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**URBAN POVERTY IN GUATEMALA**

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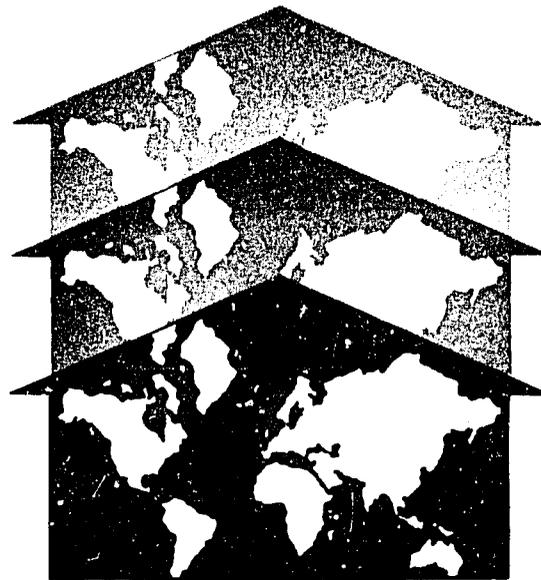
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URBAN POVERTY  
IN  
GUATEMALA

MARCH 1980

AGENCY  
FOR  
INTERNATIONAL  
DEVELOPMENT



OFFICE OF HOUSING

URBAN POVERTY IN GUATEMALA

AGENCY FOR INTERNATIONAL DEVELOPMENT

OFFICE OF HOUSING

MARCH 1980

## FOREWORD

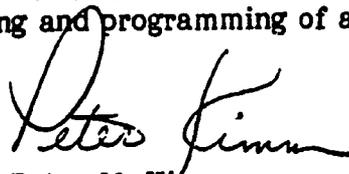
This report summarizes the results of a study done to assist the Agency for International Development (USAID) and the Government of Guatemala with opportunities for future USAID shelter programming. Funding of this study was provided by USAID under the Integrated Improvement Program for the Urban Poor (IIPUP). The intention is to provide improved social services in conjunction with housing guaranty, development loan, and development grant programs to those segments of the population which have not previously been regular participants within either the credit markets or the urban services delivery systems.

The following tasks were done by Abeles, Schwartz, Haeckel and Silverblatt under the auspices of the Regional Housing Office in Tegucigalpa and the Guatemala Mission of USAID in carrying out this study:

- a. identification of the potential target population for USAID assistance among the urban poor and description of the communities where the urban poor live;
- b. description of the urban poor's employment patterns and opportunities, physical living conditions, and urban marginality problems as viewed by the poor themselves;
- c. presentation and discussion of the potentialities and constraints relative to possible programs for the urban poor;
- d. description and analysis of selected Guatemalan institutions as they affect the lives of the urban poor;
- e. description of the spatial trends in public investment; and
- f. outline of program opportunities for improving living conditions of the urban poor.

The study team consisted of Bernard Haeckel, Mark Farber, and Luz Cuadrado who did the field work for the study in Guatemala between October, 1979, and January, 1980. Besides reviewing and analyzing an array of available secondary data sources, a series of field interviews were conducted with residents of low income communities and with active community leaders and representatives of public and private agencies so that published data could be tested for validity and adjusted for accuracy, if necessary.

The findings and recommendations of the report are for the purpose of discussion and review and are not to be considered the official position of either the Agency for International Development or the Government of Guatemala. We hope, however, that they will be useful in guiding the future planning and programming of appropriate shelter sector projects for Guatemala.



Peter M. Kimm  
Director  
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## ABBREVIATIONS

AID	Agency for International Development
AMG	Area Metropolitana de Guatemala Metropolitan Area of Guatemala
ANAM	Asociación Nacional de Municipalidades National Association of Municipalities
BANDESA	Banco Nacional de Desarrollo Agrícola National Agricultural Bank
BANVI	Banco Nacional de la Vivienda National Housing Bank
BID	Banco Interamericano de Desarrollo Interamerican Development Bank
CABEI (BCIE)	Central American Bank for Economic Integration (Banco Interamericano de Integración Económica)
CEMAT	Centro Mesoamericano de Estudio de Tecnología Apropiada Mesoamerican Center for the Study of Appropriate Technology
CEPAL	Comisión Económica para América Latina Latin American Economic Commission
CEURI	Centro Urbano Integrado Integrated Urban Center
CIID	Centro Internacional de Investigaciones para el Desarrollo International Center for Development Research
CIVDU	Centro de Investigaciones en Viviendas y Desarrollo Urbano Center for Housing and Urban Development Research
CONDU	Comisión Nacional de Desarrollo Urbano National Urban Development Commission
CONFECOOP	Confederación Nacional de Cooperativa National Cooperative Federation
CONVIDU	Comisión Nacional de Vivienda y Desarrollo Urbano National Housing and Urban Development Commission
CORFINA	Corporación Financiera Nacional National Finance Corporation

DGE	Dirección General de Estadística General Directorate of Statistics
DIGESA	Dirección General de Servicios Agrícolas Directorate General for Agricultural Services
ECAMP	Escuela de Capacitación Municipal Municipal Training School
EDOM	Esquema Director del Ordenamiento Metropolitano General Plan for the Metropolitan Area
EMPAGUA	Empresa Municipal de Agua Municipal Water Company
FENACOVI	Federación Nacional de Cooperativas de Vivienda National Federation of Housing Cooperatives
FENACOAC	Federación Nacional de Cooperativas de Ahorro y Préstamo National Federation of Credit Unions
FHA	Instituto de Fomento de Hipotecas Aseguradas Mortgage Insurance Institute
FOAVIT	Fondo de Ahorro para la Vivienda de los Trabajadores Savings Fund for Worker Housing
FOGATS	Fondo de Garantía del Tiempo de Servicio Guaranty Fund for Time in Service
HODE	Hogar y Desarrollo Home and Development
BID (IDB)	Banco Interamericano de Desarrollo (Inter-American Development Bank)
IDESAC	Instituto para el Desarrollo Económico y Social de América Central Economic and Social Development Institute for Central America
ICTA	Instituto de Ciencia y Tecnología Agrícola Institute for Agricultural Science and Technology
INACOP	Instituto Nacional de Cooperativas National Cooperative Institute
INAD	Instituto Nacional de Administración para el Desarrollo National Institute for the Administration of Development

INCAP	Instituto de Nutrición de Centro América y Panama Nutrition Institute of Central America and Panama
INDE	Instituto Nacional de Electrificación National Electrification Institute
INFOM	Instituto de Fomento Municipal Municipal Development Agency
INTA	Instituto Nacional de Transformación Agraria National Institute for Agrarian Transformation
INTECAP	Instituto Técnico de Capacitación y Productividad Technical Training and Productivity Institute
INVI	Instituto Nacional de Vivienda National Housing Institute
MINISCOP	Ministerio de Comunicaciones y Obras Públicas Ministry of Communications and Public Works
NAUCA	Nomenclatura Arancelaria Uniforme Centroamericana Central American Uniform Tariff Nomenclature
OEA (OAS)	Organización de los Estados Americanos (Organization of American States)
PEA	Población Económicamente Activa Work Force
PGB	Producto Geográfico Bruto Gross Geographic Product
RHUDO	Regional Housing and Urban Development Office (AID)
ROCAP	Regional Office for Central American Planning (AID)
SGCNPE	Secretaría General del Consejo Nacional de Planificación Económica General Secretariat of the National Economic Planning Council
SIAP	Sociedad Interamericana de Planificación Interamerican Planning Society



## EXECUTIVE SUMMARY

"We are poor"; "We do not make ends meet"; these words of people interviewed for this study convey the awareness of Guatemala's urban poor of their condition. They may be materially better off than poor peasants but they feel more impoverished because the stark contrast between rich and poor in cities makes urban poverty more formidable.

This summary presents the key findings of a study of urban poverty in Guatemala City, Quezaltenango, Escuintla and two smaller cities (San Marcos and Tecpan).

The objective of this study was to identify and investigate the characteristics and distribution of urban poverty in Guatemala and the measures that several public institutions are taking or might take, with possible assistance from the Agency for International Development (AID), to improve the quality of life of the urban poor. Specifically, this research project entailed (1) a brief analysis of the major population shifts contributing to urban poverty in Guatemala; (2) a profile of the urban poor, their work, income, expenditures, homes and perceptions; (3) an analysis of key institutions that serve the urban poor with emphasis on the access of the poor to the benefits of the programs; and (4) a brief review of spatial trends in public investment.

The analysis was based on a comprehensive array of available sources, complemented by field interviews with residents of low income communities, community leaders and representatives of public and private agencies active in these communities. Field work began in October, 1979 and was completed in January, 1980.

## THE URBAN POOR

### POPULATION SHIFTS

Only one generation ago nearly two out of three Guatemalans depended in whole or in part on subsistence farming. Since then the number of subsistence farms has grown only slightly and agricultural employment has remained constant. The country's population, however, has grown at an annual rate of 2.8%, from 2.8 million in 1950 to 7.3 million in 1980. Unable to support themselves in the countryside, many sons and daughters of small farmers and landless peasant migrated to cities to seek their livelihood. As a result, the country's urban population has grown almost twice as fast as its rural counterpart, from 25% of the total populace in 1950 to about 40% in 1980.

The largest urban population growth has occurred in the metropolitan area of Guatemala City, the country's center of government, culture, commerce, industry and services, and the southern city of Escuintla, center of the country's large, industrialized cotton and sugar plantations. The metropolitan

area has grown at an annual rate of 5.4%, from about 1.1 million in 1973 to 1.5 million in 1980 and is expected to reach 4 million people, or 30% of the national population and 60% of the urban population, in 2000. Escuintla has grown at 6.9% a year, the highest rate in the country and almost two and one-half times the national average. It may reach 75,000 in 1980, surpassing Quezaltenango as Guatemala's second largest city. However, because of its propinquity to Guatemala City and its location in the path of metropolitan growth, Escuintla is likely to become part of the emerging metropolitan region.

Quezaltenango, the center of Guatemala's populous western region and traditionally the second largest city, has grown at 3% a year, a rate just slightly above the national average. Its present population is estimated at 75,000. A recent study prepared by the National Planning Council considered strengthening Quezaltenango and the smaller cities of the western region as an alternative to more centralization in the metropolitan area.

While migration accounts for nearly half of metropolitan population growth, most migrants to the capital come from other cities rather than rural areas. Migration from the countryside to Guatemala City typically spans more than one generation. Most migrants to Escuintla come from surrounding rural areas. Population shifts affecting the western regions include seasonal migration of farm workers to the Pacific coast for the cotton and sugar harvest, permanent migration from rural areas

to larger urban centers and an exodus from these urban centers to the metropolitan area. As a case in point, Quezaltenango receives a stream of unskilled rural and small town migrants but loses an equal or greater number of skilled people to the metropolitan area.

#### THE PEOPLE

Most of Guatemala's urban poor are small children or youngsters living in two-parent families. These families are larger than households of the better-off and, especially in cities outside of the metropolitan area, include grandparents or grandchildren, aunts, uncles or other relatives. Many heads of poor urban households are migrants from rural areas.

#### THEIR LIVELIHOOD

The rural poor migrate to urban areas to find work but urban job opportunities are limited. Between 1964 and 1973 the number of urban jobs grew by less than 1.8% a year, about half the rate of urban population growth. Nevertheless, the urban poor are bent on working. In some lower income neighborhoods there are nearly three workers in each household. About 30% of the metropolitan working poor are self-employed, typically in so-called informal businesses such as tortilla making and laundering, but most work for wages or salaries in formal enterprises. Self-employed, informal work generally supplements the family budget - with the important exception of single-parent households.

The poor in the metropolitan area work mainly in (small-scale) industry, services, construction and commerce. Their share of service workers is relatively small (half the Guatemala City average) and their share of construction workers large (three times the average). Any decline in Guatemala City's construction activity could seriously worsen the living conditions of the metropolitan poor.

In Escuintla and Quezaltenango a relatively larger group of the poor work in services. Aside from that difference, Escuintla offers a similar mix of lower income jobs as the metropolitan area while Quezaltenango has more jobs in small-scale industry and fewer in construction.

Official statistics on household or family income for the country's total population, individual regions or urban areas are unavailable. The best existing source is a 1969 sample survey of incomes in Guatemala City and four secondary cities conducted by the National San Carlos University. Past independent research has suggested that Guatemala's distribution of income and wealth is among the most unbalanced in the hemisphere. Thus, a 1952 study estimated that 5% of Guatemala's population receives 34.5% of the national income. In 1970, the World Bank estimated that 1% of the populace owns about 80% of the land.

Consistent with this fragmentary evidence, the median family income of three recently surveyed lower income neighborhoods barely reaches 60% of Guatemala City's median (adjusted from

the 1969 survey), although the city median already reflects widespread poverty. Family income also varied widely within these communities from extremely low levels to fairly comfortable ones. Except for the poorest of the poor, family income tends to come from more than one source and often includes money from side activities that supplement meager earnings from main jobs.

During the 1970's, inflation exacerbated the plight of the urban poor. Overall buying power in the metropolitan area declined to less than three-fourths of its 1972 level. The buying power of those working in informal enterprises declined even more. In a tighter economy the poor have had to spend more on food and cooking fuel, the most vital goods. To reduce housing costs many have chosen to squat or double up, even though the high cost of water in some squatter areas offsets some of these savings. Most of the families interviewed for the study were deeply concerned about meeting their most essential needs.

#### THEIR HOMES

Because the country's surplus rural population is forced to seek a livelihood in urban occupations, Guatemala's metropolitan area and other dynamic cities are growing much faster than the nation as a whole. The production of minimum standard urban shelter has lagged far behind this rapid urban population growth. Despite large national and internationally assisted efforts to build housing for victims of the 1976

earthquake, current production in the public and private sector may, at best, reach about one-fourth of the average annual housing goal of 26,000 units set forth in the current National Development Plan. People who were not housed by the private and public sector had to help themselves. The current National Development Plan estimates that "informal" shelter production averaged 18,000 units a year between 1964 and 1973. Even before the 1976 earthquake, more than two-thirds of the metropolitan population lived in "informally" built shelter. As rapid urban growth has inflated urban land values possibilities for "informal" shelter development in the vicinity of the major urban centers are also diminishing. As a result, newcomers to the cities find it ever more difficult to find a place to live.

Traditionally, poor newcomers to Guatemala City settled in inexpensive rental housing in the central area. The supply of such housing grew until it reached its limits in the 1960's. From the early 1960's until the present the number of new lower income families who must find alternative shelter in the metropolitan area has grown from less than 1,000 a year to about 10,000. In the past many of these families chose to squat in the deep gulches surrounding the central city. Squatting occurred mostly after the 1944 revolution and the 1976 earthquake. However, the geography of Guatemala City and its surroundings as well as public policy have kept squatting at relatively moderate levels. The only other alternative for many poor families is to try to buy or rent a

small plot on which to build a house. Since the 1976 earthquake, skyrocketing land costs in the city's natural expansion areas have made it more difficult for lower income families to find a site that they can afford, except in the far outlying parts of the metropolitan area.

Quezaltenango is still at a stage comparable to Guatemala City in the 1950's, with new lower income families crowding into centrally located rental rooms. Newcomers to Escuintla, on the other hand, have found the older rental inventory filled to capacity. As in the metropolitan area, some of them found homes by squatting and others by moving to inexpensive land at the rural periphery.

In the metropolitan area centrally located lower income housing is typically rented and owner operated. Although occupants of homes on invaded land (tugurios) are by definition squatters, the census reports a good many of them as owners. Such contradictions illustrate the ambiguous tenure of many lower income occupants, especially outside of the central city.

Expectedly, the houses of the poor are small. In central areas entire families live in one room. In squatter communities and outlying areas most families have two or three rooms, and some have even more. Many homes do not have kitchens. Adobe, which was the main construction material before the 1976 earthquake, has been replaced by concrete block, brick or wood and precarious materials. Many homes - particularly squatter shacks

and homes in semi-rural areas - have dirt floors. Access to electricity and water is reasonably good in central areas but declines with distance from the city. In squatter areas people usually buy their water from vendors. Even in central lower income areas sewer connections are rare; outside of these areas there is almost no sewer service, except in government sponsored sites-and-services projects.

Quezaltenango, which was left unscathed by the 1976 earthquake, has maintained its adobe character. Lower income homes in the other urban centers are more commonly built from block or, as in fast growing Escuintla, precarious materials. The poor in Quezaltenango and Escuintla are served by public water outlets while the two small cities investigated for this study supply 90% of their homes with water. In all urban centers the poor have little access to sewers and must depend on latrines or outhouses. The most serious infrastructure defect is the lack of an adequate storm drainage system in the poor downtown area of Quezaltenango.

#### THEIR PERCEPTIONS

Asked about their families' most severe problems, 28 of 39 people interviewed for this study cited low incomes and high expenditures. Only the relatively prosperous mentioned problems beyond their immediate economic status, such as inadequate water supply, lack of electricity or crime.

Asked about critical neighborhood problems, people cited

the most obvious deficiencies. Almost two-thirds mentioned, in order of importance, drainage, water, pavement and electricity. Nearly one-fourth considered crime the most urgent problem. The rest cited transportation or the lack of schools, clinics or markets as the most urgent neighborhood problem. Nobody cited police, fire protection or garbage removal, although most berated these services. Not surprisingly, complaints about the physical infrastructure are most common among people living on the outskirts and in squatter areas.

The hopes of the people typically center on their most pressing problems. Goals beyond mere survival may be appealing but often seem unattainable. Ideas on how to achieve vital goals reflect personal experiences and successful examples. About half of the respondents believed in collective action through grass roots community organizing and mutual help. Only in Quezaltenango did people feel that working with public agencies would improve conditions. Only a minuscule group (one of 25 in the metropolitan area) thought that established neighborhood improvement committees would be effective. Disenchantment with such committees is apparently related to government procedures for gaining legal status. Committees are often created out of grass roots initiatives to solve particular problems facing the community. While the elected committee members await approval of legal status they may not raise funds or otherwise act to carry out their assignment. Communities often grow frustrated about such delays. The resulting atmosphere of mistrust and resignation isolates

community leaders and fosters apathy, resignation or anger. On the other hand, if the approval process for improvement committees could be expedited, and if appropriate incentives were provided for successful committees, community improvement committees could become effective means for collective community action. Trusted, competent improvement committees could plan and implement urban upgrading programs in poor neighborhoods.

THE WIFE OF THE MUNICIPAL LABORER: A TYPICAL LOWER INCOME FAMILY ON THE OUTSKIRTS OF GUATEMALA CITY

Rosa hurriedly opens her door: she is just finishing some tortillas that she sells to a nearby restaurant. Her eight year old daughter offers to work on the tortillas so that her mother can talk to the visitor.\*

Rosa and her husband have six children, two to nine years of age, and share their humble home on the semi-rural outskirts of the metropolitan area with Rosas's 83 year old mother, who has lived here since she married. Rosa was born here and her husband, a native of Quezaltenango, moved in with her and her parents when they married. Since her father's death Rosa has owned most of the 2,000 square meter plot. Her mother has kept a small piece of 400 square meters, which she rents to three other families.

For the last three years Rosa's husband has worked 40 hours a week as a municipal laborer for the city of Guatemala, cleaning

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\*Names are fictitious

streets and doing other menial tasks. On weekends he works with his nine year old son on a rented farm on the outskirts of Villa Nueva, growing corn and beans for his family. With the help of her daughter Rosa spends up to two or three hours each morning making tortillas in her home to sell to local restaurants. She also grows fruits and vegetables and raises chickens and pigs to supplement the family diet. Rosa's 83 year old mother is too old to work but rents the three shacks on her small plot to tenant families.

Rosa's husband earns Q80 a month from his job as a municipal laborer. The value of the corn and beans he raises on the weekends is almost offset by its costs; to produce Q60 worth of farm products a year he spends Q45 to rent the land and for help and transportation. Rosa earns Q10 monthly from her tortilla business and her mother contributes Q20 a month to the household from her Q30 rental income. All in all, the municipal laborer's family has a monthly income of about Q110.

Of its Q110 monthly income, the municipal laborer's family spends Q45 on food for its nine members and almost Q4 for farming expenses. Fruits, vegetables and animals raised by the family and the small surplus from her husband's weekend farming help Rosa keep the cost of food low. Rosa spends Q18 monthly for firewood, Q20 for bus fares and Q.75 for water. Since her home has no electrical connection she has no other utility costs. As she does not have any housing expenses she has about Q22 left for medical, clothing, school and other expenses. The illness of one of her children - apparently

caused by malnutrition during pregnancy - cost the family Q100 for medicine, hospital and doctor bills. Faced with high, rapidly rising costs and a slowly increasing income, Rosa and her husband are worried about making ends meet and, to get through the week, they are sometimes forced to sell some of the corn they grow.

Rosa lives about 20 kilometers, or a good hour by private bus, from Guatemala City's central area. Her semi-rural home consists of several small structures grouped around an outside living area. The oldest structure, a three by four meter adobe hut with thatched roof and dirt floor, is used by her mother. Behind it are the three rented shacks, built of wood, cane and tin like typical squatter structures. Adjacent to the mother's hut is Rosa's kitchen, a small wooden stall of two by two meters, with a wood fire stove (fogon), a table and some shelves. Near the kitchen is the water faucet and the open wash basin (pila). The open space around the wash basin is defined on two sides by the two buildings housing Rosa's family. An old adobe hut, similar to the one her mother uses, sleeps four of Rosa's children on wooden platforms; the other structure is new, larger (six by six meters) and built from cement blocks with a cement floor and tin roof. It is furnished with Rosa's and her husband's bed and their straw mattress, a wooden platform sleeping the two smallest children and a clothes chest. The latrine is hidden in the bushes behind the wash basin.

Although they now have a somewhat better income Rosa believes her family's most serious problem is the lack of money. The most neglected neighborhood services, in her view, are the condition of the streets, crime prevention, water supply and the health center which "won't even give a pill". Rosa does not know any community leader although she and her husband sometimes attend community meetings in the local church.

#### SELECTED INSTITUTIONS AFFECTING THE LIVES OF THE URBAN POOR

##### MUNICIPAL GOVERNMENT

Municipalities in Guatemala have a broad range of responsibilities that profoundly affect the welfare of the poor. Essential municipal services stipulated by law include the provision of potable water, a sewerage system, a slaughterhouse, a market, a public plaza and street cleaning services. Beyond these essential services municipalities may offer a loosely defined set of discretionary services, including transportation and general municipal infrastructure.

In reality, the national government plans, finances and builds about 90% of all local public projects. Financial, legal and institutional constraints further limit municipal autonomy. Municipal budgets and the most important municipal taxes need national government approval. Nationally collected local taxes are disbursed only after specific investment plans have been approved. Local powers are in fact limited to such an extent that a recent study characterized local autonomy as a myth.

The municipal code calls for three levels of municipal government: a council and a mayor, elected by popular vote, and an administration with two officials, treasurer and secretary, appointed by the council and all other staff hired and supervised by the mayor. Other local institutions provided for in the municipal code are the commissions, each composed of council members and citizens, and the auxiliary mayors. Commissions have specific areas of responsibility such as markets, slaughterhouses, education and health, while auxiliary mayors are delegates of the local government at the neighborhood level.

The ability of the cities examined during this study to render municipal services suffers from several major institutional weaknesses, including the lack of intermediate positions between the mayor and departmental staff, particularly in secondary and smaller cities; poor coordination; undefined responsibility for planning and programming public projects; poorly qualified personnel and lack of an adequate framework for citizen participation in government.

Institutional weaknesses are caused and exacerbated by a totally inadequate system of municipal finance. Municipal income is very low, generally as a result of an outdated code for locally raised taxes (Plan de Arbitrios). In the larger cities, particularly Quezaltenango and Escuintla, the most dynamic sectors of the economy - industry, commerce and services - contribute little to municipal revenues. Fees for municipal services are generally low and do not cover costs.

Through national grants and loans, the Municipal Development Agency, (INFOM) plans, finances and implements almost all municipal capital investment programs, except in the large cities. Per capita investment for such programs is very low, generally not exceeding Q2.50. Municipal credit limits are low because of weak tax bases, which precludes financing some urgently needed municipal projects. The national government does not help municipalities to determine local priorities, develop long-term projects nor improve local finances. Consequently, relatively unimportant municipal improvement projects are often built simply because they can be financed within the restricted credit limits.

#### WATER AND SEWER

As noted, the provision of water and sewer is a municipal responsibility. Within the municipality sewer services are generally provided by a sewer department or by the public works department. The institutional organization of water supply, however, varies considerably by municipality. Guatemala City has a semi-autonomous municipal water company, Quezaltenango and other cities have a municipal water department, Escuintla a complex public/private joint venture, one of the small cities examined has a water committee while the other does not have a separate institution.

Insufficient funding for municipal water and sewer departments has weakened their ability to make necessary improvements and extensions, leaving a growing share of the population in the

larger cities without services. Funding is low because tariffs for water and sewer services generally bear no relationship to their costs or, as in Guatemala City, because water is provided free of charge through public outlets.

As a result of the high costs of larger-scale projects, the national government, through the Municipal Development Agency (INFOM) has not financed water and sewer extensions and improvements in the larger cities. Consequently, these municipalities have sought to shift the capital costs of upgrading programs to users. Because of the inherent limits of this approach improvements have usually been confined to areas where the costs are easy to recover.

To the extent that the urban poor live in relatively integrated urban areas their access to water and sewer service is comparable to the city in general. The trend toward outlying, segregated lower income communities in the metropolitan area, however, is creating a new, more formidable set of access problems solely for the poor. Shortages of funds, uncertain legal tenure and the location of many neighborhoods in or near deep ravines have excluded a growing part of Guatemala City's lower income population from water and sewer services. Additional limits on the access of the urban poor to water and sewers include the cost of installation and hookup fees. Nevertheless, Guatemala City's Municipal Water Company has been relatively successful in extending services to some outlying lower income neighborhoods. Most sewer extension projects,

however, are only feasible with concessional international loans. When water and sewer services are available most lower income families choose to use them.

The financial basis of municipal water and sewer services could be improved if users paid the real costs of providing them. A differentiated approach under which industry and commerce would be taxed at a higher rate is needed in Escuintla and Quezaltenango. To improve the coordination between water and sewer services in the three major cities existing separate agencies should be reorganized into joint municipal water and sewer agencies with the power to plan, implement and tax for services.

#### MUNICIPAL DEVELOPMENT AGENCY (INFOM)

INFOM is the chief national agency concerned with municipal affairs. Created in 1965, its responsibilities include planning, financing and implementing municipal public works, providing technical assistance to municipal governments and overseeing the spending of municipal funds. All municipalities seeking loans must borrow from the Agency or have its approval to borrow from other sources. INFOM's projects are financed mostly through grants and loans from AID and IDB and are concentrated in the smaller municipalities. Most of INFOM's projects involve construction or improvement of water and sewer systems, municipal buildings, markets, slaughterhouses and street paving.

Major institutional shortcomings include a lack of programming, the absence of a system for setting priorities for projects and poor coordination between the departments responsible for planning, design and implementation, causing major delays and cost increases. There are no formal mechanisms for coordination between INFOM and other public institutions. Most of INFOM's activities are oriented towards project development, lending and implementation rather than developing local resources. INFOM is not viewed as responsive to the municipalities and local participation in its projects has been generally weak.

Reforms that have recently been implemented by INFOM include a methodology to set project priorities, at least on an intramunicipal basis; a technical commission to review all incoming requests and an inventory of municipal needs and training programs to enhance local skills. Greater local participation in planning and implementing local public works projects would make INFOM much more effective.

