez Carrillo 2004, p. 9) that was unfit to cope with emerging challenges and unable to provide a quality of life to its inhabitants.

The overall result of these measures was an increase in global poverty. Reduced salaries and the deregulated rents denied a majority of the population the possibility of accessing decent housing or even housing in general. The housing problematic translated into two general aspects: one aspect was the construction of new slums on occupied land in urban peripheries or the illegal occupation of empty buildings in inner cities. People in need of housing took into their own 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; this 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 caused even more social and physical segregation. Low-income housing was and still is built in areas that are disconnected from cities; thereby, lacking cultural or social identity to root the inhabitants to the territory and also distancing them from social services and employment opportunities.

This neo-liberal crisis expanded throughout the territory, affecting countries and cities in Latin America, to different extents. Argentina was one of those countries where the state was severely affected; here, essential services were aggressively privatised while the state's planning role in the develop of infrastructure and social facilities was constrained. In 1998, Argentina began to advance toward a deep recession that culminated in a social crisis that exploded in 2001. As the country's international debt increased, social rights and social investment were reduced, especially in specific areas like public housing. These events together caused a national financial crisis (Fernández Wagner 2011) that shaped a process of social disarticulation and eroded the democratic basis of Argentinian society (Rodríguez 2009).

By 2001, all socio-economic indicators were showing the critical impoverishment of a population that was being influenced by an enormous qualitative and quantitative housing deficit. Poverty increased in Argentina over the next two years, so that 51.7% of the population in metropolitan Buenos Aires was

living in poverty[2] 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 which were in constant and exponential growth housed 110,387 people while 55,799 people lived in tenement housing and 37,601 in hotel-pensions (Raspall 2010); none of those accommodations provided security of tenure or a minimum acceptable standard of living.

Figure 1: Accentuated occupation of land in the periphery of cities building new slums and densifying existing slums, Caracas.

Source: Daniel Schwartz, 2011.

One of the social solutions to (informally) solving the housing shortage was the squatting or illegal occupation of private and public buildings in the city. It is estimated that by 1991 there were 150,000 people involved in the occupation of vacant buildings in the city of Buenos Aires. This means that roughly 5% of the city's population (Rodríguez, 2009) that was living on the margins had taken this measure to meet their housing needs. However, the revalorization of the city's

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2   Households in poverty present at least one of the following indicators of deprivation: Overcrowding (households with more than three people per room); poor quality of shelter (households that live in a dwelling of inconvenient type such as tenements, rooms in hotels or pensions not built for housing purposes); inadequate sanitary conditions (homes that do not have any type of toilet, etc.).

land between the 1990s and 2003 influenced the enactment of new urban policies (especially during the crisis of 2001-2002) that aimed to evict residents from illegally occupied buildings (Rodríguez 2009).

COUNTER-ACTION TO NEO-LIBERAL POLICIES

Throughout the decade of the 1980s, and more so during the explosion of the crisis in 2001, social movements were already organising themselves within the 'villas miseria', tenement housing, and illegally occupied buildings, so as to act in defence of citizen's rights and against the housing shortage, the inaccessible housing rents and the evictions. The decade of the 1990s marked the beginning of grassroots planning in which several grassroots organisations evolved into socio-political actors that later influenced public policy (Zapata 2013). During this period, these movements were performing independent from the state in their decision-making processes. In other words, the sense of autonomy that resulted from these participatory practices began to have an effect on state policy; thus, influencing urban policy as their own project for an alternative society (García-Guadilla 2018).

The contemporary cooperative movement is embodiment of those social organisations in the context of Buenos Aires. These cooperatives differ from traditional cooperatives due to the complexity of their fields of action, where they reject the traditional bureaucratic, vertical and clientelist structures (Ciolli 2011). Instead, they function through participatory democratic processes through which members advocate for solutions to the different problems that deeply affect 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 occupied buildings, which they later formally acquired through public funding.