#### COMMUNITY DEVELOPMENT

Although many public and private agencies in Guatemala engage in community development activities, for most, with the exception of the Office of Community Development, it is an incidental purpose. Even though current policies limit the activities of the Office of Community Development to rural areas, the statute permits it to work in urban areas. Created in 1967, this agency is presently part of the Office of the President.

It is headed by a General Director, aided by a deputy and a national technical council. Its activities are organized on national, regional and local levels.

The Office is responsible for promoting stable, responsible and self-reliant communities, technically and psychologically prepared to play a constructive role in the country's development. To meet its responsibilities the Office has a staff of 619, including 218 technicians working in 150 communities and 401 administrative positions at the regional and national levels. Its annual budget amounts to approximately Q1 million of which Q900,000 are used for infrastructure investments, including schools, sewers and roads. Other programs include loans to artisans and cooperatives as well as training courses.

Other government agencies affect community development not by assisting the poor in organizing, but by controlling the conditions under which they may organize. Thus, the Ministry of Government and the Comptroller regulate the incorporation of community improvement committees and the organization of fund raising campaigns. The National Institute of Cooperatives regulates and supervises the cooperative societies while the Ministry of Finance oversees both profit and non-profit organizations. As community improvement committees and cooperatives could play key roles in upgrading programs for poor, urban neighborhoods, government regulation of such organizations should be encouraging and supportive. Although many poor people contacted during this study expressed disillusion about

existing committees, the field work identified a few highly successful committees that enjoyed the trust and support of their constituents.

#### SPATIAL TRENDS IN PUBLIC INVESTMENT

Public investment increased from Q19.2 million in 1970 to Q158.6 million in 1976 and is expected to have reached Q500 million in 1979, a 37-fold increase in nine years, largely a result of the earthquake of February 1976.

The main areas of investment were in order of importance: agriculture, transportation, energy and health. Housing and education received only modest amounts of public investments.

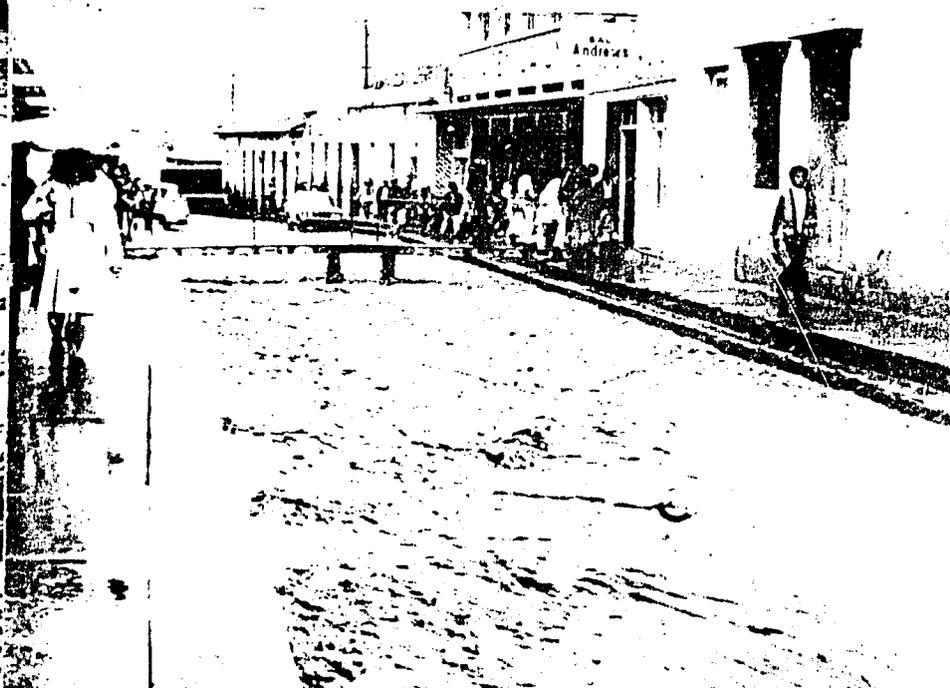
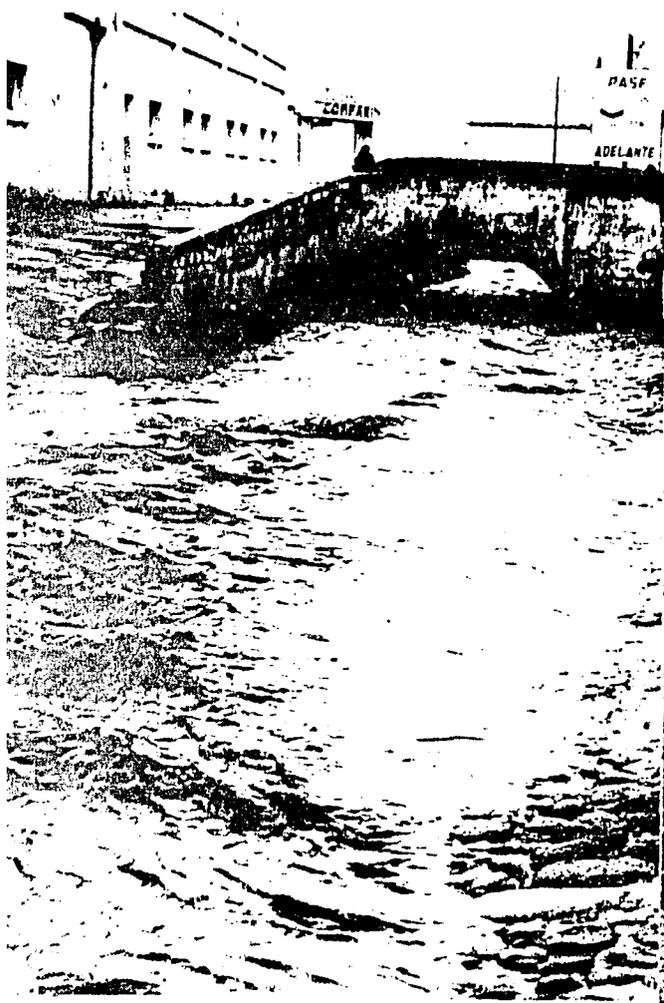
There are major regional differences. Investments are largely concentrated in the Department of Guatemala and in the southern Departments of Escuintla and Santa Rosa. Between 70% and 95% of investment in administration, financing, communication, tourism, internal security, health and social programs was in the Department of Guatemala. Nearly 60% of all educational expenditures and 70% of total housing investments were in the metropolitan area. Major investments in energy (70%), industry and commerce (19%) and transportation (17%) were made in the Departments of Escuintla and Santa Rosa.

The six Departments of the western highlands (Solola, Totonicapan, Quezaltenango, San Marcos, Huehuetenango and Quiche)

received only 11% of the national public investment although the region houses one-third of the country's population. Only small amounts were invested in the western highlands in non-agricultural sectors.

# STORM DRAINAGE

THE MOST SERIOUS INFRASTRUCTURE PROBLEM IS STORM DRAINAGE IN QUEZ-ALTENANGO. EACH YEAR DURING THE RAINY SEASON LOW, POORER NEIGHBORHOODS ARE FLOODED BY THE RUN-OFF FROM NEWER MIDDLE CLASS NEIGHBORHOODS IN THE HIGHER SECTIONS OF TOWN.



# OUTLYING AREAS

BECAUSE OF LIMITED INEXPENSIVE RENTAL HOUSING AND LIMITED OPPORTUNITIES TO SQUAT IN OR NEAR THE CENTER EVER MORE NEWCOMERS TO GUATEMALA CITY MUST SEEK SHELTER IN OUTLYING AREAS. BEFORE THE 1976 EARTHQUAKE GOVERNMENT PLANNED SUBDIVISIONS IN SUCH AREAS WERE SCARCE AND REQUIRED MIDDLE INCOMES.



PUBLICLY PLANNED PERIPHERAL SUBDIVISION

THE LOSS OF SOME 60,000 LOWER INCOME HOUSING UNITS IN GUATEMALA CITY BY THE 1976 EARTHQUAKE PROMPTED A 20,000 UNIT NATIONALLY AND INTERNATIONALLY FINANCED LOWER INCOME RECONSTRUCTION PROGRAM MOSTLY PROVIDING SITES AND SERVICES. ABOUT 40% OF THESE UNITS HAVE BEEN OCCUPIED.



WORLD BANK ASSISTED PERIPHERAL LOWER INCOME SUBDIVISION (SERVICED SITES WITH SANITARY UNIT AND BUILDING MATERIALS LOAN)

MOST OF THE ABOUT 10,000 LOWER INCOME FAMILIES WHO JOIN THE METROPOLITAN AREA EACH YEAR HAVE NO CHOICE BUT TO SEEK TO BUY, RENT, OR INVAD A SMALL PLOT FOR PUTTING UP A SHACK OR SIMPLE DWELLING IN FAR OUTLYING AREAS.

SEMI-RURAL SUBDIVISION ABOUT 20 km FROM GUATEMALA CITY



# DWINDLING ROLE OF SUBSISTENCE FARMING

FROM 1950 TO 1980 THE SHARE OF  
GUATEMALA'S POPULACE LIVING ON  
SUBSISTENCE FARMS HAS SHRUNK  
FROM 60% TO 30%

SMALL FIELDS ON HILLSIDE NEAR  
QUEZALTENANGO



INDIGENOUS MARKET IN SOLOLA

EACH YEAR ABOUT 300,000 FARM WORKERS  
MIGRATE FROM SMALL FARMS IN THE  
HIGHLANDS TO LARGE COTTON AND SUGAR  
PLANTATIONS ON THE SOUTHEASTERN  
COAST TO WORK IN THE HARVEST AND  
SUPPLEMENT THEIR MINIMAL INCOMES.

MIGRANT WORKER CAMP NEAR SANTA LUC.  
COTZUMALGUAPA



# WORK & INCOME SOURCES

MORE THAN TWO-THIRDS OF THE WORKING POOR IN THE METROPOLITAN AREA ARE SALARIED EMPLOYEES. MOST WORK IN GUATEMALA CITY'S BUSINESS DISTRICT.

CENTRAL AREA OF GUATEMALA CITY



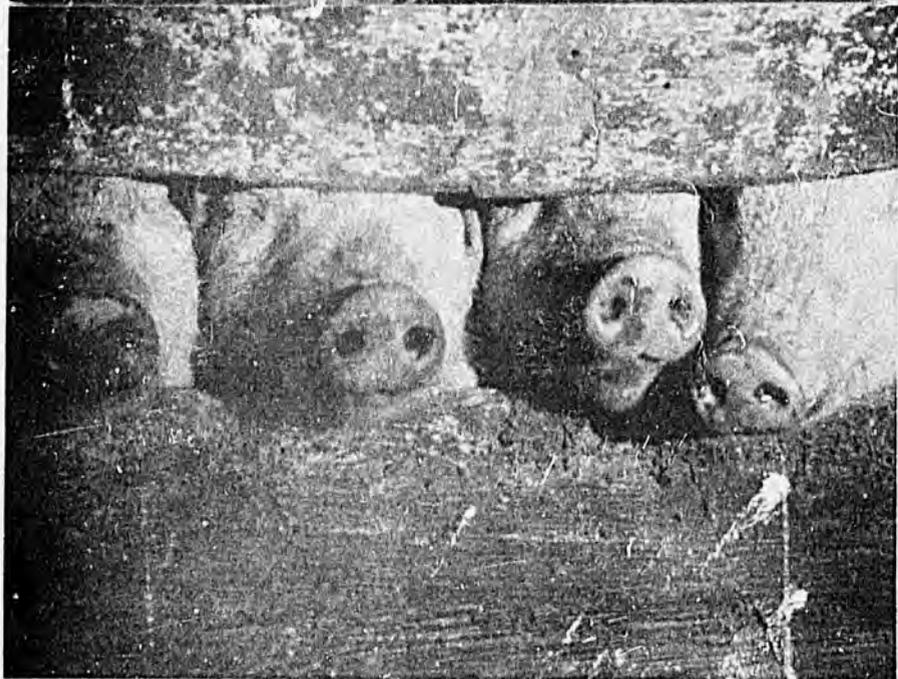
CLOSE TO 30% OF THE WORKING POOR IN THE METROPOLITAN AREA WORK IN "INFORMAL" ENTERPRISES, INCLUDING COTTAGE INDUSTRY, SERVICES AND SMALL RETAIL.

NEIGHBORHOOD STORE IN A TUGURIO



THE POOR TYPICALLY EARN SOME SUPPLEMENTARY INCOME FROM SIDE ACTIVITIES, SUCH AS RAISING AND SELLING CHICKENS, DUCKS AND PIGS, GARDENING, MARIMBA PLAYING, PREACHING, AND SELLING SOFT DRINKS.

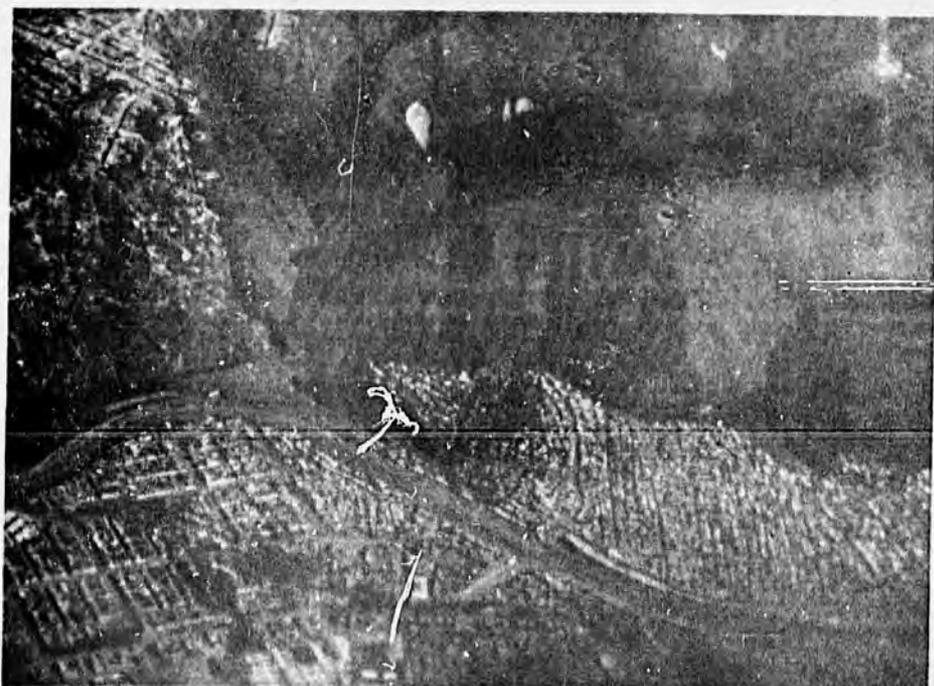
BACKYARD OF A SALARIED WORKER IN OUTLYING, SEMI RURAL NEIGHBORHOOD.



# SQUATTER AREAS (TUGURIOS)

GUATEMALA CITY'S SQUATTER SETTLEMENTS HAVE TRADITIONALLY DEVELOPED IN THE STEEP RAVINES SURROUNDING THE CENTRAL CITY

TUGURIOS ON THE SLOPES OF THE RIO DE LA BARRANGA GULCH



THE SCARCITY OF PUBLIC LAND SUFFICIENTLY RUGGED AND UNUSABLE TO BE SAFE ENOUGH FOR INVASION AND, AT THE SAME TIME, SUITABLE FOR CARVING OUT SQUATTER SITES KEPT SQUATING AT RELATIVELY LOW LEVELS UNTIL THE 1976 EARTHQUAKE

PRE-EARTHQUAKE TUGURIO



THE 1976 EARTHQUAKE DESTROYED MUCH OF THE LOWER INCOME HOUSING INVENTORY AND FORCED THE GOVERNMENT TO TOLERATE OR EVEN SUPPORT THE CREATION OF NEW SQUATTER SETTLEMENTS ON MORE BUILDABLE PRIVATE AS WELL AS PUBLIC SITES

POST-EARTHQUAKE TUGURIO



# WATER & SEWER

ABOUT 46% OF GUATEMALA CITY'S HOMES HAVE RUNNING PUBLIC WATER, BUT 90% OF PALOMARES, 80% OF PERIPHERAL HOMES, 65% OF OTHER CENTRALLY LOCATED DWELLINGS AND PRACTICALLY ALL TUGURIO AND SEMI-RURAL HOMES DEPEND ON OTHER TYPES OF WATER SUPPLY, MOST OFTEN COLLECTIVE OUTLETS.

PUBLIC WATER OUTLET IN TUGURIO  
(CHORRO PUBLICO)

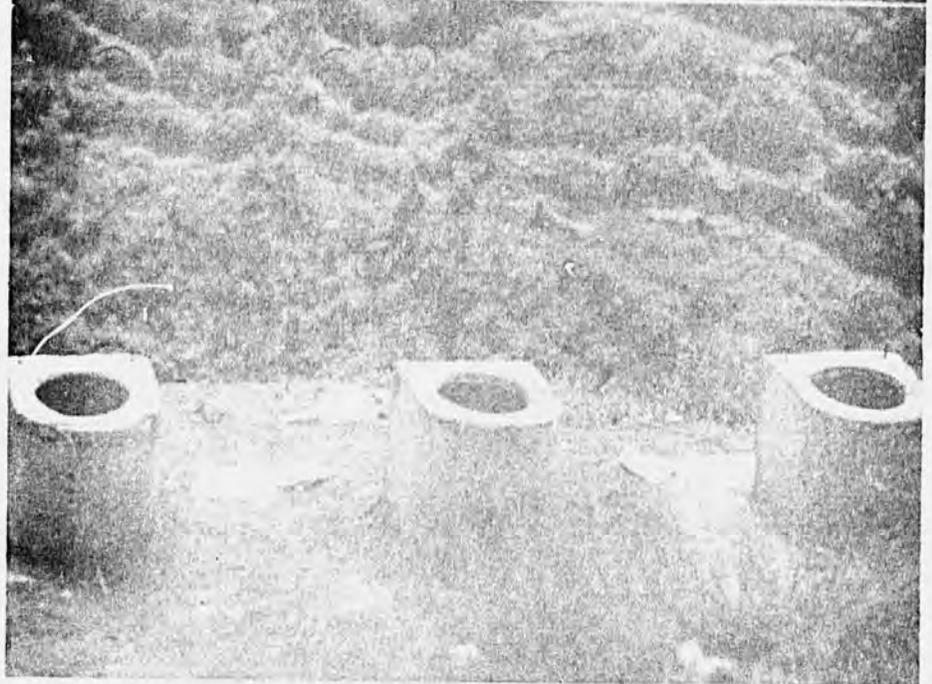


PUBLIC WASHSTONE IN TUGURIO (PILA)



ONLY ABOUT 40% OF CENTRAL LOWER INCOME HOMES, LESS THAN 10% OF TUGURIO AND PERIPHERAL HOMES AND PRACTICALLY NO SEMI-RURAL HOMES ARE CONNECTED TO GUATEMALA CITY'S SEWER SYSTEM.

PUBLIC LATRINES SERVING A LARGE SQUATTER COMMUNITY.



## I. INTRODUCTION

### URBAN POVERTY

"We are poor;" "We do not make ends meet;" "We are short of things",  
(1) these words convey the awareness of Guatemala's urban poor of their condition.

The urban poor know their predicament through the riches and affluence of others. Television brings imported programs displaying and advocating conspicuous consumption into their humble homes. The stark contrast between these images and the reality of poor urban settlements heightens their plight. Poverty is defined in relative terms by the condition of others. The broad gulf between rich and poor in cities makes urban poverty more formidable. A recent study of poverty in Guatemala came to the following conclusion:

"The workers are materially better off than the farmers, but they feel impoverished to a degree that farmers do not. One group is well off but does not realize it, while the other is badly off, but unaware of being so. Any poverty index designed to take into account both subjective and objective indicators might register both groups roughly equal in magnitude." (2)

Existing, less comprehensive poverty indices on income, housing, education, health and other key variables show that poverty is most pervasive in rural areas. Therefore, to meet its Congressional

mandate to direct foreign assistance to the poorest of the poor, the Agency for International Development (AID) has aimed its program in Guatemala mostly at the rural poor.

However, AID, recognizes that, throughout the developing world, the rural poor are fast becoming the urban poor. Recent policy determinations have emphasized the need to assist the urban as well as the rural poor. Thus, Policy Determination 67, (May 27, 1976) reaffirmed the main emphasis of AID programs on rural areas and the rural poor, but stated that AID will assist the urban poor through the use of various techniques, including the Housing Investment Guarantee Program (HIG) and certain pilot demonstration projects.

In an objective sense urban poverty is caused and reinforced by insufficient access to employment and essential services. As access problems vary between urban areas as well as within them poverty is manifest in different forms. An effective urban strategy for Guatemala meeting the Congressional mandate and AID's policy determinations would identify the most pressing needs for better access and try to meet them. It might employ such tools as community development, small business promotion, manpower training, job creation and placement, technical assistance to municipal and national government agencies, housing, utilities, transportation, health, education, and others -- depending on the most effective forms of public intervention in particular circumstances.

As an initial step to developing approaches - with possible AID assistance - for alleviating conditions of urban poverty in Guatemala this study investigated access problems of the urban poor - both objectively and as they perceive them. It further analyzed the effectiveness of certain public institutions or delivery systems in serving the needs of the poor.

### POPULATION GROWTH AND URBANIZATION

Over the past 30 years the population of Guatemala has grown at an average annual rate of about 2.8% <sup>(3)</sup> from 2.79 million in 1950 to an estimated 7.26 million in 1980 <sup>(4)</sup>. At the beginning of this period close to 60% of the population lived on 308,000 mini-farms of less than seven hectares each. By 1964 - about at midpoint of the period - the number of mini-farms had increased by less than 1% a year to 365,000, providing shelter and partial subsistence to about 45% of the population. Assuming an equally modest increase in mini-farms from 1964 to the present, the share of Guatemala's population relying in whole or in part on subsistence agriculture has shrunk by one-half during the three decades, to about 30% in 1980 <sup>(5)</sup>.

While almost every family living on mini-farms depends on supplementary income, mostly from migrant labor on large plantations <sup>(6)</sup>, families without access to subsistence farming can no longer earn their livelihood in agriculture. Even though agriculture continues to occupy a key position in the Guatemalan economy,

accounting for almost 30% of the Gross National Product, the introduction of more capital intensive agro-industrial farming methods has helped to reduce the share of the work force active in agriculture <sup>(7)</sup>. Between 1964 and 1973 it declined from 30% to 25% <sup>(8)</sup>. In absolute terms, agricultural employment has remained practically unchanged since 1964, increasing by only one-third of one percent a year from 1964 to 1973 <sup>(9)</sup>.

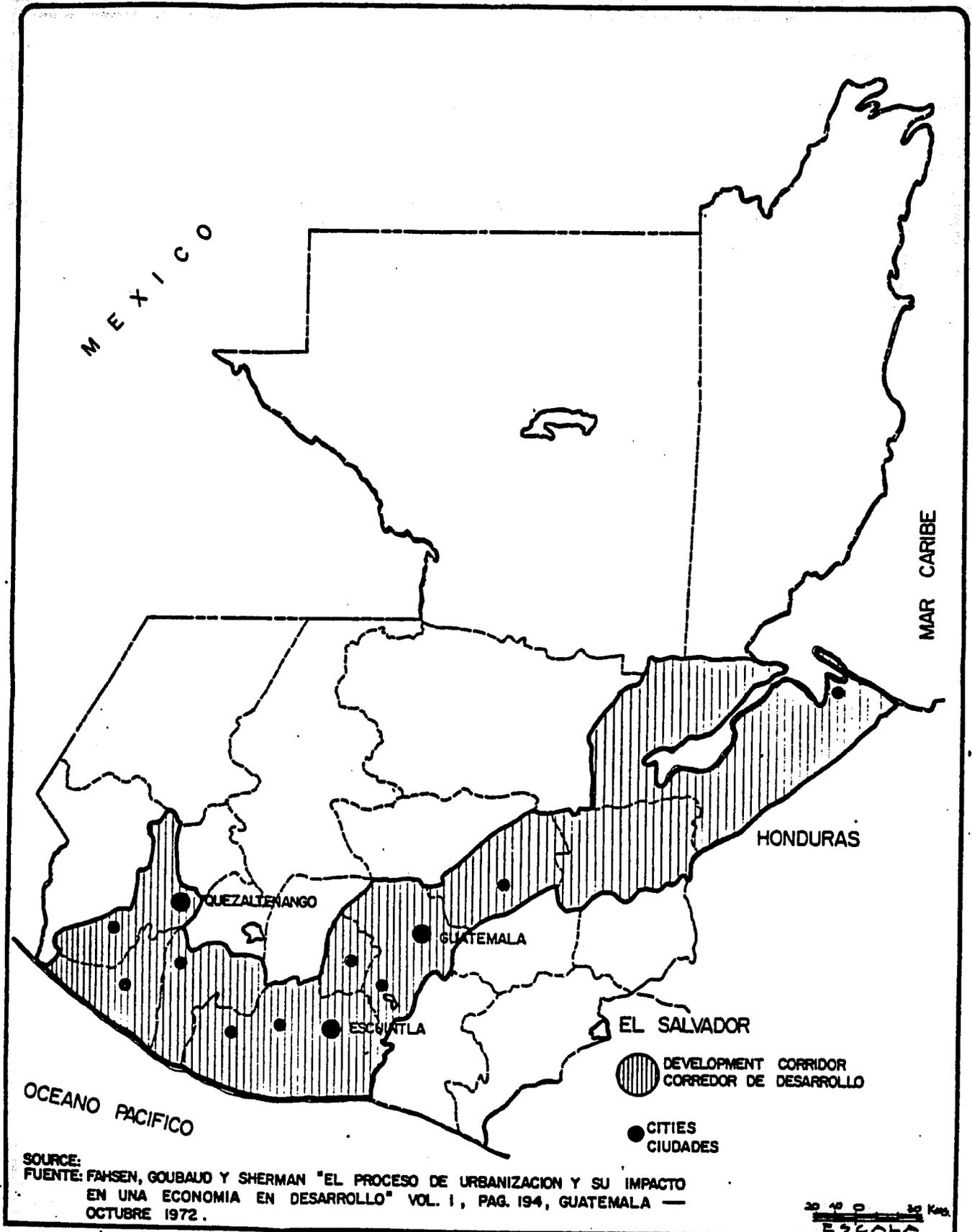
People who cannot earn a living in agriculture are driven to seek their livelihood in Guatemala's cities. Indeed, the country's urban population has grown at almost twice the rate of its rural counterpart, from 25% of the total in 1950 to about 40% in 1980 <sup>(10)</sup>.

#### GROWTH POLES

Urban growth in Guatemala has been concentrated in the metropolitan area as well as the larger centers of the agro-industrial regions along the Pacific coast. With some exceptions in the south, small urban centers with less than 10,000 people have stagnated. Between 1964 and 1973 their combined growth rate was less than half the national average <sup>(11)</sup>.

As illustrated in Figure 1, Guatemala's urban growth has occurred along a corridor connecting the western highlands and the southern Pacific coast with the country's narrow Atlantic shore. The metropolitan area of Guatemala City, the western highland center of

FIGURE 1  
DEVELOPMENT CORRIDOR  
AND  
MAJOR URBAN CENTERS

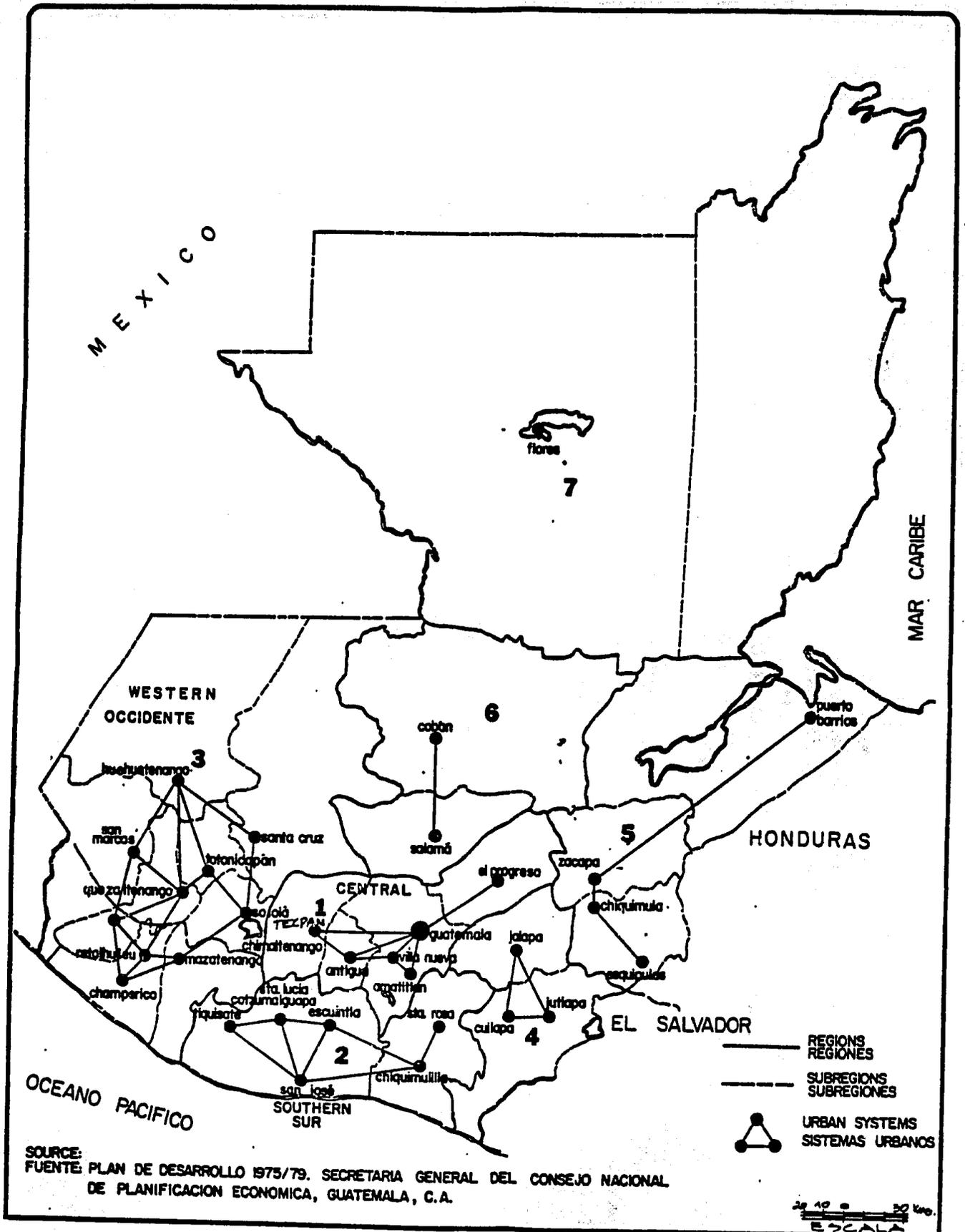


Quezaltenango and the southern agro-industrial center of Escuintla/Santa Lucia Cotzumalguapa are the principal urban growth poles in this corridor. Representing more than 60% of the country's urban population in 1973, these three growth poles were considered the main locales for studying urban poverty in Guatemala.

Each of these three major urban areas is the center of both a region and an urban system, as defined by the National Planning Council in its 1975-1979 National Development Plan. These three regions and urban systems form the three principal interdependent components of Guatemala's economy. The central region, where the capital is located, is the country's political, economic and cultural heart, providing the vital links between national and international markets. The western highlands region contains most of Guatemala's indigenous people. Because of the limits of its traditional economy of subsistence agriculture and artisanship it is an important labor reserve for the rapidly growing export agriculture of the south-western and northern regions.

Figure 2 shows the regions and the relations among their cities, as defined by the National Planning Council. In addition to the three main urban centers it also identifies two smaller urban areas - San Marcos/San Pedro in the western highlands and Tecpan in the

FIGURE 2  
REGIONS AND URBAN SYSTEMS



western central region - which were included in this study to provide a broader view of urban conditions in Guatemala.

### Central Urban System

The central region is dominated by the metropolitan area consisting of Guatemala City and 11 surrounding municipalities, two of which, Amatitlan and Mixco, have sub-center functions. The two urban centers west of the metropolitan area (Antigua and Chimaltenango) have undergone only moderate growth while the center extending the system to the northeast (El Progreso) has stagnated. Tecpan Guatemala, the small town included in this study, forms part of Chimaltenango's hinterland.

The metropolitan area is Guatemala's center of government, culture, commerce, production and services. It boasts more than four-fifths of the nation's commercial sales value, about two-thirds of all industrial and service establishments, more than half the country's hospital beds, 90% of its physicians and 86% of its paramedical personnel (12).

Endowed with this cornucopia of urban opportunities, the metropolitan area of Guatemala City has been the country's strongest magnet of urban growth, exhibiting an average annual population growth of 5.4% between 1964 and 1973 (13). Assuming that this rate has continued through the decade, its 1980 population is estimated at

close to 1.5 million. In 1973, close to 18% of the nation's total population and nearly half of its urban population was concentrated in the metropolitan area. By the end of the century its populace is expected to increase to close to 4 million, representing 30% of the national and 60% of the total urban population.

Migration has accounted for over 40% of the metropolitan area's population growth. Recent studies have shown that most migrants to the metropolitan area come from other cities rather than rural areas. Thus, between 1950 and 1973 less than one out of three migrants came from rural areas and almost one out of two from departmental capitals <sup>(14)</sup>. Between 1968 and 1973 almost half the migration to the capital came from the following five departments, in order of importance: Escuintla, Santa Rosa, Quezaltenango, San Marcos and Jutiapa, generally from their capitals. It should be noted that migration from Escuintla is almost balanced by reverse migration from the metropolitan area.

The studies also indicate that the migration process from the rural areas to the metropolis spans more than one generation. More than 90% of the heads of migrant households living in the capital have come directly from their place of birth. Typically, the process appears to unfold in three main stages. First, a landless peasant moves to a small town offering non-agricultural as well as agricultural employment. In the following generation some of the peasant's children move to larger urban centers. Separated from traditional settings and exposed to urban education and life styles

they assimilate the values of the dominant culture. If their origin was indigenous, they become hispanic or "ladino". Broader employment opportunities in the capital and the precedent of friends and relatives already living there often encourage subsequent migration to the metropolitan area (15).

Migration to the capital is selective. The average newcomer is young (21 years), and with an educational level comparable to the metropolitan average, is reasonably prepared to compete for employment. Close to 70% of the migrants have had some formal education, over three times the national average. The unemployment rate of migrants was 14.4%, somewhat lower than the official rate for people born in the capital (16%). (16)

### Southern Urban System

The southern region is organized around a dynamically growing urban system with Escuintla as its main growth pole, and containing three emerging urban centers in the Department of Escuintla (Santa Lucia Cotzumalguapa, Tiquisate and Puerto de San Jose) and two smaller centers in the Department of Santa Rosa (Chiquimulilla and Cuilapa). This region has undergone the nation's fastest urban growth and its most rapid agro-industrial expansion.

Escuintla, the city selected for this study, is strategically located between the metropolitan area and Puerto de San Jose. It is now

Guatemala's second most important urban area as measured by its annual contribution to the Gross National Product, its contribution to national property tax revenues and the magnitude of public and private investment in the region. With growing employment in manufacturing, commerce and service industries, Escuintla has experienced Guatemala's highest rate of population growth and is quickly displacing Quezaltenango as the country's second largest city. Between 1964 and 1973 it grew at an average annual rate of 6.9%, almost two and one half times the national average. Assuming continued growth at this rate through the decade, its urban population in 1980 can be estimated at 75,000. With the construction of a new highway between Guatemala City and Escuintla and a new metropolitan airport in the Escuintla area, it is expected to become an integral part of the emerging metropolitan region.

Over 65% of Escuintla's growth is the result of migration. While the migrants to Guatemala City generally come from urban areas, Escuintla's migrants are mostly rural. Between 1968 and 1973, nearly half the migration to the Department of Escuintla originated in the following departments in order of importance: Guatemala, Jutiapa, Santa Rosa and Suchitepequez <sup>(17)</sup>. Most migrants to Escuintla are of ladino origin.

Other cities in the Department of Escuintla have also experienced annual growth rates far above the national average; between 1964

and 1973, Santa Lucia Cotzumalguapa, previously an insignificant village near Escuintla, grew by 5.9%, Puerto de San Jose by 5.3% and Tiquisate by 4.9%.

### Western Urban System

The western region is organized around a well differentiated system of urban areas with Quezaltenango as its major center and nine support centers within 80 kilometers. A recent study prepared for the National Planning Council considered the development of this urban system as the only alternative to more centralization in the metropolitan area (18).

The western region comprises two distinctly different areas: the western highlands, home of much of Guatemala's indigenous population, and the western coast, an area of expanding agro-industry functionally related to the southern region. Corresponding to this division the urban system includes four emerging sub-centers in the coastal area (Coatepeque, Retalhuleu, Mazatenango and the Port of Champerico) characterized by fast population growth and several traditional urban centers in the highlands. The latter group comprises two types: two urban areas of modest growth but limited functions (San Marco/San Pedro and Huehuetenango) and three stagnating places (Santa Cruz del Quiche, Solola and Totonicapan). Two tourist centers in the region (Panajachel and Chichicastenango)

represent a different, more independent category. Trade within the region is strongest between Quezaltenango and the coastal centers. The National Planning Council's study recognized the functional complementarity between the highlands and the coastal area and proposed strengthening the Quezaltenango-Retalhuleu-Port of Champerico axis as an alternative to the dominant Guatemala City-Escuintla-Port of San Jose axis. (19)

Quezaltenango has evolved over the centuries as the region's dominant center because of its strategic location. By moving regional branches of some decentralized government agencies to Quezaltenango, such as the National Electrification Institute (INDE), the University of San Carlos and the Department of Public Works, the national government has strengthened the city's regional role. However, the dynamic ascendance of the younger coastal cities has begun to erode Quezaltenango's leadership. At least two of them have grown as fast as the emerging centers of the southern region: Between 1964 and 1973 Coatepeque grew by 5.9% and Mazatenango by 3.8% yearly. In contrast to these fast growing smaller urban areas in the southern agro-industrial region, Quezaltenango has grown at a rate of only 3% a year, just slightly above the national average. Recognizing the importance of a strong center for the entire region in Quezaltenango, recent studies for a regional development plan proposed improving its services, infrastructure and industry, and locating more government offices there (20).

San Marcos, the second city in the western region selected for this study, forms, with its sister city San Pedro, a dual urban center. While San Marcos is the seat of departmental administration and schools, San Pedro has attracted commerce and industry. San Marcos/San Pedro derives its relative strength as a twin urban center from its large agricultural hinterland, traditional small-scale leather and textile industries and the local dependence on intermediate services that are not otherwise available in this part of the western region.

The western region has experienced three major migrations: the seasonal migration of farm workers to the Pacific coast for the cotton and sugar harvest, permanent migration from rural areas to the major urban centers (more than 10,000 inhabitants) both within the region and in the southern coastal region (Departments of Suchitepequez, Escuintla and Retalhuleu) and an exodus from these urban centers to the metropolitan area.

The latter movement is of particular interest. As a case in point, Quezaltenango is receiving a substantial influx of migrants with limited urban skills, with about two-thirds coming from surrounding small towns and the rest from neighboring Departments, mainly San Marcos and Huehuetenango. This immigration, however, has been offset by outmigration to the metropolitan area; in fact, between 1964 and 1973, outmigration exceeded immigration. To the detriment of Quezaltenango and its region, those leaving the city are better educated and better prepared for urban occupations than those entering. (21)

## MAJOR LAGS IN GROWTH

While Guatemala's urban population has grown fast, urban employment opportunities have lagged. From 1964 to 1973, urban employment grew by less than 1.8% a year, approximately half the rate of urban population growth. <sup>(22)</sup> One factor limiting urban employment, particularly for lower income groups, was the growing reliance of industry on capital intensive production <sup>(23)</sup>.

The production of minimum standard urban shelter has lagged even more behind population growth. Annual production by the formal sector averaged only about 3,000 units from 1971 to 1975, almost exclusively for upper middle and upper income strata <sup>(24)</sup>. Immediately following the partial or total destruction of some 200,000 dwelling units in the 1976 earthquake (in the capital alone more than 60,000 units were lost) formal sector production, aided by international relief funds, rose to 6,350 units in 1976, but dropped to 2,650 units in 1977 and 4,100 units in 1978 <sup>(25)</sup>. If several major nationally and internationally financed earthquake reconstruction projects are built in 1980, formal sector production might again rise to about 6,000 units. However, even at that level it would fall far short of the average annual housing goal of 26,000 units set forth in the 1970-1982 National Development Plan.

Shelter needs not met by the formal sector are satisfied through the so-called informal sector or, more precisely, by the people who

actually need the shelter. The 1979-1982 National Development Plan estimates that the informal sector produced 18,000 shelter solutions a year between 1964 and 1973. (26) Based on the 1973 census it can be estimated that even before the 1976 earthquake more than two-thirds of the metropolitan population lived in shelter produced outside the formal sector. (27) The 1973 census also revealed that more than half the metropolitan housing inventory had no water connection, 60% had no sewage disposal and 35% was built of impermanent materials.

## NOTES

- (1) Quotes from interviews conducted for this study.
- (2) Smith, Gary. Estimating Rural Poverty in Guatemala. Agency for International Development, December 1979, p. 7.
- (3) Fox, Robert W. and Jerrold W. Huguet: Population and Urban Trends In Central America and Panama. Interamerican Development Bank, Washington D.C. 1977, p. 105.
- (4) Direccion General de Estadistica. Guatemala: Poblacion Estimada por Departamento y Municipios. Anos 1974-85.
- (5) Number of mini-farms; Secretaria General del Consejo Nacional de Planificacion Economica, quoted from Municipalidad de Guatemala, EDOM 1972-2,000, p. 316. Population of mini-farms: Estimate based on assumption of 5.2 persons per farm (average for rural families in 1973 census).
- (6) A recent study estimated that there are 300,000 seasonal workers in Guatemala. Schmid, Lester, El Papel de la Mano de Obra Migratorio en el Desarrollo Economico de Guatemala. Universidad de San Carlos, Instituto de Investigaciones Economicas y Sociales undated, p. 25.
- (7) Cotton, sugar and banana alone account for close to 60% of the country's total exports. "Problems d'Amerique Latine: Amerique Moyenne" Notes et Etudes Documentaires, La Documentation Francaise, Vol. XLIII February 15, 1977 p. 49.
- (8) Orellana, Rene Arturo. La Fuerza de Trabajo en Guatemala. Publicaciones IIES Monografia No. 5, Universidad de San Carlos, 1978, p. 27.
- (9) USAID Guatemala. Country Development Strategy. Statement 1981-1985, January 1979, p. 19.
- (10) Alvarado, Luis "El Proceso de Urbanizacion en Guatemala" Hermes Marroquin, ed. El Problema de la Vivienda Popular en el Area Metropolitana de Guatemala, 1978. p. 21.
- (11) Ibid., p. 18.
- (12) Agency for International Development. Guatemala Health Sector Assessment. 1977.

- (13) Existing data on population and population growth rates in Guatemala vary widely. Growth rates in this report are based on the following source: Secretaria General del Consejo Nacional de Planificacion Economica. Bases para una Politica de Desarrollo Regional y Urbana. Quoted in: Secretaria General del Consejo Nacional de Planificacion Economica, Banco Interamericano de Desarrollo. Documentos para el Plan de Desarrollo Regional de Occidente Altiplano. Vol. I., Definicion del Sistema de Centros Urbanos, 1977, p. 18. Data are based on the municipio, rather than city. Population projections for 1980 were based on the assumption that the previous growth rates continued through the end of the decade.
- (14) Orellana G., Rene Arturo. Guatemala: Migraciones Internas de Poblacion 1950-1973 - Publicaciones IIES, vol. 4, Universidad de San Carlos, 1978; and Direccion General de Obras Publicas Estudio de la Migracion Interna Hacia la Ciudad de Guatemala. - 1970.
- (15) In a survey of families who migrated to Guatemala City, over 70% gave the lack of employment in their place of origin as the major reason for moving. Direccion de Obras Publicas, op.cit., p. 38.
- (16) Ibid, p. 41.
- (17) Memorandum from Secretaria Programa EIAR-INFOM to David Peacock, AID, October 26, 1976.
- (18) Secretaria General del Consejo Nacional de Planificacion Economica, Banco Interamericano de Desarrollo, Documentos para el Plan de Desarrollo Regional de Occidente Altiplano, 1977.
- (19) Secretaria General del Consejo Nacional de Planificacion, Banco Interamericano de Desarrollo. op.cit.
- (20) Secretaria General del Consejo Nacional de Planificacion, Banco Interamericano de Desarrollo. op. cit., Vol. IV.
- (21) Direccion General de Obras Publicas, op.cit. p. 37.
- (22) Agency for International Development. Country Development Strategy Statement, Fiscal Year 1981, Guatemala, January 1979, p. 19.
- (23) Ibid., p. 20
- (24) Agency for International Development. Shelter and Related Development in Guatemala: Analysis and Recommendations for AID Staff Support, May, 1976, p. 5.
- (25) Houel, Michele. Need, Demand and Production of Housing in Guatemala. Unpublished Paper, Rutgers University, 1980.
- (26) Housing Sector, p. 7.
- (27) Marroquin, op.cit., p. 194.

## II. PROFILES OF URBAN POVERTY

Most information on urban poverty in Guatemala is outdated and incomplete and permits, at best, only aggregate descriptions. For example, only three reasonably systematic studies of family income and expenditures have been conducted. The first, done in 1946, covered only Guatemala City. In 1957, a second study covered 776 families in 10 cities. The last survey, conducted in 1969 by the University of San Carlos, included only Guatemala City, Quezaltenango, Puerto Barrios, Jutiapa and Escuintla. Information on housing conditions is similarly scant. The last housing census was conducted in 1973, before the 1976 earthquake destroyed much of the inventory. Building permits or starts are not documented, much less total housing production by type and income level. Because of data limitations, official estimates of Guatemala's housing deficit vary widely. The cumulative deficit by the end of the century is estimated at 750,000 units by the National Planning Council and 2 million by the National Housing Bank <sup>(1)</sup>. Data on other variables related to poverty is not much better. Health and nutritional information exists only in aggregate form, with occasional distinctions between regions, urban and rural areas. Data on per capita gross domestic product, mortality, literacy and school registration are available by Department, but are not broken down by urban and rural areas.

In order to describe urban poverty in specific, discrete terms this study first identified and examined the best available information on the poor and their neighborhoods. The following six sources were the most useful:

-National Housing Bank (BANVI). Mercado Habitacional, 1977. This unpublished series of computer tabulations documents a survey conducted under BANVI's auspices in 1977. The purpose was to gather information on the social and economic condition of families interested in government sponsored housing. Ten cities outside the metropolitan area were covered, including Quezaltenango (1,190 respondents), Escuintla (716 respondents) and San Marcos (239 respondents). Tecpan Guatemala, the fourth urban center outside the metropolitan area included in this study, was not covered.

To obtain responses, auxiliary mayors in the participating towns went to poor neighborhoods and explained the study's purpose and significance. Residents were asked to go to city hall and fill out the survey form. While this approach ensured reasonably large samples, it biased the data. Illiterate residents, those not reached by the auxiliary mayors, the infirm, or those unable or unwilling to go to city hall were likely to be excluded from the survey. Despite these qualifications, the survey offers the best available information on the

socio-economic characteristics of the urban poor outside of the metropolitan area.

-Marroquin, Hermes. El Problema de la Vivienda Popular en el Area Metropolitana de Gutemala. Prepared for Centro de Investigaciones en Vivienda y Desarrollo Urbano (CIVDU). April, 1978.

This is the most complete study of lower income housing in the metropolitan area. Relying upon a sample of 1973 census sheets, the housing and socio-economic conditions of this group were compared to the total population. Although the principal data base predates the 1976 earthquake, the analysis, which was conducted after the earthquake, considered its estimated effects on the housing supply.

-Amaro V., Nelson. Informe sobre Aspectos Sociales del Segundo Proyecto de Desarrollo Integrado. Prepared for Banco Nacional de Vivienda (BANVI) and Banco Internacional de Reconstruccion y Fomento (BIRF), September, 1978. (Referred to as Amaro I).

This report presents profiles and describes living conditions in urban areas considered for upgrading programs.

-Amaro V., Nelson. Analisis y Tabulacion de la Encuesta de Hogares. Segundo Componente de Mejoramiento de Areas Marginales y en Deterioro. Prepared for Banco Nacional de Vivienda (BANVI) and Banco Internacional de Reconstruccion y Fomento (BIRF), October, 1978. (Referred to as Amaro II).

This report documents the results of a 1978 random sample survey of 320 families in three pre-earthquake settlements surrounding Guatemala City. It is the best and most current source of information on family income in older lower income settlements in the metropolitan area.

-Prata L. Roberto. Componente I. Mejoramiento Integral de los Asentamientos Informales y Areas en Deterioro en el Area Metropolitana de la Ciudad de Guatemala. Prepared for Banco Nacional de Vivienda (BANVI) and Banco Internacional de Reconstruccion y Fomento (BIRF), December, 1978.

This report, as well as the two previous ones, is part of the background studies for BANVI's second World Bank assisted housing program. Its statistical annex includes census data on lower income settlements in Guatemala City

covering total population estimates and information on sex, age, literacy, work force and indigenous residents.

-Klussman O., Evelyn. Algunos Indicadores Demograficos y Economicos de Asentamientos Post-Terremoto en el Valle de Guatemala. Prepared for: Presidencia de la Republica, Comite de Reconstruccion Nacional. 1979.

This paper presents the findings of a random sample survey of 600 families in 16 post-earthquake settlements in the metropolitan area. It includes age, sex, education, family income and employment data.

-National Housing Bank (BANVI). Unprocessed data on 595 household heads in three post-earthquake settlements. 1979.

This source includes data on the occupation, age, income and family size of all household heads in the three settlements.

To complement the data derived from these six main sources, this study included a series of field interviews in poor residential areas in all five urban centers. Outside the metropolitan area residential segregation of the poor is not typical. In the semi-rural periphery and more densely populated sectors of Quezaltenango and Escuintla some poor areas can be visually distinguished. For practical purposes, however, the poor are spatially integrated in these cities

as well as in the smaller towns. With the help of knowledgeable local officials two neighborhoods in Quezaltenango and Escuintla with relatively high concentrations of poor residents were identified for field investigation. Figure 3 illustrates population density patterns in Quezaltenango. San Marcos and Tecpan were each treated as one poor community.

In the metropolitan area, on the other hand, the residential segregation of the poor is apparent. The National Planning Council has identified 169 distinct poor neighborhoods <sup>(2)</sup>. Marroquin defined five types of housing differentiating such neighborhoods, based upon access to infrastructure, distance from the metropolitan center, shelter type and tenure. After the earthquake a sixth type - planned government assisted resettlement projects - emerged <sup>(3)</sup>. These six types can be organized under three main categories, based on the predominant types of tenure and, coincidentally, distance from the metropolitan centers:

- Poor Neighborhoods<sup>2</sup> in the Central Area. By virtue of their location such neighborhoods are connected to the city's infrastructure. They include the two main types of traditional lower income housing in Guatemala City.
- Palomares (Pigeon-Coop Tenements) Overcrowding and shared sanitary facilities typify the deteriorated rental quarters that were built as a rooming houses. In 1973, 106,700 persons lived

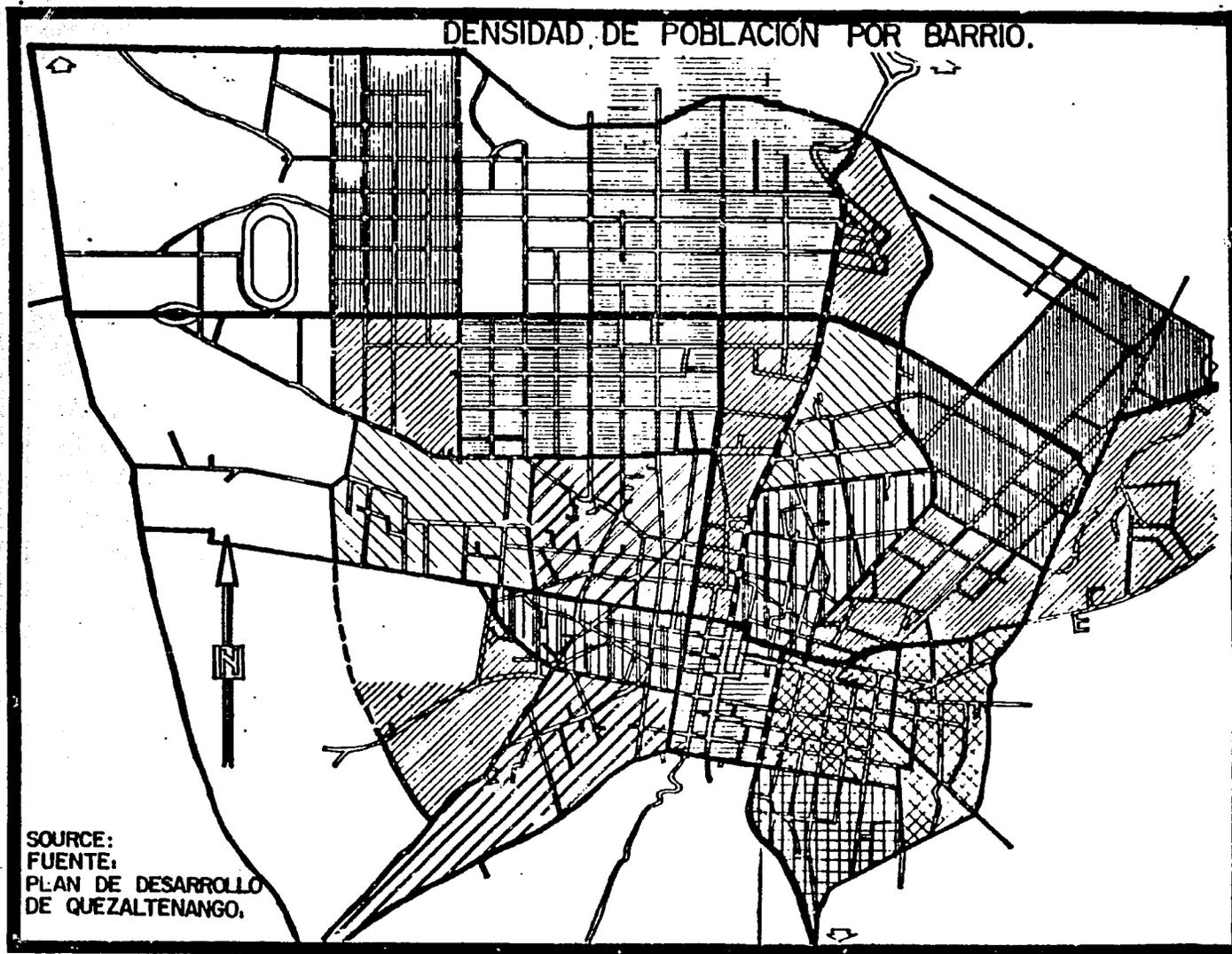


FIGURE 3  
QUEZALTENANGO POPULATION DENSITY BY NEIGHBORHOOD



in palomares (4).