Since 2001, the cooperatives have been operating mostly with the public funds they have received through the Programme for Self-management Housing (a regulatory instrument formed under the framework of Law 341 for the allocation and monitoring of resources). Law 341 was conceived as a mechanism that would enable cooperatives to receive credits for the construction or purchase of affordable dwellings and also for the renovation of or construction work required on existing buildings. The main aspect of this law is the inclusion of social organisations as beneficiaries of loans or access to credit without their being subjected to income restrictions (Rodríguez 2009). The city government guides the lending process by providing financial and technical resources and the actual

loans and also the later monitoring of the use of funds acquired through those loans. In 2003, the city created the Institute of Housing, which enabled it to sustain its self-management and participatory policies (Rodríguez 2009) and to support the cooperatives during the process of housing production. Despite being dependent on public money, the cooperatives and social organisations behind the programme have been able to establish clear boundaries between their capacities and responsibilities and those of the state; thus, ensuring the effective use of public resources to access decent housing, employment, education and health care, while investing in building capacities for their members.

'El Movimiento de Ocupantes e Inquilinos' (The Occupants and Tenant Movement (MOI)) is one of those relevant actors that emerged from the process of building occupations and subsequent forced evictions in Buenos Aires. This organisation was essential to the creation of cooperatives. It was also a major actor that, together with other pro-habitat organisations, achieved the enactment of Law 341 for housing cooperatives, in 2000, and supported numerous cooperatives before and after the law's enactment. The movement's main objective is to help process-oriented small-scale organisations access serviced urban land and gain legal tenure for housing production in the city's centralities. The MOI is composed of 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.

The MOI has provided the necessary mechanisms for cooperatives' internal organisation; it has also supported self-management efforts that together with the public sector (co-management) have been instrumental in the development of housing projects. The cooperatives' affiliation to their structure is based on small-scale processes that build capacities for self-management and mutual aid. In addition, they incorporate their 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 reside.

The constitution of the MOI follows the values or three pillars that were adopted from successful experiences in Uruguay and which were institutionalized by the Federación Uruguaya de Cooperativas de Viviendapor Ayuda Mutua (FUCVAM).[3] These are self-management, mutual aid and collective ownership

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3   The FUCVAM (Uruguayan Federation of Mutual-aid Housing Cooperatives) is an organization whose founding in 1970 was supported by the enactment of the National Housing Act 13728, in 1968. It functions as an umbrella organization in which the base cooperatives are federated.

which, along with the dimensions embedded within these pillars, constitute what the movement calls social capital.

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

Social organisations are constitutive producers of social capital (Kearns and Forrest 2000). Housing cooperatives hold a certain level of responsibility in that they are involved in the creation of social capital that is intrinsic in their ties to solidarity and their commitment to a collective effort. These organisations refer to social capital as the potential of human capital to encourage economic development; thereby, establishing a direct connection between mutual aid and social capital. Mutual aid is, in itself, both a social and economic asset due to the fact that the labour or working hours performed by the cooperative member and/or his/her family are translated into payments that complement the financing required for the construction of the member's house. Social capital can be transformed into financial capital (Putnam 1993); however, it cannot be used as capital (for exchange) as it is understood in the market economy but rather it is a value that can be accumulated and used as an asset for social benefit (Coraggio 2002); in other words, it is the constitution of a social economy.

The social economy is directly related to the theory of social capital; it represents the aggregate value of the steps housing cooperatives follow as social enterprises, steps that are vital to fostering economic development (Casanova 2019). At the same time, their organisation is shaped by self-managed practices and their 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 the generation of work value which is accumulated through individual and collective efforts. The two principles contribute to building personal capacities through the organisation and its logistics and also through management and construction-related activities.

Additionally, collective ownership adds another dimension to the concept of social capital. It creates a series of securities that protect the cooperative member from land speculation and the direct threat of eviction by third parties. Different from individual ownership, the family is the user and not the owner of the property they occupy. This means the cooperative members have the right to use and enjoy their dwellings and the cooperative's common spaces while the deed is

registered under the cooperative as an organisation. This ensures both individual and collective tenure and benefits. Furthermore, collective ownership within this social-capital framework act as a financial guarantee so there is a reciprocal exchange between the cooperative and its members in the repayment of loans and debts. The collective act between these two entities is the guarantee for the debt incurred (Portes 1998).