- Other Deteriorating Shelter. This type refers to older buildings, often built for single-family use, that have been subdivided into smaller dwelling units and usually combine owner and rental occupancy. In 1973, 434,900 persons lived in this type of housing.

- Tugurios (Squatter Areas)

This term denotes a neighborhood that is typically built on "invaded" land with trash materials. Guatemala City's tugurios have traditionally been built on the steep ravines (barrancos) surrounding the central city. After the 1976 earthquake tugurios also emerged on buildable land bordering these ravines. Because the post-earthquake tugurios have much less security of tenure it is important to distinguish between them and pre-earthquake tugurios. At best, tugurios have only the most elementary infrastructure (collective water supply and electricity). In 1973, 109,900 persons lived in tugurios.

- Outlying Neighborhoods

This category includes two types of lower income neighborhoods found in the newer outskirts of the capital:

- Peripheral Settlements

This term describes both legal and illegal lower income subdivisions with rented or individually owned lots generally lacking vital infrastructure elements. Since the 1976 earthquake some new peripheral settlements have been developed with national funds and international assistance (World Bank

and Interamerican Development Bank). Compared to most privately initiated peripheral settlements, the major advantages of these public "sites-and-services" and "basic home" projects are infrastructure improvements, higher planning standards and mortgage financing. In 1973, 67,200 persons lived in peripheral settlements.

- Semi-Rural Settlements.

This type covers housing built from inexpensive materials and located in semi-rural areas on the metropolitan fringes distant from public services. In 1973, 74,500 persons lived in these settings.

Besides these three categories of neighborhoods with a distinct lower income character, many of the more prosperous residential areas in Guatemala City contain pockets of poverty.

The 1976 earthquake destroyed about 60,000 lower income dwellings in the metropolitan area. There is no reliable data on the present lower income inventory. Visual evidence suggests that most of the damaged structures have been repaired or rebuilt on-site, sometimes makeshift and sometimes permanently. No neighborhood has been redeveloped. Some damaged adobe buildings may have been replaced by new wooden shacks, changing the character of a few central lower income neighborhoods. On the whole, the traditional lower income neighborhoods now contain at least as many people as before the earthquake.

On the other hand, the metropolitan area now has about 400,000 more inhabitants than in 1973, the year of the last census. Assuming that 70% of the newcomers can afford only lower income housing <sup>(5)</sup> and that the lower income population in the central neighborhoods is not much larger than before the earthquake, it is estimated that about twice as many people as in 1973 now live in tugurios and outlying settlements -- about equal to the population of central poor neighborhoods -- and that the total population in distinct lower income areas now exceeds one million.

The following criteria were used to select a sample of ten lower income neighborhoods for field investigation:

- Neighborhood type as defined for this study. This criterion integrates a number of important characteristics including distance from the metropolitan center, age, type of tenure and security of tenure;
- Number of inhabitants;
- Availability of data; and
- Location inside or outside Guatemala City

To protect the privacy of respondents the selected neighborhoods are not identified. Table 1 shows their distribution by the selection criteria.

A total of 124 field interviews were conducted to complement the existing data on urban poverty in the 18 selected communities in

T A B L E 1

CATEGORIES OF LOWER INCOME NEIGHBORHOODS IN THE METROPOLITAN AREA  
SELECTED FOR FIELD INVESTIGATION BY SIZE AND NEIGHBORHOOD TYPE

Neighborhood Type	Part of Older Neighborhood	Size (Number of Inhabitants)			
		Below 5,000	5,000 10,000	10,000 15,000	Over 20,000
Central					
Palomar	1				
Other Deter- iorating	1				
Tugurio					
Pre-Earthquake		2		1	
Post-Earthquake					1
Outlying					
Peripheral					
Private			2		1
Public			2		
Semi-Rural				1	

the five urban areas. These interviews sought a holistic description of the problems confronting the poor, rather than to collect statistical data.

Field information was gathered on three levels. The first consists of 75 "base level interviews" with residents (ranging from 3 to 9 per community). These interviews aimed at exploring the main issues faced by the communities through the eyes of their people. They included 39 in-depth interviews of families (representing a variety of socio-economic situations and residential environments) and 36 short individual and group interviews or conversations at stores, bars and other public places informally exploring community perceptions. The second level, made up of 13 "intermediate level interviews" with local leaders (ranging from 1 to 5 per urban center), sought to examine issues from the perspective of community leadership. Thirdly, 35 interviews were conducted with representatives of external organizations and groups active in the community in order to further explore issues identified in the lower level interviews. The results of this holistic research effort were combined with existing data on the selected urban communities to arrive at coherent descriptions and profiles of urban living conditions in Guatemala. Annex II presents a sample of 12 base, 7 intermediate and 4 external level cases as well as the questionnaires used. The findings from the existing sources and field investigation were jointly organized in the following six sections:

- the people,
- their work,

- their incomes,
- cost of living and family expenditures;
- their homes, and
- the people speak out.

#### A. THE PEOPLE

Rosa hurriedly opens her door: she is just finishing some tortillas that she sells to a nearby restaurant. Her eight year old daughter offers to work on the tortillas so that her mother can talk to the visitor<sup>(6)</sup>.

Rosa and her husband have six children, two to nine years of age, and share their humble home on the semi-rural outskirts of the metropolitan area with Rosa's 83 year old mother, who has lived here since she married. Rosa was born here and her husband, a native of Quezaltenango, moved in with her and her parents when they married. Since her father's death Rosa has owned most of the 2,000 square meter plot. Her mother has kept a small piece of 400 square meters, which she rents to three other families.

Limited available data and field observation indicates that most of Guatemala's urban poor live in families including a couple (albeit often unmarried). Their households are much larger than those of the well-to-do and often include grandparents or grandchildren, aunts and uncles, particularly in urban centers outside the

metropolitan area. Most of the urban poor are small children or youngsters and most of the heads of lower income urban households are migrants.

In three recently surveyed lower income neighborhoods in the metropolitan area more than 80% of the households included two parents, ranging from 75% in a tugurio (equal to the Guatemala City average reported in the 1973 census) to close to 90% in an outlying settlement (7). About 42% of these couples were not bound by marriage, a significantly higher share than the Guatemala City average of 33%. Five out of 22 households in the metropolitan area who were interviewed for this study were headed by a single person.

Guatemala's urban population has a slightly greater share of women (52%) than men. Table 2 shows that more than 52% of the residents of the urban centers included in this study, except in Escuintla, were female. Interestingly, lower income neighborhoods have a relatively smaller female population, reflecting the fact that many lower income women live and work as servants in the homes of middle and upper income households.

Average family size in three pre-earthquake lower income neighborhoods in the metropolitan area ranged from 5.7 to 6.2 persons (8), significantly higher than the Guatemala City average of five persons. The average family in post-earthquake settlements had

TABLE 2

SOME DEMOGRAPHIC CHARACTERISTICS OF THE  
LOWER INCOME POPULATION IN FIVE URBAN AREAS

Area	Sex		Age					
	Male	Female	( 0-6 )	0 - 14	15-19	20-39	(20 +)	40 +
Metropolitan Area								
Total <sup>1/</sup>	47.8	52.2	17.9	36.8	12.5	31.0	50.7	19.7
Lower Income Areas								
Tuguriós								
Pre-earthquake <sup>2/</sup>	49.8	50.2	21.9	44.9	12.6		42.5	
Post-earthquake <sup>3/</sup>	48.6	51.4	26.9	49.3	6.1		45.6	
All other Lower Income <sup>2/</sup>	48.9	51.1	21.4	42.8	14.2		43.0	
Quezaltenango								
Total <sup>1/</sup>	47.5	52.5	N.R.	43.4	11.9	26.0	44.7	18.7
Lower Income Families <sup>4/</sup>	52.1	47.9	25.8	43.6	11.5	35.3	44.9	9.6
Escuintla								
Total <sup>1/</sup>	50.5	49.5	N.R.	41.8	11.2	28.2	47.0	18.8
Lower Income Families <sup>4/</sup>	51.0	49.0	26.0	47.0	11.0	30.0	42.0	12.0
San Marcos								
Total <sup>1/</sup>	47.4	52.6	N.R.	43.6	12.1	24.9	42.3	19.4
Lower Income Families <sup>4/</sup>	54.1	45.9	24.0	45.0	14.0	31.0	41.0	10.0
Tecpan								
Total	47.9	52.1	N.R.	44.5	10.4	24.9	45.1	20.2

## Sources:

- 1/ Census of Population, 1973
- 2/ Prata, op.cit. Statistical Annex, Table 4. Adjusted to census age brackets
- 3/ Klussman, op.cit. p. 4. Adjusted to Census age brackets
- 4/ BANVI, Mercado Habitacional, op.cit.

only 4.5 persons (9). The 22 families contacted for this study averaged six members; with nine or ten persons per household in semi-rural areas, compared to five to nine persons in peripheral settlements and tugurios and two to five in central neighborhoods. The average household size in Quezaltenango, San Marcos and T cpan was eight and in Escuintla seven persons.

Only about one-third of the lower income families interviewed in the metropolitan area contained relatives other than younger children of the head of the household. Lower income households in the other urban centers were usually extended families; three-fourths included other persons such as grown-up children and their spouses, grandchildren, parents, brothers, sisters and/or other relatives and in-laws of the household head. The "extended family of Quezaltenango" (10) is a case in point. Its 95 year old patriarchic grandfather presides over an 18 member household spanning four generations and including two of his nine children: a widow of 61 years and a separated daughter of 58. Together these daughters have 12 children, 11 of whom live in the house and one of whom has a spouse and two children.

As a fast growing nation, Guatemalans are mostly young. In 1975, close to 60% of the population was less than 20 years old. The population under 20 in the five urban centers studied ranged from 49% in the metropolitan area to 58% in San Marcos. Residents of

lower income neighborhoods in the metropolitan area were much younger than the metropolitan population as a whole. As shown in Table 2, about 57% of the people living in metropolitan lower income neighborhoods are less than 20 years old and 21% to 27% are children under six years of age, depending on settlement type. Outside the metropolitan area only Escuintla had a relatively large share of small children among its lower income residents.

In 1964, one-third of the metropolitan population came from places outside the Department of Guatemala. By 1973, the share of migrants had grown to 40%. In lower income residential neighborhoods in and near the central areas the share of migrants was significantly higher, ranging from 51% in palomares to 56% in other deteriorating centrally located dwellings and 57% in tugurios. In the peripheral settlements it was only slightly higher than the metropolitan average and in the semi-rural areas on the outskirts it was only 14% <sup>(11)</sup>. The data indicates that migrants traditionally settle first in the central area. However, the scarcity and rising costs of housing in the center have made the tugurios a major reception area for newcomers to the metropolitan area. Limited data on three neighborhoods suggests that migrants may be settling still further away from the central area. The largest share of migrants (60%) was found in Belen, a peripheral settlement in the municipality of Mixco about 10 kilometers from Guatemala City's central area, while only 51% to 55% of the residents in the two settlements closer to the central area were migrants <sup>(12)</sup>.

About 60% of the 22 metropolitan families interviewed for this study were headed by a person born outside of the metropolitan area, with little variation by type of neighborhood. Only those families living in publicly financed peripheral projects tended to be headed by someone born in Guatemala City or its surroundings.

With 63% of its population over seven years of age unable to read and write, Guatemala's illiteracy rate is one of the highest in the western hemisphere. In the five urban centers included in this study illiteracy ranged from 15% in the metropolitan area to 23% in San Marcos, 26% in Quezaltenango, 27% in Escuintla and 39% in Tecpan (13). Expectedly, illiteracy in lower income neighborhoods tends to be higher than average. However, different types of settlements exhibit markedly different incidences of illiteracy. In outlying, semi-rural neighborhoods in the metropolitan area illiteracy was as high as 35% and in the tugurios it was 24%. In peripheral subdivisions and palomares it slightly exceeded the metropolitan average of 15% and in other lower income housing in the central area it was 13% (14).

Close to 10% of the metropolitan population was indigenous in 1973. In tugurios indigenous residents constituted 11% of the population and in other lower income neighborhoods 12% (15). Indigenous Guatemalans accounted for 63% of the urban population in Tecpan, 41% in Quezaltenango and 4% in Escuintla and San Marcos. Only one

of the 22 metropolitan families interviewed for this study - a 10 person household in a semi-rural area - was indigenous. Of the 17 families living in urban centers outside of the metropolitan area, seven were indigenous with four in Quezaltenango and one in each of the other centers.

#### B. THEIR WORK

For the last three years Rosa's husband has worked 40 hours a week as a municipal laborer for the city of Guatemala, cleaning streets and doing other menial tasks. On weekends he works with his nine year old son on a rented farm on the outskirts of Villa Nueva, growing corn and beans for his family. With the help of her daughter Rosa spends up to two or three hours each morning making tortillas in her home to sell to local restaurants. She also grows fruits and vegetables and raises chickens and pigs to supplement the family diet. Rosa's 83 year old mother is too old to work but rents the three shacks on her small plot to tenant families.

Although most of Guatemala's urban poor are very young, many of them work. In the three surveyed metropolitan neighborhoods close to three people in each household work. Close to 30% of the metropolitan working poor are self-employed - typically in the so-called informal businesses - but most work for wages or salaries in formal enterprises. In the interior urban centers self-employment is even less salient. Informal work is generally used to supplement

the family budget. The metropolitan poor work mainly in industry, services, construction and commerce. Their share of service workers is relatively small (half the Guatemala City average) and their share of construction workers large (three times the average). In Quezaltenango and Escuintla the share of the poor working in services is at least twice as large as in the metropolitan area. Aside from that difference, lower income employment patterns in Escuintla and the metropolitan area are similar, while a much larger share of Quezaltenango's poor work in (small-scale) industry and a much smaller share in construction. In the metropolitan area 95% of the work places employing lower income residents of the three surveyed neighborhoods had five or fewer workers

## THE WORK FORCE (16)

### Metropolitan Area

The 1973 census reported that 34% of the metropolitan population belonged to the work force. In pre-earthquake tugurios the share of the population in the work force equalled the metropolitan average, while post-earthquake tugurios and all other lower income neighborhoods had a slightly lower share in the work force (30% and 31% respectively), because of their much larger share of small children (17).

In the three surveyed lower income communities in the metropolitan area 7% of all households had only one member in the work force,

with a range of from 5% in a tugurio on the city fringe to 10% in a peripheral settlement <sup>(18)</sup>. Close to 40% had two breadwinners, 30% three, 15% four and 10% five or six, with only moderate variations among the communities. The average number of family members belonging to the work force was 2.74 in these communities but only 1.29 in post-earthquake settlements <sup>(19)</sup>.

Table 3 shows that the share of the work force in metropolitan lower income areas who were self-employed was half again as high (28%) as the average for Guatemala City (19%). Interestingly, the share of those registered as employees was also significantly higher in the central lower income neighborhoods than in the city as a whole, while further away from the center it fell below the city average. In the three surveyed neighborhoods practically the same pattern was found in 1978 <sup>(20)</sup>.

This data gives some indication of the importance of informal employment among the metropolitan poor. This term is often used to refer to smaller-scale economic activities that do not report income for tax purposes, are not enrolled in the social security system and are generally without official registration, incorporation, inspection, audit and access to bank credit. Field research under this study suggests that self-employment in lower income neighborhoods generally is informal; it includes cottage industry (e.g. piece work for a larger manufacturer, home tortilla production), services (e.g. laundry service, license broker) and commerce (e.g. buying and

T A B L E 3

DISTRIBUTION OF OCCUPATIONAL CATEGORIES BY AREA

METROPOLITAN AREA

1 9 7 3

A r e a	Occupational Category			Total Known
	Employer	Self-employed	Salaried Worker	
Guatemala City <u>1/</u>	2.7	19.2	78.1	100.0
Lower Income Neighborhoods <u>2/</u>				
Central				
Palomar	3.9	28.8	67.3	100.0
Antigua	3.5	26.6	69.9	100.0
Tugurio	1.6	34.0	64.4	100.0
Outlying				
Peripheral Settlements	1.4	21.9	76.7	100.0
Semi-rural areas	0.7	33.7	65.6	100.0
Total	2.8	28.2	69.0	100.0

Source:

1/ 1973 Census

2/ Marroquin, op.cit. p. 92

selling empty bottles, raising pigs and processing and selling pork products). Significantly, however, the data shown in Table 3 reveals that more than two-thirds of the lower income metropolitan work force are salaried employees. Among the families interviewed for this study, income from informal work typically supplements the family budget rather than being the main source of income - with the important exception of single-parent households. The dominant economic activity among the metropolitan poor is salaried employment.

#### Other Cities

Table 4 shows that self-employment is much less common among the poor in the other urban centers studied than in the metropolitan area. Again, the field investigation revealed a wide variety of self-employment, producing supplementary income for the family or - in some of the more extreme cases - the only income for a family of small children headed by a woman (21)

#### TYPE OF WORK

Table 5 compares 1973 census data on employment in Guatemala City and the lower income neighborhoods in its metropolitan area with recent data on three post-earthquake settlements. In 1973, 25% of the capital's work force worked in industry, 39% in service, 16% in commerce and 6% in construction. The share of the work force in lower income neighborhoods who were employed in industry and commerce roughly equalled the city average. However, the share

T A B L E 4

DISTRIBUTION OF OCCUPATIONAL CATEGORY OF LOWER INCOME POPULATION BY  
URBAN CENTER

Urban Center	Occupational Category			Total
	Employer	Self-employed	Salaried Worker	
Metropolitan Area <u>1/</u>	2.8	28.2	69.0	100.0
Quezaltenango <u>2/</u>	0.3	19.2	80.5	100.0
Escuintla <u>2/</u>	0.0	21.2	78.8	100.0

Sources:

1/ Marroquin, op.cit. p.92 (1973)

2/ BANVI, Mercado Habitacional, op.cit. (1978)

(San Marcos was excluded because of biased sample)

T A B L E     5

DISTRIBUTION OF ECONOMICALLY ACTIVE POPULATION BY EMPLOYMENT SECTOR  
 GUATEMALA CITY AND LOWER INCOME NEIGHBORHOODS IN THE METROPOLITAN AREA

Employment Sector	Guatemala City	Lower Income Neighborhoods	
	1973	Pre-Earthquake	Post-Earthquake
	1	2	3
Agriculture	2.1	11.3	0.3
Industry	25.3	24.7	18.5
Construction	5.9	18.2	17.5
Electrification, water, etc.	0.4	0.7	0.0
Commerce	15.7	14.2	25.0
Transportation	5.1	8.6	8.2
Services	39.0	18.4	30.5
O t h e r	6.5	3.9	-
T o t a l	100.0	100.0	100.0

SOURCES

Col. 1 and 2 : Marroquin, op.cit. p.91

Col. 3: BANVI, unprocessed data on 595 heads of household in three post-earthquake settlements op.cit.

working in services was less than half the city average (18%) and the share in construction was triple the city average. Detailed background data reveal that industry was the prime source of employment for people living in peripheral settlements as well as central area residents, while construction employment dominated among tugurio residents and agriculture was paramount among residents of semi-rural areas (22). The comparison of pre-earthquake and post-earthquake neighborhoods shows several differences. Most strikingly, service occupations (mostly domestic aides) emerge as the dominant type of employment. These differences may be more indicative of the specific characteristics of people living in post-earthquake settlements than of overall changes in lower income employment patterns since 1973. Thus, in the three surveyed older neighborhoods construction was the most common occupation, followed by commerce and services (23). Among the household heads of the 22 families in lower income metropolitan neighborhoods who were interviewed for this study, seven worked in industry (e.g. breweries, bakeries and textile factories) six in the service sector (typically government) and five in commerce (typically retail).

Table 6 compares the overall employment distribution among residents of metropolitan lower income neighborhoods with three urban centers in the interior. The dominant share in Quezaltenango (40%) is reported as "other" while the share employed in industry is minute (2%). Considering that 25% of Quezaltenango's total work force has been employed in industry (24) and that much of the

T A B L E 6

DISTRIBUTION OF ECONOMICALLY ACTIVE LOWER INCOME POPULATION BY  
EMPLOYMENT SECTOR

Employment Sector	<u>Metropolitan Area and Two Selected Cities</u>		
	Metropolitan Area	Quezaltenango	Escuintla
	1	2	3
Agriculture	11.3	--	5.9
Industry	24.7	2.1	24.4
Construction	18.2	5.2	22.1
Electri. Water, etc.	0.7	N R	N R
Commerce	14.2	19.1	14.3
Transportation	8.6	9.4	4.5
Services	10.4	24.7	20.3
Other	3.9	39.5	8.5
Total	100.0	100.0	100.0

SourcesCol. 1: Marroquin, op.cit. p. 91Col. 2-3: BANVI, Mercado Habitacional. op.cit. - (San Marcos was excluded because of biased sample).

region's industry is small-scale artisanry,<sup>(25)</sup> it is suggested that most of those listed under "other" in this source are small artisans whose proper employment classification would have been industry or, in some cases, construction. If this assumption holds, the employment distribution of the lower income families covered by this source could be reasonably similar to Quezaltenango's overall employment pattern. While one-third of Escuintla's overall work force was employed in services and 27% in commerce, the share of lower income people in these sectors was only 20% and 14% respectively. Their participation in industry (24%) was comparable to the overall city average (22%) while their share of construction workers was high (22%), similar to the pattern found in outlying metropolitan settlements.

Among the heads of household of the 17 families in the four urban centers outside the metropolitan area who were interviewed, six worked in services (typically government) five in industry (for example a brewery, a shoe factory and a meat cutting and packing shop) four were small farmers and two worked in commerce (small retail).

#### THE PLACE OF WORK

In a recently surveyed metropolitan tugurio about one-third of the work places were within the community<sup>(26)</sup>, a share equivalent to the percentage of self-employed residents in that neighborhood. In

the peripheral settlement included in the same study half the jobs were in the community. Considering that only 35% of the residents of that neighborhood were self-employed, it appears that some of the older, outlying lower income communities have attracted their own sources of employment and depend only partially on work places in the metropolitan center.

An interesting aspect of lower income employment in the metropolitan area is the small size of the work place. About 95% of the heads of households in the three surveyed neighborhoods worked in places with five or fewer workers. (27) On the other hand, most workers living in the lower income settlements held relatively stable jobs: between 61% and 69% of the household heads in the tugurios and 75% in the peripheral settlement had worked at the same place two years or more (28).

### C. THEIR INCOMES

Rosa's husband earns Q80 a month from his job as a municipal laborer. (29) The value of the corn and beans he raises on the weekends is almost offset by its costs; to produce Q60 worth of farm products a year he spends Q45 to rent the land and for help and transportation. Rosa earns Q10 monthly from her tortilla business and her mother contributes Q20 a month to the household from her Q30 rental income. All in all, the municipal laborer's family has a monthly income of about Q110.

Official statistics on household or family income for the country's total population, individual regions or urban areas are unavailable. Past independent research has suggested that Guatemala's distribution of income and wealth is among the most unbalanced in the hemisphere. Thus, a 1952 study estimated that 5% of Guatemala's population receives 34.5% of the national income.<sup>(30)</sup> In 1970, the World Bank estimated that 1% of the country's population owns about 80% of the land.<sup>(31)</sup>

Consistent with this fragmentary evidence, the median family income of the three recently surveyed lower income neighborhoods barely reaches 60% of Guatemala City's median, although the city median already reflects widespread poverty. Family income also varied widely within these communities, from extremely low levels to fairly comfortable ones. Except for the poorest of the poor, family income tends to come from more than one source and often includes income from side activities which supplements the meager earnings from main jobs.

As noted, information on income in Guatemala is most unreliable. Table 7 compares 1978 monthly income distributions for families in the three surveyed established lower income neighborhoods of Guatemala City and a sample of families living in post-earthquake tugurios with the distribution for Guatemala City as reported in the 1969 income and expenditure survey conducted by the University of San Carlos, the most current area-wide source. Based on data on

T A B L E 7  
 DISTRIBUTION OF HOUSEHOLD INCOME IN  
 GUATEMALA CITY COMPARED TO  
 LOWER INCOME NEIGHBORHOODS IN METROPOLITAN AREA  
 1 9 7 8

Monthly Income	Guatemala City		Lower Income Neighborhoods			
	1		2		3	
	%	Cum.	%	Cum.	%	Cum.
Less than Q 50	2	2	2	2	1	1
Q 50 - 99	6	8	16	18	29	30
100 - 149	16	24	25	43	31	61
150 - 199	12	36	17	60	20	81
200 - 249	9	45	10	70	9	90
250 - 299	8	53	7	77	5	95
300 - 349	7	60	6	83	2	97
350 and over	40	100	17	100	3	100
Median		290		170		138

**Sources:**

- Col. 1:** Consultant's, estimate, based on  
 -- Investigation of income and expenditures of 1969 by the Institute of Economic and Social Research of the University of San Carlos, presented in Estudios y Proyectos de Guatemala, S. A. Study of Urban Poverty in Guatemala, Initial Report on Background. 1979. p. 175 and in Amaro, Informe Sobre Aspectos Sociales p. 51.  
 -- Adjustment of income data from 1969 to 1978 by 1.67 based on increases of median salaries between 1968 and 1976 reported by the Guatemalan Social Security Institute, as presented in Marroquin, op.cit. p. 265

**Col. 2:** Amaro, op.cit. Table 4,7

**Col. 3:** Klussman, op.cit. p. 5 Household income estimated on basis of original per capita income data.

median salary increases reported by the Guatemalan Social Security Institute, the 1969 data was adjusted to 1978. The Table shows that median income in the established lower income neighborhoods (Q170) is less than 60% the adjusted city median (Q290) and median income in post-earthquake tugurios (Q138) is less than half the city median. Monthly per capita income ranged from Q29 in the post-earthquake tugurios <sup>(32)</sup> to Q35 in the two pre-earthquake tugurios and a Q45 in the peripheral settlement. <sup>(33)</sup> While family incomes were very low, both relatively and absolutely, the distribution in the three pre-earthquake communities covers a broad range, from less than Q50 to more than Q500 a month. On the other hand, the post-earthquake tugurios are more homogenous, with 80% of all households earning between Q50 and Q200 monthly. The median monthly household income of the 22 metropolitan families interviewed for this study was Q160. With a range of from Q58 to Q350, even this small, randomly chosen group was remarkably heterogenous. Again, the three families living in post-earthquake tugurios emerged as the poorest of the urban poor, with monthly family incomes ranging from Q50 to Q150.