This social-capital scheme also comes with some restrictions. Members as users cannot sell the dwellings, they occupy nor can they use them as capital for mortgages. If a family decides to move out of their dwelling, then they receive the value defined by the initial investment in labour and hours of work provided during the whole process (not limited to construction but also management, etc.) and any additional personal contributions. Due to the social nature of this arrangement, this compensation is not influenced by the market or the land value.

To understand the context of self-management, mutual aid and collective ownership depicted in social capital, it is essential to provide a closer look into the FUCVAM and its philosophy as it 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

In Uruguay, participation in housing production has been institutionalized through the production of housing that is primarily based on the cooperative model. The first cooperative venture into mutual-aid housing dates back to 1966, with three pilot experiences supported by the Uruguayan Cooperative Centre (CCU) and funded through cooperation between the Uruguayan government and the Inter-American Development Bank. Inspired by these experiences, the National Housing Act was passed in 1968, and in 1970 the FUCVAM was founded as an essential actor for the organisation and consolidation of a growing number of cooperatives that included members of workers' unions and working-class dwellers.

The FUCVAM functions as a guild organisation in which member cooperatives are federated. These cooperatives manage and administer project funds, while the FUCVAM assumes a political role in providing support through tech-

nical assistance and capacity building. Furthermore, from 1984,[4] Montevideo City Hall created a land bank that allows the cooperatives to buy serviced urban land within the city's centralities. The FUCVAM is now the institution that allocates land for use by the cooperatives.

As mentioned in the previous section, social capital is defined as the combination of self-management, mutual aid and collective ownership; and the FUCVAM considers these factors to be a legitimate mechanism for financing low-income housing. This means that the government supported by the legal framework provides 85% of each loan and the families (or members that will inhabit the project) provide the remaining 15% in mutual aid along with other financial contributions. Before construction begins, first there is a contribution of two taxable units or Unidad Reajustable,[5] then during construction each hour of labour is recorded as an economic value, and when construction is over the members repay the loan through social quotas while continuing to self-manage the maintenance of the building. This format reduces costs in several ways: first the cost of intermediaries is avoided (construction profit, promotion, real estate); and second, the maintenance cost is also reduced as it is assumed through mutual aid (International Co-operative Alliance ICA). Cooperative members acquire considerable knowledge during the construction process and can therefore organise themselves to undertake this latter task.

After the construction is complete, the families distribute among themselves the responsibilities for the tasks and activities associated with self-management. This is a process that stimulates communication which, in addition to the constant consensus and decision-making, promotes solidarity among the community. This approach has enabled collective solutions for other social problems the community has faced (Rodríguez interview 2013). In the case of this project, those ties were behind the implementation of a series of community-oriented projects that have improved the quality of life for both the residents of the houses and of the surrounding neighbourhoods. Some examples of community interventions are: basic services and urban infrastructure, sports and recreation, culture, health care and other community-managed programmes.

Collective ownership in the context of the housing projects is an important aspect of development in that it prevents speculation since only the families involved in these projects have the right to use the housing units but not to sell them. Being a user means understanding that housing is a social asset and not an

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4   In 1984, with the election of the left-wing government, democracy had been restored from the right-wing dictatorship that had ruled the country since 1973.

5   UR: 1021, 32, value in Uruguayan Pesos as of February 2, 2018.

asset for exchange or a commodity. In addition, being a user involves having two important characteristics: one is ideological as it ties people together in developing a sense of responsibility within the context of the project (the houses and the dwellings, the commons in the house, the community and the neighbourhood); the second factor, here, is more practical in that it has to do with the users' rights and the rights of their children to grow up in a healthy and safe environment (Rodríguez interview 2013). When a family is not able to pay credit instalments on their dwelling or is only able to partially pay them, then the case is presented to the cooperative. In turn, the cooperative presents the case to the state, which can provide subsidies to the family.[6]

Figure 2: Distribution of tasks and roles in FUCVAM cooperatives, Montevideo.

Source: Author, 2013.

Capacity building is an important principle that comes from the cooperative's social capital. Several economic activities emerge during and after the construction process. First, the cooperative goes through a process of education that helps the families understand the dimensions and complexity behind working and

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6   These subsidies come from official programmes that are generally for low- and very low-income families; these subsidies also depend on the families' income and composition (Nahoum 2013).

living in cooperatives. Second, there is a strong process of training and the building of skills and capacities during the process of housing construction.