Table 8 compares adjusted income data for urban centers outside the metropolitan area with the income distribution of lower income families in Quezaltenango and Escuintla. The median income of the Quezaltenango sample is Q160, about 70% of the estimated overall median in the major, urban centers outside of Guatemala City. The Q80 median of the Escuintla sample is extremely low, even if the

T A B L E 8

DISTRIBUTION OF HOUSEHOLD INCOME IN  
 URBAN CENTERS OUTSIDE METROPOLITAN AREA COMPARED TO  
 RESPONDENTS TO BANVI SURVEY

1 9 7 8

Monthly Income Quetzales	Urban Centers outside Metro- politan Area		Respondents to BANVI Survey			
			Quezaltenango		Escuintla	
	% 1	Cum.	% 2	Cum.	% 3	Cum.
Less than 50.	1	1	1	1	26	26
Q 50 - 99	12	13	14	15	40	66
100 - 149	15	28	30	45	20	86
150 - 199	17	45	24	69	9	95
200 - 249	13	58	14	83	3	98
250 - 299	11	69	9	92	1	99
300 and over	31	100	8	100	1	100
Median		218		160		80

Sources

Col. 1: See Source Table 8, Col. 1

Col. 2 - 3: BANVI, Mercado Habitacional, op.cit.

(San Marcos was excluded because of biased sample)

reportedly low salary levels in Escuintla (34), its high rate of underemployment (22%) (35) and the classification of almost half its population as poor (36) is considered. The median income of the seven families interviewed in Quezaltenango was Q98 and Q76 for the five families interviewed in Escuintla, confirming the existing evidence of extremely low income levels among the poor in that city. With one exception, the five families contacted in San Marcos and Tecpan were better off, with incomes ranging from Q100 to Q200.

The urban poor's household income comes mostly from more than one source. As noted, the average household in established metropolitan lower income neighborhoods has between two and three workers. Moreover, those who work often earn extra money on the side, supplementing their main job. Among the families interviewed during this study side income was derived from such activities as raising and selling chickens, ducks and pigs; gardening; marimba playing; contributions from family members not living in the household; preaching; selling soft drinks; and making and selling tortillas. In the three recently surveyed lower income neighborhoods about 10% of the tugurio families and 20% of the families living in a peripheral settlement derived side incomes from 29 different craft, service and commercial activities (37).

#### D. COST OF LIVING AND FAMILY EXPENDITURES

Of its Q110 monthly income, the municipal laborer's family spends Q45 on food for its nine members and almost Q4 for farming

expenses. Fruits, vegetables and animals raised by the family and the small surplus from her husband's weekend farming help Rosa keep the cost of food low. Rosa spends Q18 monthly for firewood, Q20 for bus fares and Q.75 for water. Since her home has no electrical connection she has no other utility costs. As she does not have any housing expenses she has about Q22 left for medical, clothing, school and other expenses. The illness of one of her children - apparently caused by malnutrition during pregnancy - cost the family Q100 for medicine, hospital and doctor bills. Faced with high expenses, rapidly rising costs and a slowly increasing income, Rosa and her husband are worried about making ends meet and are sometimes forced to sell some of the corn they grow to get through the week.

During the 1970's, inflation worsened the condition of the urban poor. Overall real buying power in the metropolitan area declined to less than three-fourths of its 1972 level. The real buying power of those working in informal enterprises declined even more. Under a tightening economic squeeze the urban, poor have had to spend more of their earnings on food and cooking fuel, the most vital goods. To reduce housing costs many have chosen to squat or double up even though the high cost of water in some squatter areas partially offsets these savings. Most of the families interviewed for the study were deeply worried about meeting their families' most

essential needs.

#### DECLINE OF BUYING POWER

Over the last eight years Guatemala's inflation rate has averaged about 11%. Table 9 shows that the cost of living in the metropolitan area doubled between 1972 and 1978, at an average annual rate close to 13%. The median salary of workers enrolled in Guatemala's social security system has increased at less than half the inflation rate, averaging 4.9% annually between 1971 and 1976 (38). With a loss of more than half the quetzal's buying power and median nominal salary increases that compensate for less than half the loss, the average real buying power of people working in formal enterprises in the metropolitan area appears to have declined to less than three-fourths of its level at the beginning of the 1970's. As about one-third of the metropolitan area's low income working population earns a living in informal enterprises and as field research indicates that their incomes have been rising at an even slower pace, the real buying power of the poor may have dropped below the metropolitan average.

Although data on the other urban regions is less revealing because of the use of 1975 - a year of sharp price increases - as a base, it shows similar trends. Between 1975 and January 1979 the quetzal lost 29% of its buying power in the south (about equal to the 30% loss in the central region) and 33% (the sharpest loss in the country) in the western region (39).

T A B L E 9

LIVING COSTS AND INTERNAL BUYING POWER  
IN URBAN AREAS OF THE CENTRAL REGION

Year	Cost of Living Index	Buying Power (Cents)
1972 (*)	100.0	100.0
1973	114.4	87.4
1974	132.7	75.4
1975	150.1	66.7
1976	165.5	60.4
1977	185.2	54.0
1978	200.0	50.0
1979 January	214.3	46.7

(\*) Pre-inflation year.

Source

Orellana G., Rene. "Perdida del Poder Adquisitivo del Quetzal",  
Economia (Universidad de San Carlos, Publicacion IIES) No. 59,  
January - March, 1979 p. 21.

## HOUSEHOLD EXPENDITURE PATTERNS

As one might expect, Guatemala's urban poor spend a much larger share of their income for food and a somewhat larger share for housing than the well-off, even though the diet and shelter of the two groups can hardly be compared. Table 10 shows that in 1975 the poorest 20% of Guatemala City's families spent 50% more of their income on food than their richest counterpart. In other urban centers the gulf was even wider with the poorest one-fifth spending 80% more of their income on food than the richest one-fifth. The high cost of basic necessities barely leaves the poor any money for health care, education and transportation.

The theme voiced most often by the 39 families interviewed was how to obtain the essentials of life. Food absorbed between 33% and 78% of the household income of those living in the metropolitan area -- with the highest shares in palomares -- and between 38% and 100% of the household income of people living in cities outside of the metropolitan area. The cost of housing, excluding utilities and fuel, as a share of family income ranged from zero in tugurios to 36% in publicly initiated peripheral settlements in the metropolitan area. In Quezaltenango, housing absorbed between 11% and 44% of the income of interviewed households, while families in Escuintla, San Marcos and Tecpan did not have to spend anything on housing.

Fuel (electricity and fire wood) emerged as a major expense for many poor families inside and outside the metropolitan area,

T A B L E 10

## EXPENDITURES BY SECTOR AS A PERCENTAGE OF FAMILY INCOME

## FOR GUATEMALA CITY AND OTHER URBAN AREAS

1 9 7 5

	Guatemala City			Other Urban Areas		
	Lowest 20%	Highest 20%	Average	Lowest 20%	Highest 20%	Average
Food	54	36	44	47	26	36
Housing and Fuel	22	20	21	27	24	24
Clothing	11	13	13	10	10	10
Medicine	2	3	3	2	4	3
Education and Transportation	2	6	5	6	16	13
Other	9	22	14	8	20	14
Total	100	100	100	100	100	100

Source

Amaro, Nelson. Informe Sobre Aspectos Sociales del Segundo Proyecto de Desarrollo Urbano Integrado, prepared for Banco Nacional de la Vivienda (BANVI) and Banco Internacional de Reconstrucción y Fomento (BIRF). September 1978. p. 53.

burning up between one-fifth and one-fourth of household income in some cases. Households in pre-earthquake tugurios generally paid a lot for water, (between 6% and 17% of their income), off-setting some of their housing savings. Total housing costs, including utilities and fuel, ranged from zero to over 50% of family income both in and outside the metropolitan area.

The tightening economic squeeze has forced many of the poor to cut even their most essential expenses. Many have reduced or eliminated housing expenditures by doubling up with friends or relatives or by squatting. They have reduced transportation costs by walking to their place of work. The laundry woman from the squatter colony "R" is a case in point <sup>(40)</sup>. While her husband's work outside Guatemala City entails expenses, she keeps her business costs low by using water from a public fountain and walking to her clients in the upper income neighborhoods near her tugurio. She earns Q60 by doing laundry at an expense of only Q4. The remaining Q56, together with her husband's net income of about Q45, is barely enough to pay for essential food and fuel for a family of nine.

Households without a male breadwinner are even worse off. The bottle peddler from the squatter colony "W" is an example. <sup>(41)</sup>

Amalia earns barely Q58 a month selling empty bottles. From this meager income she must spend Q9 for firewood, Q10 for water and Q18 for transportation. After these expenses she is left with Q21 to

feed and clothe a family of five. As shown in Table 11, her food budget is less than one-fourth the minimum cost of food for an urban family of five. Amalia's plight is not unique: one-fifth of all lower income households in the metropolitan area were headed by a single person in 1973. Four out of 22 families contacted for this study were headed by a single woman; three of them live in tugurios, the cheapest and most precarious type of neighborhood around Guatemala City, and have to care for families of five or more.

#### E. THEIR HOMES

Rosa lives about 20 kilometers, or a good hour by private bus, from Guatemala City's central area. Her semi-rural home consists of several small structures grouped around an outside living area. The oldest structure, a three by four meter adobe hut with thatched roof and dirt floor, is used by her mother. Behind it are the three rented shacks, built of wood, cane and tin like typical tugurio structures. Adjacent to the mother's hut is Rosa's kitchen, a small wooden stall of two by two meters, with a typical wood fire stove (fogon), a table and some shelves. Near the kitchen is the water faucet and the open wash basin (pila). The open space around the wash basin is defined on two sides by the two buildings housing Rosa's family. An old adobe hut, similar to the one her mother uses, sleeps four of Rosa's children on wooden platforms; the other structure is new, larger (6 by 6 meters) and built from cement blocks with a cement floor and tin roof. It is furnished with Rosa's

T A B L E 11

## ESTIMATE OF MINIMUM INCOME REQUIRED

## FOR AN URBAN FAMILY OF FIVE

1 9 7 6

Expenditure Item	Percentage of Total Expenditure	E x p e n d i t u r e	
		Daily	Monthly
Total	100	7.42	222.60
Food	40	2.97	89.10
Housing	19	1.41	42.30
Clothing	11	0.82	24.60
Gas, electricity and water	5	0.37	11.10
Transportation	5	0.37	11.10
Household/personal	7	0.52	15.60
Education	3	0.22	6.60
Health	2	0.15	4.50
Other	8	0.59	17.70

Source

Ministerio de Trabajo y Prevision Social. Estudio Economico para el Reajuste de Salarios Minimos. Published in Orellana G., Rene La Fuerza de Trabajo en Guatemala. Universidad de San Carlos de Guatemala Publicacion IIES. Monografia No. 5, 1978

and her husband's bed and their straw mattress, a wooden platform sleeping the two smallest children and a clothes chest. The latrine is hidden in the bushes behind the wash basin.

#### ACCESS TO A PLACE TO LIVE

Guatemala's metropolitan area and other dynamic urban centers are growing much faster than the nation as a whole because the country's surplus rural population is forced to seek a livelihood in urban occupations. In turn, fast urban growth has inflated urban land values and housing markets. As a result, newcomers to the cities find it ever more difficult to obtain a place in which to live.

Traditionally, poor newcomers to Guatemala City settled in inexpensive rental housing in the central area. The supply of such housing grew until it reached its limits in the 1960's. From the early 1960's until the present the number of new lower income families who must find shelter in the metropolitan area has grown from less than 1,000 a year to about 10,000. In the past many of these families chose to squat in the deep gulches surrounding the central city. Squatting occurred mostly after the 1944 revolution and the 1976 earthquake. However, the geography of Guatemala City and its surroundings, as well as public policy, have kept squatting at relatively moderate levels. The only other alternative for many poor families is to try to buy or rent a small plot on which to build a house. Since the 1976 earthquake, skyrocketing land costs in the city's natural

expansion areas have made it even more difficult for lower income families to find land that they can afford, except in the more outlying parts of the metropolitan area.

Quezaltenango is still at a stage comparable to Guatemala City in the 1950's, with new lower income families crowding into centrally located rental rooms. Newcomers to Escuintla, on the other hand, have found the older rental inventory filled to capacity. As in the metropolitan area, some of them found homes by squatting and others by moving to inexpensive land at the rural periphery.

#### Traditional Access to Lower Income Shelter in the Metropolitan Area.

Traditionally, most urban newcomers to Guatemala City settled in the inexpensive tenements (palomares) and other rental housing in central lower income neighborhoods close to jobs and services. In the 1950's, when Guatemala City's population growth began to accelerate, the supply of such accommodations was still sufficient to meet the demand. As the well-to-do began to move to the new, fashionable neighborhoods on the outskirts, homes originally built for one family were subdivided into rooming houses and structures already housing lower income families were enlarged. Some parts of the growing new residential areas around the old center, mainly to the south and the east, became accessible to lower income families. Thus, by 1973, 541,600 persons lived in central lower income neighborhoods. Deteriorating, converted structures housed 434,900

people, half of them renters; the rest, 106,700 people, lived in tenements or palomares, 75% as renters. <sup>(42)</sup> These statistics illustrate how well the traditional lower income housing market adjusted to the mounting demand during the 1950's and early 1960's: the total population in lower income central neighborhoods in 1973 was almost twice as large as Guatemala City's entire population in 1950. Assuming that 70% of the City's total population of 284,900 lived in lower income quarters, <sup>(43)</sup> the number of people living in traditional lower income shelter almost tripled during the 23-year period.

The city and its metropolitan area, however, grew at a still faster rate, to 1.13 million in 1973 <sup>(44)</sup>, about 3.5 times its 1950 population. Moreover, limited data suggests that the creation of new lower income housing opportunities within its changing central areas came to a standstill during the 1960's. Between 1964 and 1973 the average number of inhabitants per house in Guatemala City stayed stable at 5.7, while the average number of inhabitants per room dropped from 1.8 to 1.5. Apparently, the process of converting older one-family structures to lower income multi-family use was for practical purposes completed and new construction was limited to more ample middle and upper income housing <sup>(45)</sup>.

Long-range Trends Affecting the Need for New Forms of Access to a House in the Metropolitan Area.

From 1964 to 1975, Guatemala City grew by an estimated 50,000 households. With an officially reported production of only 36,700

units of new private and public housing during this period, and with no flexibility remaining in the older inventory, some 13,000 families had to seek alternative means of access to shelter during this period. Available data indicates that the number of such families grew from modest beginnings in the mid 1960's to about 5,000 in 1974 and 1975 <sup>(46)</sup>.

Current projections of metropolitan population growth between 1980 and 1990 range from 574,000 to 934,000 <sup>(47)</sup>. Assuming an average household size of five, the number of additional metropolitan households will range from 115,000 to 187,000. If 70% of these households need lower income shelter <sup>(48)</sup> the average number of families excluded from conventional private and public housing during this decade will range from 8,000 to 13,000 a year, depending on the governing population projection.

Thus, the number of metropolitan families seeking and, presumably, finding alternative means of access to urban shelter appears to have grown ten-fold, from less than 1,000 a year in the early 1950's to about 10,000 in the present decade. Although the destruction of some 60,000 lower income dwelling units by the 1976 earthquake temporarily propelled this process to higher levels, it certainly did not cause Guatemala City's present lower income housing problem nor significantly alter existing longer range trends.

Where and how do the 10,000 New Lower Income Families Joining the Metropolitan Area Each Year Make their Home?

Many countries offer some form of government aid to help lower income families excluded from urban housing markets. In Guatemala executive responsibility for such government programs lies with the National Housing Bank (BANVI). However, at this point only BANVI's lower income earthquake reconstruction program serves families with incomes below the median. Table 12 shows that close to 20,000 solutions are planned to be developed under this program, equivalent to about one-third of the lower income units destroyed by the earthquake. As of now close to 40% have been completed. Since all other BANVI projects require a minimum family income of Q250 they are beyond the reach of nearly half the metropolitan population (Table 7). With the exception of earthquake reconstruction, the main function of BANVI's program is to provide housing access to some families in the middle and upper middle income range who are not served by the private sector. New metropolitan families with incomes below the median - with the noted exception - have had only two main shelter alternatives: squatting near the central area or moving to the metropolitan outskirts.

Squatting

In the past, lower income metropolitan families excluded from both privately and publicly built housing have often dealt with their dilemma by squatting on a reasonably secure site relatively close to

TABLE 12

NATIONAL HOUSING BANK  
 LOWER INCOME EARTHQUAKE RECONSTRUCTION PROGRAM  
 METROPOLITAN AREA

Source of Financing	Number of Solutions		Total Goal	Range of Estimated Minimum	
	Present Program Total	Program Completed Jan. 1980		Monthly Payment Q	Required Monthly Income Q***
National Reconstruction Committee (Fideicomiso)	5,344	3,600	7,000	11 - 25	100 - 250
World Bank	6,962	1,000	10,000	16 - 24	100 - 250
Interamerican Development Bank **	2,700*	2,700*	2,700*	15 - 26	100 - 250
Total	14,906	7,300	19,700		

\* Estimated on basis of reported 13,500 inhabitants

\*\*Project was initiated before the earthquake. An estimated 1,916 units have been completed since the earthquake.

\*\*\*According to current policy, the minimum required income is Q100, even for the lowest monthly payments, since additional payments may be required for building material loans.

Source: Banco Nacional de Vivienda (BANVI)  
 Sección de Investigación de Vivienda

the center. Squatting in Guatemala City dates to the almost total destruction of the capital by the 1917 earthquake, when several areas of open agricultural land surrounding the urbanized area (covering parts of the present zones 1,8, 9, and 12) were invaded for temporary resettlement. During the 1920's, as the city recovered from this catastrophe and grew, some of these settlements were relocated to nearby fincas that were generously made available by the families of several ex-presidents. Tenure in such areas was offered as a usufruct for 10 years. These early settlements are now fully integrated in the urban fabric of Guatemala City. (49)

With the 1944 revolution, land invasion and squatting began to occur on a broader scale. Remaining vacant land in the present zone 3, on the sloping edges of the Rio La Barranca gulch immediately west of the central area, was a first choice. Numerous communities sprang up, including El Incienso, La Ruedita, Tres de Mayo, San Francisco, El Progreso, La Joya, La Trinidad, Santa Isabel, San Jose Buena Vista, Los Jocotales, La Isla, El Esfuerzo, Santa Cruz, La Oralia, and El Nino Dormido. Encouraged by the spirit of a budding democracy in the aftermath of dictator Ubico's overthrow, the settlers organized and formed neighborhood improvement committees. Because of very limited space in these preferred areas, squatters also began to settle on the western edges of the Barranca gulch in La Verbena, one of the largest squatter areas. To alleviate the housing shortage of the poor, the revolutionary

government permitted squatters to use this state owned finca on a temporary usufruct basis in 1946 (50).

Construction of the Olympic City in 1949 spurred more squatting. Displaced families invaded the river gulches west of the central area in what is now zone 5, creating Quince de Agosto, Lourdes, El Limoncito, San Jose del Esfuerzo and other settlements. The government tolerated these invasions and, in some instances, granted temporarily legal tenure on a usufruct basis.

Over the years, the municipality, central government and private agencies have helped residents of these older squatter communities to make some infrastructure improvements, such as public water outlets, drainage, latrines, retention walls, walkways, public lighting and home electricity and to obtain some social services. By 1973, about 110,000 people - close to 10% of the metropolitan population - lived in tugurios in and around the city (51). Many of them were concentrated in the 37 settlements identified by the National Planning Council (see Annex I). The reported population growth between 1964 and 1973 in these settlements was 68% (52).

The scarcity of publicly owned land sufficiently rugged and unusable to be safe enough for invasion and, at the same time, suitable for carving out squatter sites kept squatting relatively limited until the 1976 earthquake destroyed much of the lower

income housing inventory and forced the government to tolerate, or even support, the creation of new squatter settlements. These were located on more buildable private and public sites, as well as in formal temporary resettlement areas. The National Planning Council has identified 70 such settlements and estimated that their 1977 population ranged between 76,800 and 81,200 (53).

Four years after the earthquake many people from these recent squatter communities have begun to be relocated to sites and services projects developed under the earthquake reconstruction program in zones 7 (El Amparo) and 18 (El Limon).

As more lower income housing solutions under the 17,000 unit program financed by the National Reconstruction Committee and the World Bank are completed, many more squatter families will have to leave the places where they have lived for the past four years. Some of these families have publicly opposed their forced eviction and relocation to outlying areas and have filed a petition with the President (54). According to calculations of one community organizer, the 15 thousand school children already living in the resettlement areas have serious difficulties reaching their schools. (The construction of new schools serving these outlying settlements has lagged behind the development of housing.)

### Far Outlying Areas.

Thus, with the exception of the years 1944 to 1954 and the short period immediately after the 1976 earthquake, squatting has remained a precariously limited choice for lower income Guatemalans in the metropolitan area. The only remaining choice for a growing number of families is to buy or rent a small plot on which to build a simple dwelling. Because of skyrocketing land prices in the city's immediate expansion zones, people have been forced to more distant areas where they face a long and costly commute to central work places.

### The Main Barrier to Finding a Place to Live in the Metropolitan Area: Unbridled Increases in the Cost of Land

As in any market economy, the cost of urban land in Guatemala has risen with population growth and the spatial expansion of cities. Depending on location, the average cost of a square meter land in Guatemala City rose between 30% and 160% from 1964 to 1974. During the second half of the 1970's, however, in the aftermath of the 1976 earthquake, land prices in the metropolitan area began to soar.

Tables 13, 14 and 15 summarize an analysis of average metropolitan land costs prepared for this study from existing data. (55) As Table 13 shows, the average increase between 1974 and 1978 ranged from as little as 2% in zone 3, a fully developed lower income area, to 650% (more than 45% a year) in zone 13, a fashionable area south of the center. Table 14 shows the effect of land inflation on existing lower income public housing programs in the metropolitan area. Although more distant areas have been selected for such programs since the 1976 earthquake, the overall average price per square meter soared from Q1.88 in 1976 to Q6.74 in 1979, an average annual increase of more than 50%. Table 15 presents the 1974 to 1978 data for 16 zones of Guatemala City in three groups. The first group comprises the five most expensive zones with land costs per square meter averaging above Q100 in 1978. This group includes the downtown area (zone 1), zone 4, where there has been limited recent development, and the most fashionable residential areas south of the center. The third group combines the five established central lower income neighborhoods immediately north (zone 6) and west (zone 3 and 8) of the center and along the road to the Pacific (zone 12) as well as rugged, poorly accessible sections east of the city, across the Rio Negro gulch.

T A B L E 13

AVERAGE PRICE OF LAND PER SQUARE METER BY YEAR AND ZONE  
 GUATEMALA CITY. 1964 TO 1978

Zone	Average Price Per Square Meter					
	Y e a r s					
	64-68	71-72	74	(76)	78	74-78 % Increase
1	65	86	108		180	66
2	19	32	39		75	92
3	21	33	41		42	2
4	40	61	76		217	186
5	15	21	26		83	219
6	12	19	24		42	75
7	10	20	26		75	188
8	25	36	45		58	29
9	25	42	53		217	308
10	18	21	27		130	381
11	10	21	26		75	188
12	8	15	18		58	222
13	13	14	17		127	647
14	13	17	23		85	270
15		12	29		90	210
16		3	10	(11.44)	30	200

Sources

Araujo y Anguiano. Diagnostico Preliminar de la Renta del Suelo en la Ciudad de Guatemala. Architectural Thesis, University of San Carlos, Guatemala. 1979.

Marroquin, Hermes. Proyecto de Investigacion sobre Problemas y Politicas de Tierra Urbana en el Area Metropolitana de Guatemala. Seminario sobre Problemas y Políticas de Tierra Urbana en A.L. Bogotá, 1977.

T A B L E 14

AVERAGE PRICE OF LAND PER SQUARE METER OF PROPERTIES  
ACQUIRED OR PLANNED TO BE ACQUIRED BY THE GOVERNMENT FOR  
LOWER INCOME HOUSING PROGRAMS IN THE  
METROPOLITAN AREA OF GUATEMALA CITY  
BY AREA AND YEAR

Area (Zone)	Average Price per Square Meter				1976-79 % Increase
	1976	1977	1978	1979	
6	0.76	12.50		12.88	
7	4.13		10.00		
5		10.00			
18	2.25	2.50	0.93		
17 *		2.40	5.01	6.50	
21	1.03	0.46	7.16		
19 *	3.11				
Mixco *	1.29	2.46	8.24		
Villa Nueva *	0.59	1.07	7.77	5.72	
S. Miguel Peta- pa *		6.80	3.58		
S. Juan Sac. *		1.93	1.43		
Chinautla *			7.15		
Ald. Las Va- cas *			2.86		
S. Pedro					
Ayampuc *				1.89	
Average	1.88	4.46	5.41	6.74	2.59

Sources

- BANVI, Estudio Especifico de Terrenos. Case Studies, 1979
- Consultant's estimates (M. Antonio To).

\* Peripheral areas about 20 Km. from center.

T A B L E 15

AVERAGE PRICE OF LAND PER SQUARE METER

BY YEAR AND GROUP OF ZONES

GUATEMALA CITY, 1964 TO 1978

Group	Zone	Year 64-68	Overall Average	Years 71-72	Overall Average	Year 74	Overall Average	Year 78	Overall Average	Range	74 - 78 % Increase
1	1	65		86		108		180		100 and more	143
	4	40		61		76		217			
	9	25	32	42	45	53	78	217	174		
	10	18		21		27		130			
	13	13		14		17		127			
2	2	19		32		39		75		70 to 99	515
	5	15		21		26		83			
	14	13	13	17	20	23	28	85	80		
	7	10		20		26		75			
	11	10		21		26		75			
3	15			12		29		90		less than 70	188
	8	25		36		45		58			
	3	21		33		41		42			
	6	12	16	19	21	24	28	42	46		
	12	8		15		18		58			
	16			3		10		30			

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The second group of zones is of special interest for this study since it comprises the now easily accessible, mostly undeveloped expanses immediately surrounding the urbanized area on the west (zone 7 and 11), north (zone 2) and, southeast (zone 15). If principles of rational planning for orderly urban growth were to be applied in metropolitan Guatemala, the obvious function of these areas would be to receive most of the expected population growth of 500,000 during this decade. However, as the Table shows, land cost increases in these areas have been more than three times faster than in the City's central and upper class neighborhoods. One reason for the soaring cost of heretofore inexpensive land west of the city in zone 7 has been the construction of a peripheral road with direct access across the Barranca gulch to the central city. Undoubtedly, this public investment has very tangibly benefited the owners of this 20 square kilometer area. Nevertheless, the municipality has barely recovered one-quarter of the cost of constructing the road from its beneficiaries. (See Chapter III for details). With an average price range of Q70 to Q100 per square meter in these areas and with a minimum gross site requirement of close to 200 square meters per lower income dwelling, this land is, for the most part, beyond the reach of lower income families (56).

Because of the increases in the price of land the poor have begun to settle in more distant locations while much of the City's most immediate expansion area is being held speculatively. This attenuated development pattern makes it impossible to serve many new lower income neighborhoods with adequate infrastructure, is ecologically unsound and denies a growing number of lower income families adequate access to jobs and urban services.

Access to a Place to Live in Other Urban Centers.

Evidently, access to lower income urban shelter varies from city to city, depending on size, socio-economic conditions, growth rates and local land and housing markets. As Guatemala City's size and population dwarfs other urban centers, its housing shortage is more dramatic than other cities. On the other hand, its historical patterns of urban settlement appear to apply, with modifications, to other large centers.

Between 1964 and 1973 Quezaltenango's population grew by 3.06% to 3.6% a year (depending on how the 1973 census data is adjusted). While the city's housing inventory grew by only 1% a year during the same period the number of residentially used rooms increased by 3% (57). As a result, the number of inhabitants per room stayed stable at two but the number of inhabitants per dwelling grew from 5.7 to 7.2, one of the highest in the country. Supported by field observations, this data suggests that Quezaltenango's lower income housing market has been absorbing additional people, mostly by

conversions and expansions of existing structures, similar to Guatemala City in the 1950's. Most typically, converted space is rented: The city's share of owner-occupied housing declined from 62.2% in 1964 to 58.2% in 1973. Conversion and expansion of existing structures in Quezaltenango for use by lower income families has occurred mainly in 16 neighborhoods in the oldest, lowest part of the city. (58) These neighborhoods exhibited the city's highest densities, the highest share of its estimated 1,067 unit housing deficit and its highest incidence of illiteracy (59).

San Marcos' statistics reveal the same pattern, only slightly less pronounced than Quezaltenango. Between 1964 and 1973 the housing construction rate was only one-third the rate of population growth; the number of inhabitants per room stayed equal but the number of inhabitants per house increased from 5.8 to 7.0.

Tecpan, the other small city in the highlands included in this study, is a different case. After its total destruction by the 1976 earthquake the town was rebuilt with substantial aid from national and international agencies. Access to housing is not now a problem in Tecpan.

While none of the three highland cities studied have experienced measurable squatting, lower income families in Escuintla have followed the metropolitan example of invading and occupying land to gain access to a place to live. Escuintla's small squatter

settlements are mostly at the city's edge and in its central area. Interesting enough, many of its squatter homes are solidly built from cement block. No statistical data on Escuintla's squatter population is available. Apparently, squatting in Escuintla occurred because conversions and extensions of the small, older central city housing inventory could not keep pace with the city's explosive population growth rate of 6.9% a year. For much the same reason, most lower income housing in Escuintla is being developed in scattered outlying semi-rural areas. Local industrialists have provided some worker's subdivisions. In semi-rural areas other lower income housing has been built cooperatively. An estimated 37% of Escuintla's 1980 housing inventory is seriously deficient (walls built from twigs and branches or cane and roofs from tin or straw, or other precarious materials or a room in a rooming house) (60). Another of the indicators of Escuintla's lower income housing shortage is the average of 2.63 persons per room, with 3.38 and 3.54 persons per room in the two poorer sections of the city (zone 3 and zone 4) (61).

Another striking similarity between the secondary cities and the metropolitan area is the soaring cost of land. According to a local planning official, the average square meter cost for an urbanized lot in Quezaltenango has risen from relatively low levels to a range of Q26 to Q35. The price of a square meter of raw land (without infrastructure improvements) now ranges from Q10 to Q20. The cost of land in Escuintla's far outlying rural fringe has tripled from Q1

to Q3 since 1977<sup>(62)</sup>. Unurbanized land in San Marcos now commands a price of close to Q9 per square meter.

#### FEATURES OF THE HOMES

The changing conditions that lower income people face in finding a place to live in the cities have also affected the features of their homes. Although overcrowded quarters in deteriorating, converted central city rooming houses or tenements still predominate, the share of poor urban families living in outlying areas in shacks or in other primitive accommodations is growing.

In the metropolitan area, centrally located lower income housing is both rented and owner operated. Although occupants of tugurio homes are by definition squatters, the census reports a good many of them as owners. Such contradictions illustrate the ambiguous tenure of many lower income occupants, especially outside the central city.

Expectedly, the homes of the poor are small. In central areas, whole families live in one room. In tugurios and outlying areas most families have two or three rooms, and some have even more. Many homes do not have kitchens. Adobe, which was the main construction material before the 1976 earthquake, has been replaced by block, brick or wood and precarious materials. Many houses - particularly tugurios and homes in semi-rural areas - have dirt floors. Access to electricity and water is reasonably good in central

areas but declines with distance from the city. In tugurios, people usually buy their water from vendors. Even in central lower income areas access to sewers is poor; outside of these areas it is mostly absent.

Quezaltenango, which was left unscathed by the 1976 earthquake, has maintained its adobe character. Lower income homes in the other urban centers are more commonly built from block or, as in fast growing Escuintla, from precarious materials. The poor in Quezaltenango and Escuintla are served by public water outlets while San Marcos and Tecpan supply 90% of their homes with water. In all urban centers the poor have little access to sewers, and must depend on latrines or outhouses. The most serious infrastructure defect is the lack of an adequate storm drainage system in the poor downtown area of Quezaltenango.

#### Metropolitan Area

In 1973, 75% of the tenement units (palomares) and 52% of the other centrally located lower income housing were rented. About 23% of the tenement units and 39% of the rest of the deteriorating central inventory were owner occupied (63). Considering that the average palomar building has about six units and that most other centrally located lower income structures have about three to four dwelling units, this data reflects the fact that traditional lower income housing in Guatemala City is typically operated by an owner living in the same building. Tugurio homes are by definition squatter occupied. However, in the 1973 housing census 18% of them were

reported to be owner occupied and 9% rented (64). About 60% of the outlying peripheral homes and 54% of the semi-rural homes were owner occupied. Interestingly, the tenure of 30% of the more outlying semi-rural and 10% of the outlying peripheral homes was reported as "precarious", possibly indicating a high incidence of scattered squatting on the far outskirts.

In 1973, 73% of inner city tenements (palomares) had six or seven rooms and 15% eight or more rooms (65). Typically, each room housed one family. In other deteriorating central city housing the number of rooms ranged from one (9%) to two to five (64%) and six or more (28%). The predominant size of tugurio, peripheral and semi-rural homes was two or three rooms (53% to 69%) with a fair number of homes - particularly in peripheral settlements - having four or five rooms (17% to 20%) or six and more (5% to 17%). The recent survey of three settlements produced a similar profile, with 58% of tugurio and peripheral homes having two or three rooms (66).

A salient feature of lower income homes is their lack of a kitchen. Close to 40% of tugurio homes, 30% of palomares, 23% of peripheral homes, and 20% of centrally located homes, other than tugurios, had no space reserved for preparing food. People living in such places cook on the floor over a hole, using wood. Four of the 22 metropolitan lower income homes that were visited for this study did not have any kitchen.

Before the 1976 earthquake, most lower income homes were built from adobe: 39% of tugurio homes, two-thirds of all centrally located and

peripheral homes and about three-fourths of semi-rural living places. Almost one-third of the tugurio homes were built from sticks, tin cans and other trash materials, one-fourth from wood and 4% from brick or block. Masonry and wood was relatively common (11% and 17% respectively) both in centrally located and peripheral homes (67).

Adobe structures, which are very vulnerable to earthquake damage, are much rarer in Guatemala City since the 1976 disaster. Only three of the 22 metropolitan homes visited were built from adobe. Based on field observation, concrete block is emerging as the most common lower income housing material in peripheral settlements while, predictably, wood and trash materials still predominate in tugurios.

In 1973, more than 70% of the tugurio and semi-rural homes, half the peripheral homes and more than one-third of the central city lower income homes had dirt floors (68). All tugurio and semi-rural homes in the metropolitan area visited during this study (as well as two palomares) had dirt floors, while all peripheral homes had floors from concrete.

Table 16 shows the extent and type of main infrastructure services in metropolitan lower income neighborhoods in 1973. Expectedly, homes in central locations had reasonably good access to electricity and public water. But, an alarmingly large share (60%) did not

TABLE 16

AVAILABILITY OF SERVICES BY TYPE OF LOWER INCOME HOUSING  
IN THE METROPOLITAN AREA, 1973

Type of Lower Income Housing	Electricity	Water				Sewer		
		Private Hookup	Collective Hookup	Well, Source or River	Other	Connected to Public System	Not Connected to Public Sys- tem	Non- Existent
Central								
Palomar	90.0	10.4	76.3	1.8	11.5	38.6	59.9	1.5
All other	82.3	35.0	54.0	6.1	4.9	39.1	45.9	15.0
Tugurio	62.7	1.8	79.8	10.0	8.4	7.7	73.8	18.5
Outlying								
Peripheral	71.8	17.5	55.5	16.6	10.4	5.9	87.7	6.4
Semi-rural	21.6	5.1	38.0	54.5	2.4	.5	59.5	40.0

Source: Marroquin, op. cit., p. 111 and 112

have sewer connections. The Table illustrates how access to infrastructure declines with distance from the city: only about one-fifth of the semi-rural homes had electricity. The lower income homes in the central area visited during this study typically had communal water connections and outhouses serving an entire building. The people in pre-earthquake tugurios depended on water hauled in by truck (in rusted barrels) from public distribution points outside the settlement while all homes in post-earthquake tugurios had access to public water distribution points. One family in a pre-earthquake tugurio had a privy, another used a communal outhouse and a third did not have any sanitary facilities. People in post-earthquake tugurios had access to a battery of open air latrines at the rim of the Rio Barranca gulch that served an entire community. In contrast, the privately and publicly developed peripheral settlements had direct access to both water and sewer. The families in semi-rural homes drew their water from wells and used backyard latrines.

Even lower income homes with access to the public water system can only depend on limited water service. Because of chronic supply shortages the municipality provides water only during certain hours. Homes of the more prosperous families have water tanks to ensure sufficient supplies. During the hours of service the poor must fill buckets and other containers for their daily water needs.

Public street lighting, pavement, garbage collection and telephone service for emergency calls is absent or deficient in all metropolitan lower income communities.

#### Other Urban Centers

In 1973, 77% of Quezaltenango's housing units were built from adobe, 15% from block or brick 5% from wood and the rest from sticks and twigs, straw, cane or other precarious materials <sup>(69)</sup>. In Quezaltenango, which was left unscathed by the 1976 earthquake, adobe structures continue to predominate. Six out of seven homes visited for this study were built from adobe. Escuintla has grown to about 166% its 1973 size and can no longer be described by 1973 data. Two homes visited in Escuintla were built from block, two others from wood and one from trash material. Lower income homes in San Marcos and Tecpan were solidly built from brick or block, with the exception of one precariously built structure. As noted, Tecpan has been totally rebuilt since the 1976 earthquake. Two of the seven homes visited in Quezaltenango have dirt floors, the homes in Escuintla had either wooden or concrete floors and all homes visited in San Marcos and Tecpan had concrete floors.

Ten homes visited in the urban centers outside the metropolitan area had two or three rooms, five had five rooms or more and only one was very small with one only room.

The 1973 census reported that 58% of all dwelling units in Quezaltenango, 68% in San Marcos and 64% in Escuintla had some form of drinking water supply. Sixty percent of Quezaltenango's homes, 64% of the housing inventory in San Marcos, and 53% in Escuintla had access to public sewerage. About 70% of the homes in Quezaltenango, 81% in San Marcos and 77% in Escuintla had electricity (70).

The lower income homes that were visited revealed the following pattern: in Quezaltenango's and in Escuintla's centrally located lower income neighborhoods people depend mostly on public water outlets. In only a few cases is running water available within buildings. One frequently sees public wash places (pilas) with perhaps 40 women washing their families' laundry. In Escuintla squatters outside the central area have to buy their water from trucks, as do squatters in the metropolitan area. In San Marcos and Tecpan domestic water supply is much better than in the larger cities, reaching close to 90% of all homes. With one exception, each in Quezaltenango and San Marcos, all lower income homes that were visited have no public sewerage connection and depend on outhouses or latrines. Table 17 summarizes the infrastructure conditions of the homes visited for this study.

The most serious infrastructure problem is Quezaltenango's storm drainage system. During the rainy season streets in the low lying

T A B L E 17

SERVICES AVAILABLE TO FAMILIES CONTACTED IN THE  
METROPOLITAN AREA AND FOUR OTHER URBAN CENTERS  
November, 1979

SERVICES AVAILABLE	Metro- politan Area		Quezal- tenango		Escuin- tla		San Marcos		Téc- pán		TOTAL	
		%		%		%		%		%		%
Water	24	100	7	100	5	100	3	100	2	100	41	100
- Private Hookup	13	55	1	14	1	20	1	33	2	100	18	44
- Collective Hookup	7	29	5	72	3	60	2	67	0		17	41
- Well	0	0	1	14	1	20	0	0	0		2	5
- Buy from Neighbor	4	16	0	0	0		0	0	0		4	10
Electricity	24	100	7	100	5	100	3	100	2	100	21	100
- Yes	22	97	3	40	3	60	2	70	2	100	32	78
- No	2	3	4	60	2	40	1	30	0	0	9	22
Sewer	24	100	7	100	5	100	3	100	2	100	41	100
- Connected to Public System	13	54	5	72	3	60	2	60	2	100	25	61
- Not Connected to Public System	4	17	1	14	1	20	0	0	0	0	6	15
- Non Existent	7	29	1	14	1	20	1	33	0	0	10	24

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poorer neighborhoods are regularly flooded up to one meter or more by the run-off from the newer middle class neighborhoods in the higher sections of town.

### Effects on Health

A poor diet, unsanitary, often overcrowded living conditions and lack of potable water and waste disposal breed disease. Members of many families interviewed during this study have suffered severe gastro-intestinal and respiratory infections as well as a variety of parasitic diseases. Health clinic staffs reported high incidences of vaginal infections. Limited access to health care facilities compounds the predicament of the urban poor.

### F. THE PEOPLE SPEAK OUT

"We have no money to buy food, the children are starving".  
"Although the home may not be very comfortable we are happy to live here because we are close to market and transportation".  
"Sometimes we owe the full two-week pay to the grocery store and then we have to borrow still more to buy firewood and food". "One alone cannot resolve anything". "I cannot make the payments for the house". "Some live in abundance but there is so much we poor are wanting".

These and other words of people who were interviewed for this study reveal their personal experience of urban poverty. The more impersonal data describing these people tell of large, young

families with parents migrating to the city, of people who from childhood onwards have had to work hard to survive, of earnings that are not enough even for the simplest life and of the homes that the urban poor have found or made for themselves.

The people themselves also talk about these things, but with a difference. They weigh choices, worry about money and, implicitly, hunger and illness; they speak about the need for mutual help among neighbors and ultimately, their hope for a juster world. Poverty as seen by the poor is more varied than an outside observer can perceive. Clearly, effective action against poverty depends on knowledge and understanding not only of objective data but also of the subjective view of the poor. The purpose of this section is to report some of the personal views of poor people regarding their most urgent family and neighborhood problems, their hopes and aspirations, their thoughts about remedies and their community organizations. (71)

#### OUR PROBLEMS

When asked about their families' most severe problems 28 of 39 people interviewed for this study cited low incomes and high expenses. Only the relatively better-off mentioned problems beyond their immediate economic condition: four of them cited poor housing, another four inadequate water supply, one the lack of electricity and one crime.

Below the seemingly uniform concerns about income and expenses, however, the responses revealed that the intensity, feeling, causes and effects of tight economic conditions varied from case to case. Some of the families perceive their poverty as temporary, while others see no end to it and no future for themselves. Some family budgets are tight only because they have decided to buy a lot and build a house. The "ex-resident of a post-earthquake tugurio" is a case in point (72). Raul earns Q250 from the telephone company (GUATEL) and another Q100 moonlighting as an electrician. From this handsome income - the highest among all families interviewed - he saved Q8,000 while living free of charge as a squatter. He then invested all of his savings as well as another Q2,000, borrowed at 5% interest monthly, in buying a lot and building a house in one of the internationally financed sites-and-services projects. Excluding water and fuel his monthly housing cost rose from nothing to Q126.50 (a Q26.50 payment for the lot and Q100 to his lender). Including fuel and water he now pays almost 40% of his total income for housing, the second highest share among the 39 cases. Thus, despite his comparatively high income, Raul's budget for food and basic necessities other than housing is very tight; he has no savings to tide his family over in emergencies. His home, however, is a Guatemalan worker's dream and once he has repaid his Q2,000 loan from hard weekend work his preoccupation with making ends meet will probably ease.

Among the 39 families Raul's case is hopeful but unique. He chose temporary poverty (life as a squatter, tight food budget) to build a

more secure and comfortable future. Most other families have much more limited choices. Thus, the "government employee in the rooming house" feels that the rising cost of necessities leaves him no choice but to cut his small budget for clothing and entertainment. The "family in the shack in the peripheral neighborhood" has either to stop supporting the husband's ailing mother or postpone fixing up their decrepit abode. The "facilitator of the colony 'M'" worries about her health. She needs an operation but cannot afford it. Without money no hospital is willing to admit her.

The other families described in this report have even less room to adjust and maneuver. When prices rise faster than income they must cut down on food. The "bottle peddler of colony 'W'" is an example. Amalia's food budget is already more than three-quarters below the officially estimated minimum for an urban family of five. Her children are malnourished, wear rags and sleep on the dirt floor of their shack. Amidst all her misery Amalia is busy from morning to night working for her family and worrying about being evicted from her tiny plot at the edge of the Barranca cliff because she is far behind in her payments.

Asked about the most critical neighborhood problems, people immediately cited the most obvious deficiencies. Forty-six of the 76 respondents mentioned drainage (19), water (16), street or walkway pavement (8) and electricity (3). Sixteen said crime was the most

urgent problem; fourteen of these were in the metropolitan area and two in Escuintla. Five families in the metropolitan area feel transportation is the worst neighborhood problem. Only one or two mentioned the lack of schools, clinics or markets and nobody cited police and fire protection or garbage collection, although they berated these services. Not surprisingly, complaints about the physical infrastructure are most common among people living on the outskirts and in tugurios.

In the new government-sponsored peripheral subdivisions crime and transportation were commonly considered the main difficulties. Problems also varied by urban area. In the metropolitan area more than half the 52 respondents said crime (14) and water supply (13) were their neighborhood's main problems. In Quezaltenango 10 out of 12 respondents cited the disastrous conditions of the storm drainage system in the old downtown area. In Escuintla the lack of electricity, poor drainage and crime were equally troublesome.

To obtain yet another view of the issues facing poor neighborhoods, respondents were asked to rank the quality or availability of public services in their communities. Of 124 people questioned, 23 felt that the worst services were storm drainage and sewer, another 23 police protection, 16 street pavement, 14 trash collection, 12 fire protection, 12 the lack of health clinics, 10 water supply and the rest markets and schools. Table 18 summarizes these perceptions of family and neighborhood problems.

T A B L E 18

RESPONDENT'S PERCEPTIONS OF PROBLEMS AND SERVICES

November, 1979

TYPE OF PROBLEMS/ SERVICES	Most Severe Problems of Families					Most Severe Problems of Neighborhoods					Services Ranked Very Poor							
	Metrop. Area	Quezal- tenango	San Marcos	Tec- pan	Esquin- tla	Total	Metrop. Area	Quezal- tenango	San Marcos	Tec- pan	Esquin- tla	Total	Metrop. Area	Quezal- tenango	San Marcos	Tec- pan	Esquin- tla	Total
Economic Situation	14	5	3	2	4	28	-	-	-	-	-	-	-	-	-	-	-	-
Lack of Jobs	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	-
Housing	3	1	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-
Crime	1	-	-	-	-	1	14	-	-	-	2	16	-	-	-	-	-	-
Electricity	-	-	-	-	-	-	-	-	-	1	2	3	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	5	-	-	-	-	5	-	-	-	-	-	-
Water	3	-	-	-	1	4	13	1	-	1	1	16	4	4	-	1	1	10
Schools	-	-	-	-	-	-	1	-	-	-	-	1	5	-	-	-	1	6
Streets	-	-	-	-	-	-	8	-	-	-	-	8	10	12	1	-	3	16
Sewer/Drainage	-	-	-	-	-	-	7	10	-	-	2	19	10	10	-	-	3	23
Police Protection	-	-	-	-	-	-	-	-	-	-	-	-	16	3	1	-	3	23
Garbage Collection	-	-	-	-	-	-	-	-	-	-	-	-	10	2	1	-	1	14
Fire	-	-	-	-	-	-	-	-	-	-	-	-	8	1	-	1	2	12
Market Facilities	-	-	-	-	-	-	1	-	1	-	-	2	5	-	1	-	2	8
Health Facilities	-	-	-	-	-	-	1	-	-	-	-	1	11	1	-	-	-	12
No Problems	-	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-
Do not know	-	1	-	-	-	-	1	1	2	-	2	-	-	-	-	-	-	-
<b>Total</b>	<b>22</b>	<b>7</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>39</b>	<b>52</b>	<b>12</b>	<b>3</b>	<b>2</b>	<b>9</b>	<b>76</b>	<b>79</b>	<b>23</b>	<b>4</b>	<b>2</b>	<b>16</b>	<b>124</b>

Problems of families and neighborhoods are based on open-ended questions; the ranking of services is based on responses to structured questions.

Source: Contractor's research

Another common problem, the design of government sponsored housing developments, while much less significant than other conditions, does merit attention as many respondents felt it is avoidable. Many families and individuals in sites-and-services projects who feel that the laundry wash basin (pila) and bathroom are in the wrong place have changed the bathroom entrance and moved the wash basin out of the kitchen. Several claim that they should have been consulted on the layout. The "ex-resident of a post-earthquake tugurio" rejected the housing Banks (BANVI) offer of a low-interest loan for materials because "they are very rigid, they demanded to use their design but I wanted to do it my way". Some of the professionals agreed with Raul. One of the planners put it this way:

"The international credit institutions do not understand the socio-cultural reality. Their designs are inflexible. They have never seriously studied the most suitable low income building technologies and materials; for instance how to perfect the system of bajareque which costs little, offers good thermal insulation and earthquake resistance <sup>(73)</sup>. I know houses of more than 50 years built from bajareque that never suffered any earthquake damage. But the same design pattern now applied here in Guatemala can be found in Brazil, Peru, Bolivia, San Salvador as well as African and Asian countries".

Beneficiaries of the sites-and-services projects saw the problems differently:

The Housing Bank sells us tiny plots while the higher-ups have thousands of caballerias".

## OUR ASPIRATIONS

The hopes of the people typically center on their most pressing problems. Many aspire to goals that are important to them but that

they feel are unattainable. Juana, the "home producer of sweets in Quezaltenango," says " imagine, if it was possible, one would want to own the lot, have water, light and a comfortable home, but the means don't allow it."

Like Juana, many respondents have modest goals because they are always aware of their most urgent needs as well as the limits of their means. So, the great hope of the "facilitator of the colony 'M'", the "widower of Escuintla" and other squatters is security of tenure at a price they can afford . Implicitly, they hope to be able to stay where they now live. The widower is happy with the squatter colony: "my work is close by and I have friends here". The facilitator says "it is easy here; everything is close by". And, although the "laundry woman of the colony 'R'" is concerned about drainage, she rejected a chance to move to a sites-and-services project because she is now closer to the center and her clients (74)

Those who already live away from the center would like to reduce the costs and other disadvantages of living on the periphery. They feel that their lives would be better if stores, schools and health centers were close by and, most importantly, if public transportation was better and cheaper.

The house or home appliances, such as refrigerators and furniture, are rarely the target of aspirations. Although many people would

like to have such possessions in the future, they are now preoccupied with tenure, security and access to vital services. Only the families in Tecpan think that a well-built house is important, because they remember the traumatic destruction of their town by the 1976 earthquake.

#### OUR SOLUTIONS

Ideas on how to achieve vital goals depend on personal experiences and successful examples. They vary with the problems to be resolved. But 21 of the 44 people offering ideas on how to improve their neighborhoods agreed that collective action through grass roots community organizing and mutual help was essential. As shown in Table 19, 15 out of 25 respondents in metropolitan Guatemala City believed in this approach. People concerned about specific infrastructure problems believed that joint requests for help from a public agency would help solve their most pressing problems. Expectedly, squatters tended to see a title to their plot as a prerequisite to any other improvements. They felt that infrastructure improvements without legal tenure would only benefit the present land owners. Only in Quezaltenango did people feel that working with public agencies would improve things and few (only one of 25 in the metropolitan area) thought that established neighborhood improvement committees could be effective.

The offered solutions reflect what people believe has worked in the past. The residents of poor metropolitan neighborhoods believe that

TABLE 19

SOLUTIONS FOR ACHIEVING MOST VITAL GOALS  
OFFERED BY NEIGHBORHOOD RESIDENTS

Solutions for Achieving Most Vital Goals Offered by Respondents	Metropolitan Area	Other Cities	Total
Organizing the people and mutual help	15	6	21
Requesting help from public agencies	5	5	10
Obtaining land ownership	4	1	5
Helping public agencies	0	5	5
Helping neighborhood committees	1	2	3
<b>Total Responses*</b>	<b>25</b>	<b>19</b>	<b>44</b>

\*Responses were obtained in 35 family interviews and 9 short interviews of neighborhood residents.

Source: Contractor's research

organizing the community and demanding help from government is effective because some public institutions have responded to neighborhood pressure in the past. For example, both the office of the Mayor of Guatemala City and the Municipal Water Company have task forces specifically charged with helping lower income areas. The history of land invasions has proven that united, collective action can wrest some reforms from the authorities. In Quezaltenango, on the other hand, poor people were more willing to believe in helping rather than confronting local government. Their positive attitude reflects the success of the mayor's campaign of "participation and dialogue". The response to that campaign has prompted the city to give top priority to the long delayed improvement to storm drainage and sewer conditions in the poor downtown section. Naturally, this decision has given many of the poor more confidence in the good intentions of their local government.

#### OUR ORGANIZATIONS AND LEADERSHIP

In all of the communities visited, groups, committees, cooperatives and other organizations were trying to accomplish a variety of tasks of interest to neighborhoods.

Some of these groups, such as the legal services offices and family clinics of the San Carlos University, the auxiliary mayors, the local teams of national and international development organizations and the churches are part of larger organizations outside of the community. Groups with local grass roots origins include action-oriented organizations such as local improvement committees and

cooperatives as well as clubs with a social or political orientation such as sports and civic/cultural associations and political committees.

Action oriented neighborhood groups are often formed ad hoc to solve a specific problem. Some groups in squatter settlements, however, have grown out of movements with broader goals. For instance, some started as organizations of tenants living in the slums of the central city. Colony "Q" is a case in point. According to one of the founders, the group was originally organized with the help of students to protect people against arbitrary evictions from palomares. Continuously harrassed by landlords, they decided to invade a privately owned tract and squat. One hundred and twenty five families joined the invasion but only 25 spent the first night on the site of their new community. Gradually more families settled and remained. They organized a public security committee to patrol the site from eight o'clock in the evening to six o'clock in the morning. They elected a central committee to coordinate mutual help construction projects and to distribute the assistance offered by several religious groups. Over the years the colony's organization has become more formal but grass roots participation is still strong. There are women's groups, children's groups, street associations and special committees overseeing the construction and operation of the library, market and schools.

Groups with a more social orientation have often grown out of gatherings of friends and neighbors, sometimes with a special purpose such as organizing a fiesta or sports event or helping a neighbor in a crisis.

Among action oriented groups, cooperative societies are organized for specific purposes such as household credit, housing or artisanry. Cooperatives with similar purposes are often part of a national federation. All cooperatives are subject to government regulation and supervision by the National Institute of Cooperatives. (The section on community development in the third chapter of this report describes how Guatemala's cooperative movement is organized.)

Community improvement committees, the other main type of action-oriented group, have a broad range of purposes but limit themselves to specific neighborhoods. This type of organization could play a key role in urban upgrading programs and, therefore, is of special interest to this study. To learn about improvement committees and their problems, the field investigation included individual and group interviews with ten committees in the metropolitan area, Quezaltenango, Escuintla and Tecpan. Six were legally organized and four were still awaiting approval or were no longer seeking legal status. All ten had elected officers with defined duties. Nine hold regular board meetings and keep minutes but only three hold regular meetings with the community they

represent. Only these same three groups have by-laws and maintain a checking account. The officers interviewed have held their position between one and 15 years. The size of the committees ranges from six to 17 with an average of 7.5 persons.