This model that has been working in Uruguay since the 1970s and has served as a solid base from which to replicate organisations such as the MOI in Argentina when it stepped in with support to navigate the severe social effects of the economic crisis in 2001. The FUCVAM provides a clear example of how social capital in its interpretation of the three main pillars could be incorporated in public policy and the implementation of social housing projects. Social capital is seen as a means not only to achieve the right to adequate housing but also as a platform for socio-economic development. It is strongly connected to the city's deployment of the right to allow vulnerable members of the population to access serviced urban land, social and cultural services and infrastructure, education, employment, and mostly to enable them to have a voice in decision-making processes.

The last point was a crucial characteristic from the point of view of the MOI and other cooperatives in Buenos Aires. These social organisations were able to boost political processes that promoted and achieved the redistribution of state responsibilities in the drafting of social policies and the provision and management of funds for housing. By following the FUCVAM model, the MOI was able to institutionalize its three main pillars: self-management, mutual aid and collective ownership, the bases for the functioning of mutual-aid cooperatives in Uruguay. Although the cooperative composition is smaller in scale in the case of the cooperatives associated with the MOI,[7] this organisation functions under a very similar structure that has ensured its success in the production of social housing in the centrality of Buenos Aires.

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7 By 2007 (the period between 2002 and 2007 saw the highest number of loans under adjudication) the MOI had 180 housing units under construction (Rodriguez 2011) in a city of 2,890,151 (according to the National Census 2010; Rodriguez and Huerta 2016). On the other hand, from 1966 the cooperative movement in Uruguay has built 30,000 housing units in a country of 3.5 million people (Del Castillo 2015).

Figure 3: Housing units under construction by FUCVAM cooperatives, Montevideo.

Source: Author, 2013.

NEW VALUES – SOCIAL CAPITAL

From the late 1980s to today, capitalism in its most aggressive form of neo-liberalism has negatively influenced the development of cities and society in the Global South (especially in Latin America). 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 whose proposals have contributed to the transformation of their societies. These movements have put forward measures that are not only pertinent to developing countries but that can also be discussed and transferred to other contexts in which crises are having impacts in similar ways.

One of the most important characteristics of the social movements that are behind the experiences of the MOI in Argentina and the FUCVAM in Uruguay is their understanding of the problems and their comprehensive approach to looking for solutions. Normally the solutions provided by governments are uni-dimensional. The social and urban fragmentation and segregation could not be

solved by only providing mass housing. For social needs to be better clarified and understood, this has required social movements to point out how to better understand the problems and how to integrate essential solutions to basic social needs. These solutions would not only allow the poor and marginalised to access adequate housing but also to access education skills and capacities, 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 a market that expects to profit from its construction. But social capital can be conceived under the logic of the type of social investment that allows the population to have a dignified standard of living and a platform that supports social mobility and development.

Although the main ideology behind self-management, mutual aid and collective ownership is one that asserts that these principles belong to a socialist view and their application is intended to break with capitalistic structures (Rodríguez 2009), these elements of social capital also include the potential for society in general to undergo a great transformation. Beyond the present resistance to the dominant system, there is the possibility of incorporating this ideological approach within capitalistic systems so these two models can both coexist and cooperate in providing opportunities to the most vulnerable. However, the conservative bureaucratic models must change and acknowledge the capacities and responsibilities of social organisations. In this way, the democratic autonomy of these organisations could be ensured.

Additionally, the principles of social capital have not yet been completely explored. Thus, a complete assessment of their potential has yet to be deployed. The failure to do so might be related to the stigma attached to collective ownership and its association with socialistic stands; these are often rejected in certain contexts. Also, there is no official mechanisms for the regularisation and implementation of principles and policies that support social capital.

There are many alternative ways to introduce social capital mechanisms into democratic processes. A closer look at the functioning of these tools, and their evaluation and monitoring in 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, organisations that are working collectively for the defence of housing as a right and a social benefit should receive more legal, technical and financial support from the state, and, second, stricter controls and regulations should be imposed over land value and private property so as to avoid speculation and to allow these organisations to access

urban land in city centralities with the support of legal, technical and financial mechanisms.

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