Improvement committee members have usually been elected at a community wide meeting convened to form a neighborhood organization. Depending on how such community-wide meetings emerge, how they are attended and how they unfold, the elected leaders may have the confidence of most of their neighbors or represent only a small circle. For example, six years ago, the general assembly of colony "B" attracted 500 people while only 50 people came to the meeting of colony "N" although the meeting was announced by loudspeaker and 75 persons were personally invited. (See Annex II for interviews with committee representatives).

Once committee members are elected they usually try to legalize the organization. Almost all the representatives of the ten committees agreed that the government's procedures for incorporation are grossly inadequate. One spokesman said "we cannot begin to raise funds before the government approves our legal status. Six months ago we submitted our application. Since then we have been waiting for an answer, unable to start collecting contributions for our drainage project." Another expressed even greater frustration: "We submitted all application forms as required three years ago and are still waiting for an answer of the Ministry of Government."

Juan, the ex-president of an improvement committee concurred: "One of the main problems of the committee was its lack of legal status. The paper work takes too much time." Only two of the ten committees were able to incorporate in less than a month. A spokesman of one of these felt that his having a government position helped the committee. The other case, the Municipal Drainage Committee, is even more unique since the mayor of Quezaltenango is its president, and the governor of the Department of Quezaltenango and other high officials are members. The organization's original plan was to create drainage committees in all neighborhoods but, according to a spokesman, the procedures would have been too cumbersome. "That is why we decided to create sub-committees under the central committee". Some of the committees have given up seeking legal status, but nevertheless, devote themselves to the project they were elected to carry out. One of these has already completed more than Q15,000 worth of public improvements.

The long, frustrating wait for legal status often discourages committee members before they even begin to serve their communities. In turn, residents are likely to be disappointed if a committee that has accepted responsibility for making improvements stays idle. Thus, the committee's frustration with the government and the community's frustration with the committee create an atmosphere of mistrust and resignation, often isolating the elected community leaders.

Since there is no rule prescribing how committees are to be elected and re-elected and regulating the relations between committees and their constituents, committees sometimes turn into self-perpetuating, isolated groups with little community contact and no mandate to act on the community's behalf. In this situation communities typically respond by calling another meeting and forming another committee. In the words of Jose, an old-time leader of colony "R", "the committees in the colony are born and die and are followed by others".

Most neighborhood residents interviewed for the study considered the members of their local improvement committee as the leaders of their community. Others looked to their auxiliary mayor as their spokesman,<sup>(75)</sup> and a few perceived priests or ministers in this role. However, when asked about who has helped the neighborhood the most, more than half mentioned a neighbor or an outside organization such as the Norwegian Church or Save the Children. About a third said nobody was helping the community. The interviews also revealed that the poorest of the poor are the least informed about local organizations and leaders and that most respondents were very reluctant to express their opinions about leaders and organizations.

Many said they do not go to community meetings because of poor street lighting and because it is dangerous to walk the streets at night, especially for women. Others do not participate because they

are Protestants but most said they just do not have the time. Given the intense struggle for survival that engulfs many families this explanation is plausible.

Overall, the feelings expressed by the poor convey the following picture: despite the preoccupation with making ends meet and daily survival which consumes most of their energy and attention, they are painfully aware of the most urgent problems of their neighborhoods. Their stated aspirations are practical and rather modest. They believe in community organization and mutual help, although their faith in their own means for such action, the improvement committees, is rather limited. Their views reflect the fact that government regulations often frustrate the initiatives of such groups rather than any sense of inherent incompetence or unresponsiveness. The next chapter examines some of the issues facing the poor from an institutional perspective. It describes and analyzes public activities or institutions that significantly shape the life of the poor.

## NOTES

- (1) Secretaria General del Consejo Nacional de Planificaction Economica. Plan Nacional de Desarrollo 1979-1982 - Sector Vivienda, 1978, p. 6.
- (2) For a list and map see Annex I.
- (3) The typology does not include the temporary resettlement areas created by the government after the 1976 earthquake.
- (4) Palomares are also found in outlying areas; however, this typology is based on the predominant housing type shaping the character of a neighborhood.
- (5) In 1973, 70% of the metropolitan population lived in such housing, Marroquin, op. cit., p. 3.
- (6) For case profile see Annex II; names are fictitious.
- (7) Amaro II, op.cit., Table 2.1.
- (8) Amaro II, op. cit., Table 2.9.
- (9) Klussman, op. cit., p. 4.
- (10) See Annex II for case profile; names are fictious
- (11) Marroquin, op. cit., p. 97.
- (12) Amaro II, op. cit., Table 2.3. In this study migrants are more narrowly defined as people born outside Guatemala City. If the definition of a place of birth outside the metropolitan area or the Department had been applied the percentages would have been lower.
- (13) 1973 census. The data applies to the urban population of the respective departments.
- (14) Marroquin, op. cit., p. 96.
- (15) Prata L., op cit., Statistical Annex, Table 4.
- (16) In Guatemala the work force is defined as the population of over nine years of age.
- (17) Prata, op. cit., Statistical Annex, Table 4.
- (18) Amaro II, op. cit., Table 3.4.

- (19) Klussman, op. cit., p. 4.
- (20) Amaro II, op. cit., Table 3.1.
- (21) For a case see Appendix II: "The Seller of Empty Bottles".
- (22) Marroquin, op. cit., p. 90-91.
- (23) Amaro II, op. cit., Table 3.5.
- (24) 1973 Census
- (25) Secretaria General del Consejo Nacional de Planificacion Economica, Banco Interamericano de Desarrollo. Documentos para el Plan de Desarrollo Regional de Occidente Altiplano. 1977 Tomo II, p. 27.
- (26) Amaro II, op. cit., Table 3.2.
- (27) Ibid., Table 3.3.
- (28) Ibid., Table 4.15.
- (29) See Annex II for more case profiles; names are fictitious.
- (30) Adler, John H., Eugene R. Sibilemiger and Ernest C. Olson. Public Finance and Economic Development in Guatemala. Stanford, 1952.
- (31) International Bank for Reconstruction and Development, International Development Association. Current Economic Position and Prospect of Guatemala, Report No. CA-39, Vol. 1, December 17, 1970.
- (32) Klussman, op. cit., p. 5.
- (33) Amaro, II op. cit., Table 4.3.
- (34) Direccion General de Obras Publicas, Departamento de Planeamiento Urbano y Regional. Plan General de la Ciudad de Escuintla 1973--1985, p. 4.
- (35) Ibid., p. 45.
- (36) Ibid., p. 41.
- (37) Amaro II, op. cit., Table 3.6 and 3.7.
- (38) Social Security Institute, data presented in Marroquin, op. cit., p. 265.

- (39) Orellana G., Rene. "Perdida del Poder Adquisitivo del Quetzal" Economia, Publicaciones IIES, No. 59, January - March, 1979, p. 7.
- (40) See Annex II for case profile, names are fictitious. This type of adjustment has also been found elsewhere: for example, see Turner, John, Housing by People - New York: Pantheon Books, 1976, p. 58.
- (41) See Annex II for case profile; names are fictitious.
- (42) Marroquin, op. cit., p. 3 and 103.
- (43) In 1973, 70% of all housing units in the metropolitan area had lower income characteristics (Marroquin, op. cit., p. 3).
- (44) Ibid.
- (45) Statistics reported in Estudios y Proyectos de Guatemala, op. cit., p. 207.
- (46) Agency for International Development. Shelter and Related Development in Guatemala, May 1976, p. 5 - 6.
- (47) Projections by (1) Secretaria General del Consejo Nacional de Planificacion (highest) (2) Banco Nacional de Vivienda (high) and (3) Marroquin (lowest), presented in Marroquin, op. cit., p. 48.
- (48) The percentage found in 1973. (Marroquin op. cit., p. 3).
- (49) Datos Historicos e Invasiones Hacia la Ciudad Capital. Unpublished paper.
- (50) Direccion General de Obras Publicas. Barrios Marginales. Informe sobre la Colonia La Verbena, July 1968, p. 5.
- (51) Marroquin, op. cit., p. 3.
- (52) Prata L., op. cit., Statistical Annex, Table 4. The discrepancy between the population in the 37 marginal settlements reported by this source and Marroquin's figure appears to be based on undercounting of settlements and housing per settlement in the survey on which this source is based.
- (53) Ibid. As noted, these figures appear underestimated.
- (54) "60 Mil Familias Rechazan su Traslado", La Tarde, January 16, 1980. It must be noted that the resettlement projects rejected by these squatters are still very close to the city center if compared to private outlying subdivisions in such areas as Mixco or Villa Nueva. Moreover, the earthquake reconstruction projects include vital infrastructure improvements and sanitary cores and offer financing at a subsidized interest cost.

- (55) This analysis was prepared by Hermes Marroquin.
- (56) BANVI's minimum site standard is 91 M<sup>2</sup>. Roads, open space, community facilities and unusable land require approximately the same area.
- (57) Estudios y Proyectos. op. cit., p. 207.
- (58) With the help of local planners, the following neighborhoods were identified: El Calvario, El Cenizal, El Botellon, Las Flores, Transfiguracion, Bolivar, La Joita, Pedrera, Minerva, Nuevo Leon, San Bartolome, Cojala, San Jose la Vina, San Antonio, La Cienaga, and Chirriez.
- (59) Amaro I, op. cit., p. 38.
- (60) Ibid., p. 34 and 38.
- (61) Direccion General de Obras Publicas, et. al., Plan General de la Ciudad de Escuintla 1973-1985, p. 37.
- (62) Cooperativa El Modelo (developed by FENACOV1).
- (63) Marroquin, op.cit., p. 104. The tenure of the rest of these units was not defined.
- (64) The contradiction between this statistic and the definition of tugurio as an invaded property illustrates the ambiguities of tenure status in lower income neighborhoods.
- (65) Marroquin, op. cit., p. 113.
- (66) Amaro II, op. cit., Tabale 2.7.
- (67) Marroquin, op. cit., p. 109.
- (68) Ibid., p. 110.
- (69) Secretaria General del Consejo Nacional de Planificacion Economica, Departamento Desarrollo Regional, Quezaltenango. Directrices Generales para el Desarrollo, Departamento de Quezaltenango, June 1979, Table 4.2.10.
- (70) Amaro (I) op. cit., Table 2.2, 2.3 and 2.4.
- (71) The responses are taken from the 39 in-depth family interviews and 37 complementary interviews.
- (72) For case profile see Annex II, names are fictitious.

- (73) This native building system consists of frames from wood, sticks or cane tied together with bind weed, wire or leather straps and plastered with mud.
- (74) There are interesting differences of opinion between residents and technicians working in such settlements. For instance, the chief of the local medical team feels that the entire neighborhood should be cleared. She is concerned about health problems while Maria has to earn a living.
- (75) Auxiliary mayors are mayoral appointees serving as a liaison between neighborhoods and municipal government (See section on municipal government in next chapter).



### III. DESCRIPTION AND ANALYSIS OF SELECTED INSTITUTIONS AS THEY AFFECT THE LIVES OF THE URBAN POOR.

As an initial step in planning future programs for the urban poor this chapter describes and examines four types of public institutions (or service delivery systems) in Guatemala: <sup>(1)</sup> general municipal government, provision of water and sewer services (a key function of municipal government), the Municipal Development Agency (Instituto de Fomento Municipal - INFOM) and national programs for community development.

Municipalities in Guatemala have a broad range of responsibilities. Their ability to render services equitably and well profoundly affects the welfare of the poor. For example, municipalities set the priorities for local investment projects and determine the distribution of their costs and benefits. The most vital municipal responsibility affecting the urban poor is the provision of water and sewer services. The Municipal Development Agency (INFOM) is a national agency that directs national and international assistance to municipalities by financing, planning and executing over 90% of all local investment projects. To be successful, a central agency such as INFOM needs local participation in project planning and implementation. Community organization enables the poor to better participate in these decision making processes.

## A. MUNICIPAL GOVERNMENT

The weakness of local government in Guatemala is one of the chief barriers to modernization as well as improving services for the urban poor. Its major problem areas are institutional, financial, planning and coordination.

This section presents a brief analysis of the administrative organization, local finances and the manner in which investment programs are planned and coordinated in the five urban centers examined for this study. Abilities and constraints were explored as they affect the delivery of services to the urban poor. The methodology consisted of interviews with the mayor, treasurer and secretary, officials responsible for water and sewer and, in three cases the municipal planner.

### THE INSTITUTION

Municipalities in Guatemala are autonomous entities. Their basic powers include: 1) enacting local ordinances 2) determining local taxes and tax rates within the limits set by national law 3) appointing the town clerk, treasurer and other municipal employees 4) selecting municipal improvement projects 5) establishing the municipal budget and 6) providing local services. The essential services stipulated by law include the provision of potable water, a sewerage system, a slaughterhouse, a market, a public plaza and street cleaning services. Beyond these essential services, municipalities may offer a loosely defined set of discretionary services, including transportation and general municipal infrastructure.

In reality, however, responsibility for the provision of certain services is often blurred. For example, construction of dispensaries and clinics can be undertaken by either the municipality, the Ministry of Public Works or the Ministry of Public Health. In almost all cases hospitals are built by the national government while schools can be built by the municipality or the Ministry of Education. An estimated 90% of all municipal investment projects are planned, financed and implemented by the national government (2). Municipal autonomy is further limited by financial, legal and institutional constraints. The municipal budget as well as the most important municipal taxes need to be approved by the national government. Municipal taxes collected by the national government are redistributed only upon submission of an investment plan and budget. Local powers and responsibilities are in fact limited to such an extent that a recent study characterized local autonomy as a myth (3).

Guatemala's municipal code provides for three main levels of municipal government: the municipal council, the mayor and the municipal administration. The mayor and municipal council are elected by popular vote from civic committee or approved political party lists. Their term ranges from four years in the national capital to three years in the department capitals and two years in all other municipalities.

The mayor presides over the council and votes in the council. While he must comply with council decisions his powers within the municipality are relatively ample. With the exception of the

municipal treasurer and secretary (who are appointed by council) the mayor hires and supervises all municipal employees including auxiliary mayors, the justice of the peace and police. He generally initiates all municipal improvement projects and is the main liaison with the national government. In larger municipalities the administrative staff is more or less formally organized in departments. In small towns, such as San Marcos and Tecpan, the mayor is often involved in most day to day decisions, with help from the secretary and treasurer.

The municipal code provides for two other key local institutions: the commissions and the auxiliary mayors. By law, each municipality has a number of commissions, each composed of two members of the municipal council plus community representatives, who are responsible for municipal property, markets and slaughterhouses, public works, education and health. The role and importance of the commissions varies by community but they are generally responsible for supervising projects and maintaining contracts with agencies in other levels of government. The auxiliary mayors are delegates of the municipal government at the neighborhood level and in unincorporated settlements within the municipality. They live in the neighborhoods and their responsibilities are unspecified. Their general purpose is to act as a link between the neighborhood and the municipal government, enforce municipal ordinances and inform the municipality of any interruption in services in the neighborhood. To be effective, an auxiliary mayor

must be known and respected both in the neighborhood and in city hall. Interestingly, few of the lower income people interviewed were able to identify their auxiliary mayor.

In the larger municipalities the administrative structure is more complex. Under new mayors, both Escuintla and Quezaltenango recently reorganized their archaic administrative structures, following the recommendations of outside organizations. Quezaltenango adopted the recommendations for local administrative reform in the proposed development plan for the western region prepared by an international team sponsored by the Interamerican Development Bank <sup>(4)</sup>. Escuintla's administration was reorganized with assistance from the Municipal Training School (Escuela de Capacitacion Municipal de Guatemala - ECAMP). In both municipalities the reorganization sought to: restructure the internal decision-making process by creating intermediate levels between the mayor and the departments; create a coordinative unit representing all departments; provide a technical body to advise the mayor and city council on legal, financial and planning matters and create a department to plan and program public works for all other departments.

Although the reforms appear to have improved municipal decisions and administrative coordination, several important problems remain. For instance, many new positions have not been filled because of a lack of qualified personnel and limited funds. In Quezaltenango, for example, 34 separate municipal departments directly responsible to the mayor were reorganized into umbrella

agencies, each headed by a director. However, because of limited funds none of the directors have been hired. The coordinative unit for all the municipal departments is only partially active because of the lack of department directors. The planning departments, while assigned major responsibilities, are understaffed. In Escuintla, the planning department is to prepare technical studies for the individual departments, program public works and coordinate with national government agencies. However, only one qualified planner has been hired. In Quezaltenango the situation is similar.

With the exception of Guatemala City, none of the municipalities examined in this study has a person or department specializing in the problems of the poor. Services to the poor are part of the services provided to the entire community. Conceivably, the auxiliary mayors could play this role. As noted, however, the link between them and the lower income residents appears weak. In Guatemala City, the Slum Area Development Office, (Oficina de Desarrollo de Areas Marginales) was created in 1970 at the initiative of a progressive mayor to deal with the problems of the poor. Until 1978, this office had an annual budget of over Q300,000 and was actively improving lower-income neighborhoods. However, under the present administration, priorities have shifted and the office has been absorbed into the department of auxiliary mayors. The budget has also been cut back to Q200,000 for the entire department of auxiliary mayors. Under the present policy auxiliary mayors undertake small improvement projects in their neighborhoods. Also, a small office has been created within the municipal

water company to serve lower income areas, except for post-earthquake tugurios and unupgradable older squatter settlements. The former fall under the National Reconstruction Committee (Comite de Reconstruccion Nacional) and are considered temporary and outside municipal jurisdiction. To discourage permanent settlement in these areas only minimum services are installed.

Outside the capital most municipal personnel seem poorly qualified (5). Extremely low salaries and the lack of opportunities for advancement encourage the migration of qualified personnel from the larger centers to the capital. Most municipalities do not have enough staff and the positions are generally poorly defined.

The institutional capabilities of the five municipalities included in this study are generally limited. The major weaknesses include:

- Lack of intermediate positions between the mayor and the personnel in individual departments;
- Absence of coordination throughout the institution;
- No department charged with planning and programming municipal public works projects;
- Poorly qualified municipal personnel; and
- Limited institutional framework for community participation in government.

For these and other reasons municipalities have been unable to undertake vital improvement projects and upgrade existing services. On the other hand, municipalities in Guatemala do have a

relatively broad range of important powers. As the recent example of Quezaltenango and Escuintla shows, local leaders in the more dynamic centers are ready for reform. If administrative reform is combined with capable staff, municipal government could make great strides in improving the life of the urban poor.

The smaller municipalities are at a great disadvantage because of their total dependency on the national government for the planning, financing and implementation of projects. However, with proper assistance they could also become much more effective in delivering their services.

#### LOCAL FINANCES .

Municipal services in Guatemala suffer from the weakness of municipal finance. Outdated codes for locally raised taxes and limited tax bases have made municipalities almost wholly dependent on national government transfers for upgrading projects. Inevitably, this process has strengthened central government power at the expense of local self-administration. While municipal spending accounted for approximately 25% of all government expenditures in the late 1960's, by 1973 it had dropped to about 10% of total government spending <sup>(6)</sup>. This trend can be expected to have continued to the present.

An ancient source of municipal income in Guatemala is the ornato, a per capita or head tax. Although the rate of this tax varies

among municipalities, it is commonly Q1 per year for each adult male in the community. The larger municipalities have recognized the regressive nature of this tax and have, therefore, introduced slightly graduated ornato rates based on income. Most municipal laws state that a citizen must demonstrate proof of payment of the ornato before requesting the services of municipal officials. In Guatemala City the ornato was projected to produce 3% of total municipal income in 1979, in Quezaltenango and San Marcos 2%, in Escuintla 3% and in Tecpan 6%.

A second source of municipal revenue consists of payments for municipal services such as water and electricity. This category also includes charges for use of the municipal market (s) and slaughtering houses(s). For the most part, charges for these facilities and services may not exceed the actual cost of maintenance. In Guatemala City these charges were expected to account for 12% of total income in 1979, in Quezaltenango and San Marcos 13%, in Escuintla 17% and in Tecpan 21%. The overall average of the five urban centers is 15%.

A third source of municipal income are taxes levied on the basis of a special tax code, the Plan de Arbitrios. They include a tax on commercial and industrial establishments, as well as a tax on private automobiles. The rates of the Plan de Arbitrios differ considerably between municipalities. Plan de Arbitrio taxes produced 27% of Guatemala City's projected income for 1979 (7), 13% in Quezaltenango, 11% in San Marcos, 48% in Escuintla and 20%

in Tecpan. The overall average share of this tax was 24% among the five urban centers.

A fourth source of municipal income can be described as current revenue. It includes fines levied by the mayor and fees collected for permits, taxes on agricultural goods produced within the municipality but marketed outside of it, revenues collected for the use of municipally owned land and, in Guatemala City only, the municipal property tax. In Guatemala City this revenue was projected to cover 38% of total 1979 income, in Quezaltenango 46%, in San Marcos 56% in Escuintla 20% and in Tecpan 26%. The overall average for the five centers was 37%.

The fifth major source of municipal revenue is extraordinary income such as grants and loans from the central government and five nationally collected and redistributed taxes: the gasoline tax, the beer tax, the liquor tax, the coffee tax and the national property tax. Revenues from gasoline, beer and liquor are forwarded to INFOM and then divided among all municipalities on a per capita basis. Revenue from the tax on coffee is distributed through INFOM to the municipalities in which the coffee was produced. The national government collects the national property tax through regional offices and redistributes half of it back to the municipalities inversely proportional to per capita incomes. (8) As noted, Guatemala City has an additional local property tax which constitutes its largest source of income. Proposals for a local property tax in Quezaltenango in the mid 1970's failed, mostly for

political reasons (9). Extraordinary revenues were projected to account for 20% of total 1979 income in Guatemala City, 26% in Quezaltenango, 18% in San Marcos, 12% in Escuintla and 27% in Tecpan with an average of 21% for all five cities.

Municipal revenue per capita varies considerably by municipality. While per capita revenue in 1979 was projected at Q45 in Guatemala City, Tecpan only expected to collect Q12 per inhabitant. Generally, per capita income increases with the size of the municipality. San Marcos is the exception as a consequence of extremely high income derived from the tax on coffee production. Without this extraordinary income revenues per capita would fall below Q12, a level similar to other municipalities of its size.

In the three larger cities, particularly Quezaltenango and Escuintla, the contribution to municipal finances made by industry, commerce and services is extremely low in absolute and relative terms because of gross inequities in the antiquated Plan de Arbitrios for taxing business establishments. Quezaltenango's Plan de Arbitrios has not had major modifications since it was adopted in 1949. Industry contributes less than 2% of municipal income, although it is one of the major activities in the city. The situation in San Marcos and Escuintla is similar. Revisions to the Plan de Arbitrios can only be made after an in-depth study, generally conducted by INFOM for approval by the Ministry of Government and the Ministry of Public Finances and subsequent publication in the Official Journal. Because of these tedious and cumbersome requirements, few plans have been revised.

Fees for municipal services are generally low and do not cover the costs of operation and maintenance. In most municipalities revenues for services are pooled and not related to the actual costs of services. Service fees are regulated by a Plan de Tasas and revisions require approval only by the municipal council. Most municipal officials interviewed said that the major reason for not updating the Plan de Tasas was a lack of qualified staff.

Revenue from property taxes collected by the national government and partially redistributed to the municipalities has been limited because of an extremely low tax rate <sup>(10)</sup>, low assessments <sup>(11)</sup>, an undercount of properties <sup>(12)</sup> and a large share of taxes in arrears <sup>(13)</sup>

Municipalities do not control much of their revenue and often do not even use the authority they have. Government transfers through INFOM are credited to the municipality's account at INFOM and, with few exceptions, can only be used after INFOM approves specific proposals. Consequently, a considerable part of this income remains at INFOM. Municipalities withdraw on the average only 50% to 75% of their funds <sup>(14)</sup>. According to INFOM staff over Q6 million in municipal accounts is currently on deposit with INFOM. Evidently, many municipalities have failed to submit qualified proposals, either because they are unable to prepare proposals or out of indifference, or both.

In 1979, salaries and employee benefits consumed 33% of all municipal revenues in the five cities. The maintenance and purchase of municipal equipment and the delivery of municipal services accounted for another 30% of local government expenditures and 8% was spent to repay loans. This left 29% for municipal public works projects. However, major differences exist between the municipalities. While Guatemala City and San Marcos dedicate Q26 and Q15 respectively per inhabitant for investment projects, the other three municipalities invest only an average of Q2.50 per inhabitant (details are summarized in Table 20). Per capita investment in Guatemala City is high because of several large international loans <sup>(15)</sup>. San Marcos is able to dedicate a large share of its budget to public works projects because it enjoys a high cash flow from the tax on coffee production.

The nation's municipalities depend heavily on the central government for development assistance. Most taxes destined for capital investment are collected and controlled by the central government. Close to 90% of all municipal public works projects are financed by the national government through the offices of INFOM <sup>(16)</sup>. However, the scarcity of local resources limits the amount municipalities can borrow from INFOM for investment. INFOM establishes a credit limit for each municipality <sup>(17)</sup>. Although these limits tend to be rather low, INFOM's funds fall far short of reaching them.

TABLE 20

DIRECT INVESTMENT PER INHABITANT FOR  
(1)  
SELECTED MUNICIPALITIES, 1979

City	Q/Inhabitants
Guatemala	26.6
Quezaltenango	2.7
Escuintla	2.6
Tecpan	2.4
San Marcos	15.2

(1) Excludes expenditures classified under investment but earmarked for maintenance.

Source: Calculations by consultant based on 1979 Municipal budgets.

Table 21 shows the present five and ten-year credit limits of the four municipalities outside Guatemala City. If compared to urgent investment needs, especially in the larger cities, these amounts are extremely low. Quezaltenango and Escuintla require major public works, including improvement and extension of the water, storm and sanitary sewer systems, electricity lines and new markets. The first phase of remodeling the storm drainage and sanitary sewer system in Quezaltenango is estimated to cost Q3.5 million, compared to a credit limit of only Q256,000 over 10 years. The high costs of improvement programs in the larger cities and their limited financial resources and borrowing power have brought major upgrading programs almost to a halt.

Guatemala City and Escuintla have recently experimented with new sources of local revenue from "improvement contributions" and "urbanization fees" to help finance development projects. Both taxes are levied on owners of properties benefiting from publicly financed improvements. Improvement contributions can be used to finance development projects of a general nature, such as road improvements and major sewer collectors. By law, property owners cannot be charged more than 70% of the total project cost. Contributions from urbanization fees are used for more limited projects and there are not any restrictions on the share of the cost that can be charged to benefiting property owners.

TABLE 21

(1)

CREDIT CAPACITY FOR SELECTED CITIES AS DETERMINED BY INFOM, 1979

City	5 Years		10 Years	
	(2) Isolated	(3) Consolidated	Isolated	Consolidated
Quezaltenango	53,400	135,700	89,100	255,800
Escuintla	48,700	59,500	81,200	202,000
Tecpan	1,900	8,000	3,200	47,000
San Marcos	11,000	18,400	18,200	80,000

(1) Guatemala City is not served by INFOM

(2) Only projected local resources are taken into account

(3) Projected local resources as well as future transfers of tax revenue to the municipalities through INFOM are considered.

Source: Instituto de Fomento Municipal, Departamento de Programación Financiera

In 1978, improvement contributions constituted Guatemala City's third most important source of income after the local property tax and the market fee <sup>(18)</sup>. The increasing importance of this source of income is illustrated by its 265% rise between 1973 and 1979. Approximately 70 public works projects are currently being financed through this source, including the ring boulevard around the city. All property owners within 400 meters of the road have to pay. To avoid hardship, the contribution of the few lower income owners within the zone was reduced to 20% of the estimated prorated cost <sup>(19)</sup>. Although most of the land benefiting from the project belongs to people who are ineligible for such preferential treatment, few have paid the 70% share permitted by law. As a result - and because of cost overruns - the municipality expects to recover less than 25% of its investment. As noted, construction of the road has helped to triple average land costs in the area since 1974 <sup>(20)</sup>. In Escuintla, the municipality is remodeling the major commercial avenue in the central business district, with cost participation by the local merchants covering 67% of the project's cost. Extension of water and sewer services to outlying neighborhoods in Guatemala City and Escuintla is mostly financed through improvement contributions.

Despite the great potential of improvement contributions as a source for financing important infrastructure projects, their use has generally been limited to better residential or commercial

areas. The low level of ownership and the inability of poor residents to pay have discouraged projects in poor neighborhoods. Nevertheless, if properly "packaged", this municipal taxing power could be used to improve infrastructure services to poor neighborhoods by leveraging the ability of more affluent neighborhoods to pay the full 70% share. A recent study recommended the use of improvement contributions in all large cities in the western highlands (21).

#### PLANNING AND COORDINATION

The provision of municipal services to Guatemala's urban poor not only suffers from outdated administrative structures, understaffing and archaic taxing systems but also from a lack of adequate local investment planning and virtual absence of coordination between the various urban public agencies.

With the partial exception of Guatemala City, none of the cities examined for this study has an inventory of capital investment projects needed by the municipality, much less a classification by priority. Limited funds and the uncertainty of future government transfers discourage long-term planning and encourage municipal officials and council members to select short-term, less expensive projects which are often less urgently needed (22). Decisions are typically made without evaluating total costs, short and long-term financial effects and cost recovery. Although INFOM closely supervises municipal development and virtually controls the capital budget of most municipalities, it has not used its skill and

influence to encourage municipal governments to establish priorities and evaluate alternative projects.

In most instances, the preparation and adoption of municipal capital budgets also lacks effective, explicit procedures for community participation. Although the municipal code requires that five citizen-councilmen commissions be formed by each municipality to increase citizen participation, only a few municipalities have effective commissions. Citizens typically voice their concerns informally, either directly to the mayor and council members or indirectly through the auxiliary mayors. However, in Quezaltenango the recently elected mayor organized a well attended town meeting to solicit proposals for priority projects. Public opinion voiced at this meeting prompted the city to assign first priority to a project for improving storm drainage in the downtown lower income neighborhood. The need for this project had long been recognized but previous administrations shied away from it because of its high cost. Now local funds have been raised to initiate the project and to press the national government for aid.

None of the cities examined during this study is able to coordinate the requests and emergency calls from poor neighborhoods. As noted, the slum area office in Guatemala City has been almost disbanded. Residents of poor neighborhoods without infrastructure services must apply for one service at a time. Normally, their first

choice is a water connection. After they have raised and deposited the necessary funds and after the project is approved and built they must go through the whole process again for sewer service. Obviously, this procedure is not only administratively wasteful, it also adds to the costs since streets have to be dug up more than once. According to knowledgeable officials, obtaining a municipal service can take more than 10 years.

Municipal development proposals also suffer from the lack of a clearly defined, equitable process within the central government for approving local applications. For example, a mayor seeking improved health facilities may have to deal with any or all of the following: the President, the Agency for Community Development of the Presidency, INFOM, the Minister of Public Health and Social Assistance, the Minister of Communications and Public Works, the A.I.D., the Regional Office of the World Health Organization in Guatemala City, or any number of other organizations (23).

Publicly funded urban development projects also suffer from inadequate coordination between national and local agencies. For example, the National Housing Bank (BANVI) has built housing projects in Guatemala City without consulting the municipal water company on the feasibility of providing water. Two even more striking cases are unfolding in the western region. In Fiscal Year 1980 the national government will invest Q7.5 million in Quezaltenango for a new hospital, a craft center, a commercial school,

remodeling a health center and various other projects. Almost Q3.5 million will be invested in San Marcos for an agricultural school, a women's center and the completion of a hospital. In both cases, local officials have not been consulted and local priorities were not considered.

Coordination is not only weak within municipalities and between municipalities and national government agencies but also among different national agencies dealing with municipal development (24). In a recent attempt to integrate the work of different agencies, the National Planning Council opened a regional office in Quezaltenango to coordinate the activities of the regional offices of BANVI, INFOM and the Ministry of Public Works and to integrate municipal development in the highlands. However, INFOM and the Ministry of Public Works have not set up their regional offices. While the regional planning office has been operating with minimum staff and funds it has been unable to accomplish its prime task without participation by the implementing agencies.

Municipal officials contacted during this study affirmed that a strong agency or forum speaking for the municipalities, providing training and assistance and coordinating their activities could help to improve the planning and implementation of municipal programs. The creation of the National Institute for Administration of Development (Instituto Nacional de Administracion para el Desarrollo: INAD) in 1964 was a step in this direction. INAD helped

to create the National Association of Municipalities (Asociación Nacional de Municipalidades: ANAM), which represents local government interests before the national government. After an initial, more active period, conflicts developed with INFOM and INAD's responsibilities were reduced to training national government employees. ANAM did not fare better. After a bright start in the 1960's its influence and effectiveness declined, apparently because of central government opposition to a strong municipal organization. ANAM's ability to convene has been curtailed. A representative of ANAM serves on INFOM's Board of Directors. However, municipal officers contacted during this study did not consider this level of municipal representation sufficient.

#### CONCLUSION

While by law the municipalities are responsible for promoting urban development with assistance from INFOM, in reality local governments are not able to meet the responsibilities assigned to them. The major weaknesses are institutional, financial, planning and coordination.

Because of low salaries and a lack of advancement opportunities municipal personnel are poorly qualified. The absence of a well-structured administrative organization has limited the ability of municipalities to undertake improvement projects.

Municipal income is very low, generally as a result of an outdated code for locally raised taxes (Plan de Arbitrios). In the larger

cities, particularly Quezaltenango and Escuintla, the most dynamic sectors of the economy - industry, commerce and services - contribute little to municipal revenues. Fees for municipal services are generally low and do not cover costs.

Through national grants and loans, INFOM plans, finances and implements almost all municipal upgrading programs, except in the large cities. Per capita investment for such programs is very low, generally not exceeding Q2.50. Official municipal credit limits are low because of weak tax bases precluding financing for some urgently needed municipal projects. The national government does not help municipalities to determine local priorities, develop long-term projects and improve local finances. Consequently, relatively unimportant municipal improvement projects are often built simply because they can be financed within the restricted credit limits.

#### B. WATER AND SEWER

##### THE INSTITUTIONS AND THEIR EFFECTIVENESS

In Guatemala the provision of water and sewer is a municipal responsibility. Within the municipality sewer services are generally provided by a sewer department or by the public works department. The institutional organization of water supply, however, varies considerably by municipality and is summarized in Table 22.

TABLE 22

INSTITUTIONAL ORGANIZATION OF  
WATER SUPPLY IN FIVE CITIES

1979

City	Agency
Guatemala	Municipal Water Company (Empresa Municipal de Agua)
Quezaltenango	Separate water department
Escuintla	Private company and water department
Tecpan	Water commission
San Marcos	No separate institution

At present only Guatemala City has a municipal water company (Empresa Municipal de Agua) but this type of agency is being contemplated in Quezaltenango and Escuintla. Created in 1972, it has a separate budget and is headed by a manager reporting directly to the municipal council. The purpose of the water company was to deliver water service more efficiently, distribute charges more equitably and obtain better cost recovery in relation to production expenses and investment. Municipal power companies have been created in several large cities including Quezaltenango, generally with great financial success.

Escuintla has a complex private/public arrangement under which a private firm supplies the water to consumers while the city installs and maintains the system. The major drawback is that revenues collected by the private firm have not been reinvested in upgrading and improving services. The city is planning to take over complete responsibility for water, most likely by creating a municipal water company. Tecpan and San Marcos do not have separate water departments. In the former, a commission of two council members is in charge of water and sewer services while in the latter the treasurer is responsible.

Expectedly, personnel varies greatly by the size of the municipality. While Tecpan has only four employees for both water and sewer services, and San Marcos seven, Guatemala City employs close to 200 persons in the sewer department alone <sup>(25)</sup>. The sewer and water departments in Escuintla employ thirty five persons and in Quezaltenango close to fifty. While the capacity of the water and sewer departments is generally adequate to maintain existing services, no upgrading projects can be undertaken (with the exception of Guatemala City) without technical and financial assistance. The result has been an almost total lack of upgrading, especially in the larger, growing municipalities where the water and sewer situation is critical. Table 23 summarizes the share of housing units with water and sewer services in the five municipalities analyzed.

TABLE 23  
 PERCENT OF HOUSING UNITS WITH  
 PUBLIC WATER AND SEWER SERVICES  
 IN THE FIVE URBAN COMMUNITIES  
 1979

City	Water Connection	Sewer Connection
Guatemala City	46%	50%
Quezaltenango	68%	59%
Escuintla	60%	40%
Tecpan	90%	90%
San Marcos	90%	80%

Source: Water and Sewer Departments.

The alarmingly low share of homes in the capital with public water services indicates that the city's distribution network has expanded at a much slower rate than its population. Recent studies show that the supply of water available to the municipality is sufficient to serve all households in the city <sup>(26)</sup>. However, an antiquated distribution network and the lack of major trunk lines in many growing, outlying neighborhoods have left entire areas, containing an estimated 127,000 housing units, without public water <sup>(27)</sup>. Available data suggests that the share of homes with water services may have drastically declined since 1973. The 1973 census

reported that 70% of the homes in Guatemala City had public water while the comparable figure for 1979 released by the municipal water company was 46% (28).

Without considerable participation by the neighborhoods to be served, Guatemala City's municipal water company does not have the financial resources to extend water lines and provide new services. This situation practically precludes providing water service to the outlying lower income neighborhoods outside of the existing distribution network (29).

For the past 15 years the city of Quezaltenango has been haunted by traumatic disruptions and damage to the health, welfare and property of its mainly lower income citizens because its sewer and drainage system is grossly inadequate to handle the growing loads of effluent and storm runoff from recently urbanized areas. At least three studies on upgrading the system have been completed, the latest in 1966 by the Ministry of Public Works. Total costs for the two-phase project to install major collectors and improve and expand the drainage and sewer network are estimated at Q7 to Q8 million, compared to INFOM's total annual budget of Q8.8 million. However, financing for the project has not been available. As noted, the present administration has finally decided to initiate the project with its own extremely limited resources in the hope of receiving additional funds directly from the national government.

Escuintla faces both an insufficient supply of water and a decrepit water distribution and sewerage collection system, a situation that has been exacerbated by the fast growth of the city. Homes in several zones with public water have only half an hour of service a day. While in 1973, 64% of the homes in Escuintla were reported to have water and 53% sewer, the comparable figures in 1979 are 60% and 40% respectively. City financing is not available to improve and expand the existing water and sewer system. As noted, Escuintla relies on improvement contributions by neighbors (contribuciones por mejoras) to improve existing services. This reliance has severely limited upgrading the existing system and has shifted the municipality's priorities to improving streets in the downtown commercial area where contributions by adjoining merchants are easier to obtain.

While close to 90% of the houses in the urban area of Tecpan have access to water and sewer services, the frequency of supply varies by neighborhood and is generally inadequate. For example, the homes connected to the recently improved water system financed by INFOM receive water most of the day, but those dependent on the old system often have less than two hours of service. A relatively large share of the population in San Marcos is served by water and sewer. However, because of an insufficient supply of water and an inadequate distribution network, pressure is low and some parts of the city have only reduced service. The generally better water and sewer services in the two smaller municipalities can be explained, to some extent, by their more manageable size and their

slow rates of growth. In addition, both municipalities have received considerable assistance from INFOM (30).

As a prerequisite to expanding water and sewer services in the larger cities major improvements to existing systems are needed. Because of the scarcity of local financing, low municipal credit limits and limited international credit for financing large scale projects, the delivery of water and sewer services in the larger cities has continued to deteriorate.

#### CURRENT COST PER UNIT OF SERVICE AND METHOD USED TO RECOVER COSTS

The estimated unit cost of providing water services in the five municipalities and the percentage of costs recovered is shown in Table 24. As can be expected, unit production costs increase with city size, ranging from 1.4 cents for a thousand liters in San Marcos to 8.5 cents in Guatemala City (31). However, the higher production costs in the larger municipalities are not balanced by comparable revenues. While 143% of production costs are recovered in San Marcos and 157% in Tecpan, only 50% of costs are recouped in Guatemala and 38% in Quezaltenango (32).

The debt of Guatemala City's Municipal Water Company is estimated to reach Q3 million this year and to keep growing. The operating losses of the municipal water systems in Quezaltenango and Escuintla are not known, but are considered substantial by local

T A B L E 24

ESTIMATED UNIT COST  
TO PROVIDE WATER SERVICES AND  
PERCENTAGES OF COSTS RECOVERED

1 9 7 9

City	Cost to Produce M <sup>3</sup> of Water <sup>1/</sup> / Cents	Average Cost Recovered per M <sup>3</sup> Cents	% of Cost Recovered
Guatemala City	8 - 9	4 - 5	50 %
Quezaltenango	4	1.5	38 %
Escuintla	not available	2.	-. -
Tecpan	2.1	3.3	157 %
San Marcos	1.4	2	143 %

<sup>1/</sup> Costs for Guatemala City and Quezaltenango were provided by the Municipality. Costs for the remaining municipalities were calculated by the consultants based on annual operating costs.

Source: Interviews with directors of water departments, conducted during November, 1979.

officials. The surplus revenue in San Marcos and Tecpan is used to reimburse INFOM loans for major upgrading of the water system (33). However, existing income is considered insufficient to enable future upgrading.

The main reasons for the weak financial condition of the water systems in all five municipalities include an inadequate tariff structure and, in the case of Guatemala City, the provision of free water to about half the population through public water outlets (34). Service charges are mostly arbitrary and insufficient to cover costs for several reasons. First, with the exception of Guatemala City and San Marcos, where a separate water budget was created in 1971 at INFOM's recommendation, none of the cities has a separate water budget. Income from water services is pooled with general revenue and is not compared to actual costs or revenue needed for future investments. In three of the five municipalities (Escuintla, Tecpan and San Marcos), officials did not know the cost of providing water service. In all municipalities, with the exception of Guatemala City, officials acknowledged that they did not have the personnel for a tariff study. In addition, political opposition and the limited ability of lower income consumers to pay have discouraged tariff increases (35).

As a rule, municipalities impose new water tariffs only on the basis of tariff studies conducted by INFOM for an improvement project loan. As shown in Table 25, the tariffs in San Marcos and

T A B L E      25

TARIFFS CHARGED FOR WATER SERVICE  
IN FIVE URBAN AREAS (1979)  
AND LAST DATE OF REVISION

City	Approximate Date of Last Revision	Previous tariff	Present Tariff <u>1/</u> 60,000    Excess liters    1,000 lts.		Proposed Tariff 60,000    Excess liters    1,000 lts.	
Guatemala City	---.---	---.---	3.50	.20	13.0	.75
Quezaltenango	1979	.70	.90	.10		
Escuintla	1971	.13	1.20	.10		
Tecpan	1978	.50	2.00 <u>2/</u>	.10		
San Marcos	1971	.60	1.20 <u>2/</u>	.10		

1/ In Guatemala, a consumer buys a title of ownership to a specified monthly supply of water. The standard outlet is 60,000 liters, while in cities with a shortage of water and in the poor neighborhoods of Guatemala City, outlets of smaller quantities are sold.

2/ Calculated based on 60,000 liters to allow for comparisons. In reality, only 30,000 liter outlets are sold at present for half the price as a result of a shortage of water.

Source: Interviews with directors of water departments conducted during November, 1979.

III-32

Tecpan were last revised in 1971 and 1978 respectively, as part of INFOM loans. Escuintla's tariff has not been revised since 1971. While monthly service charges were revised in 1979 in Quezaltenango, the increase from 70 cents a month to 90 cents was clearly insufficient and was not based on actual costs. EMPAGUA has proposed an increase of almost 400% in its tariffs for 1980, increasing the monthly cost of 60,000 liters from Q3.50 to Q13. However, even this steep increase falls short of the estimated Q15 needed to recover costs and permit major upgrading. Table 25 shows the tariffs charged in the five cities and the last date of revision.

In addition, with the exception of Guatemala City, tariffs do not differ by type of use. Industrial and commercial users in Quezaltenango and Escuintla can buy up to five outlets of 60,000 liters with no proportional increase in rates <sup>(36)</sup>. Therefore, the maximum monthly payment by an industrial user does not exceed Q4.50 in Quezaltenango and Q6 in Escuintla <sup>(37)</sup>. Income from industrial and commercial users in Quezaltenango is unknown but officials consider it to be very low. However, municipal officials expressed their interest in establishing a differential tariff structure as part of a reorganization of the water department. The two smaller cities, Tecpan and San Marcos, have few commercial and industrial establishments and, therefore, do not need a differentiated tariff structure.

In Guatemala City, service charges are based on the quantity of water consumed. While a small consumer pays 85 cents for an

outlet of 20,000 liters (paja) a larger enterprise with a monthly water consumption of over 300,000 liters pays an equivalent of Q7 for each 60,000 liters consumed. Excess charges for each 1,000 liters range from 15 cents for small consumers to 30 cents for large ones. New proposed rates further accentuate the progressive nature of the water tariff in Guatemala City. The existing and proposed tariff structures are shown in Table 26.

The recovery of sewer costs through charges cannot be analyzed since none of the cities has a budget for its sewer services. However, officials in the three large municipalities intimated that the sewer departments are operating at large losses. The major financial weaknesses are similar to those for the water systems. Obviously, the absence of a separate budget precludes setting fees commensurate with operating, maintenance and capital costs. In addition, there are no monthly service or maintenance charges. The only cost recovered by the municipality is a one-time installation fee which ranges from Q30 in Escuintla to Q135 in Guatemala City. As with water fees, municipalities only revise their sewer fees when required to do so to obtain loans from INFOM. For example, the fee for connecting to the sewer system in Tecpan increased from Q5 to Q100 in July, 1978 as part of an INFOM loan agreement. In order to increase income for maintenance and upgrading, Guatemala City is considering establishing a monthly service charge amounting to possibly 50% of water fees. The proposed integration of the sewer department into the existing Municipal Water company (EMPAGUA) will help establish such a charge. An additional benefit of creating a combined water and

T A B L E 26

EXISTING AND PROPOSED WATER

TARIFF STRUCTURE

GUATEMALA CITY

1 9 7 9

Liters	Tariffs (Cents)			
	Present Standard	Present Excess	Proposed Standard	Proposed Excess
20,000	.85	.15	3.0	.45
30,000	1.50	.20	6.0	.60
60,000	3.50	.20	13.0	.75
120-300,000	5.25/ 60,000 lts.	.25	20.0/ 60,000 lts.	.90
more than 300,000	7.00/ 60,000 lts.	.30	27.0 60,000 lts.	1.00

Source: EMPAGUA

sewer company would be better coordination of services.

#### DEGREE OF ACCESS OF THE URBAN POOR

The degree of access of the urban poor to water and sewer services depends on how segregated their communities are. Because of relatively integrated neighborhoods, access of the urban poor to municipal water and sewer services in the secondary cities is comparable to city wide conditions. However, the situation in the metropolitan area is compounded because many lower income people live in segregated communities. The approximately half of the population that is not served by water and sewer facilities is concentrated in the outlying lower income neighborhoods and in the squatter settlements. In 1973, only 2% of those living in tugurios had a private water connection and 6% were connected to a public sewer system. The comparable figures for out-lying lower income neighborhoods (semi-rural and peripheral) was 11% and 3% (38). The sewer department of Guatemala City estimates that 200,000 persons living in tugurios in or near the ravines surrounding the city have no private water or sewer connections. Under current policies the municipality refuses to extend services.

The situation of families living in privately developed outlying lower income neighborhoods is different. Their distance from the central area, the often uncertain legality of tenure and their location in other municipalities often prohibit the extension of municipal services. As a matter of policy, Guatemala City only extends services to legally occupied properties (39). However, even

if legality of tenure is established, the water and sewer agencies lack the funds to extend the lines to outlying areas and now intend to require neighborhoods to pay the full cost of any new service. To handle community requests for water service the Municipal Water Company has created a special department (Departamento de Promocion Comunal) with a staff of nine to promote and execute projects in the outlying lower income neighborhoods. This special department has advocated the concerns of the urban poor with some success. As an example, it helped to reduce the previously uniform city water installation fee from Q60 to Q25 for lower income neighborhoods.

Under EMPAGUA's program, residents of outlying lower income neighborhoods lacking water services must make a request to the department through a neighborhood committee. A feasibility study is conducted and the total cost of the project is presented to the neighborhood <sup>(40)</sup>. The residents then have to raise enough money to purchase all the required materials. While in the past EMPAGUA provided free manpower, in the future benefiting communities may have to contribute labor <sup>(41)</sup>. This special program has been relatively successful in extending services to some neighborhoods, but its overall scope has been small, with less than 3,000 units in 14 projects completed and another 5,500 units under construction. EMPAGUA's limited staff, high labor costs and the extreme difficulty that residents have in raising funds have curtailed the program.

Guatemala City's sewer department has preferred not to create a separate unit to deal with the special concerns of lower income neighborhoods (42). The process for sewer extension is similar to that for extending water; however, water service is a prerequisite for a sewer extension.

Because of the much higher cost of sewer service about 80% of the neighborhood committees notify the sewer department within a year that they are unable to collect the required funds. Most sewer projects are financed with international assistance, generally through the Central American Bank for Economic Integration and the Interamerican Development Bank (43). The municipality borrows the money directly from the international banks and then collects the loan repayment from the neighborhood. If a resident can pay the total amount at the time of installation he is required to do so (44). If not, favorable terms of credit are available. Average monthly payments are generally around Q10 and affordable by most families. Seventeen sewer projects at an average cost of Q300,000 are currently being financed by IDB in outlying lower income neighborhoods. Work is projected to start in January 1980 and completion is scheduled for 1985 (45). An estimated 40,000 families will benefit from these projects. But, an additional 20,000 families in outlying low-income subdivisions will still lack sewer services (46). However, many of these families live in smaller subdivisions, often outside of Guatemala City. The higher cost of serving such areas and problems of coordination between different municipalities have prohibited extending the lines to this growing population.

Table 27 compares the minimum initial cost for water and sewer installations in Guatemala City with the four other cities included in this study. Total initial costs for installing a water system are between Q88 in Escuintla and Q138 in Guatemala City. One reason for the varying costs is the difference in credit arrangements. Only in Tecpan is credit available both for installation and for buying the title to a water share (paja), a unique Guatemalan feature. Because of past arrears, the San Marcos water department offers no credit; the other cities permit title payment in two to four annual installments.

With exception of Tecpan, credit is not available for installing sewer services. Initial costs vary from Q30 in Escuintla to Q135 in Guatemala City; in Tecpan the initial downpayment is Q1.10.

Installation of water inside the house costs an additional Q50. Families living in neighborhoods that are not served by the present distribution system also have to pay the added costs of extending the service lines. In unfavorable situations the total initial cost of a water connection to a family living in an outlying low-income neighborhood in Guatemala City can amount to over Q500 (47).

While the price structure clearly places a heavy burden on low-income families, most choose to connect, particularly to water, if they have a choice. In Guatemala City, 90% of those with access to the water distribution system are estimated to have private

T A B L E 27

MINIMUM INITIAL COSTS REQUIRED TO OBTAIN WATER AND  
SEWER SERVICES AND SUCCESSIVE MONTHLY PAYMENTS (1)

City	Credit Facilities			1979				Sewer	
				Water		Successive Monthly Payments	Credit Facilities	Total Initial Cost Required	
% Interest	Period	Covers	Installation Cost (2) (a)	Downpayment for Title (3) (b)	Total Initial Cost Required (a+b)				
Guatemala City	10%	5 yrs.	Excludes installation costs	129.50	8.75	138.25	8.75	None	110-135
Quezaltenango	5%	3 yrs.	"	134.0	2.75	136.75	2.75	None	125
Escuintla	15%	2 yrs.	"	68.0	20.00	88.00	8.26	None	30
Tecpán	3%	10 yrs.	All costs	0.52	1.10	1.62	1.62	10 yrs.	1.10
San Marcos	-	None	-	70.0	61.00	131.00	0	None	N.R.

(1) Costs include only those needed to hook up to an existing distribution system in the neighborhood.

(2) Installation costs include municipal installation costs, taxes, fees and water meter. Installation costs in the house which are the responsibility of the homeowners are not included.

(3) In Guatemala, a consumer buys a title of ownership to a specified monthly supply of water. The costs presented are for the minimum amount available in the municipality and thus the corresponding quantity of water varies between municipality. In Guatemala City, an ownership title to 20,000 l is available only to those families with a house valued at less than Q5,000.

Source:

Calculations by consultants based on information furnished by directors of water and sewer departments. Personal interviews, November 1979.

connections. In San Marcos only about 50 families have not hooked-up, probably because of the high connection fees. In Escuintla, however, the downpayment and the high monthly payments discourage many potential users. Officials of Escuintla's water department believe that if water services were transferred from the private sector to the municipality services could be provided at a lower cost.

### CONCLUSIONS

To the extent that the urban poor live in relatively integrated urban areas, their access to water and sewer service is comparable to the city in general. The trend toward outlying, segregated lower income communities in the metropolitan area, however, is creating a new, more formidable set of access problems solely for the poor.

Insufficient funding for municipal water and sewer departments has weakened their ability to make necessary improvements and extensions and is leaving a large share of the population without services. As a prerequisite for better services the financial operations of these systems must be completely overhauled.

Because of outmoded tariff structures and, in the case of Guatemala City, the provision of water free of charge through public water outlets, the problems of water and sewer service are most severe in the larger cities. Schedules for recovering the costs of water and sewer service are totally insufficient.

Because of the high costs of larger scale projects, INFOM has not financed water and sewer extensions and improvements in the larger cities. Consequently, these municipalities have sought to shift the costs of upgrading programs to users. Because of the inherent limits of this approach improvements have usually been confined to areas where the costs are easy to recover. Nevertheless, the water and sewer departments in Guatemala City have been relatively successful in extending services to a limited number of outlying lower income neighborhoods. Most sewer extension projects, however, are only feasible with concessional international loans.

Shortages of funds, uncertain legal tenure and the location of many neighborhoods in or near deep ravines have excluded a large part of Guatemala City's population from water and sewer services. Additional limits on the access of the urban poor to water and sewer include the cost of installation and hookup fees. Despite these constraints, when water and sewer services are available most families choose to connect.

The financial basis of municipal water and sewer services would improve if users paid the real costs of providing them. A differentiated approach under which industry and commerce would be taxed at a higher rate is needed in Escuintla and Quezaltenango. To improve the coordination between water and sewer

services in the three major cities separate agencies should be reorganized into municipal water and sewer authorities, directly under the municipal council and with separate budgets.

C. MUNICIPAL DEVELOPMENT AGENCY

(INSTITUTO DE FOMENTO MUNICIPAL: INFOM)

Created in 1965, INFOM is the chief central agency concerned with municipal affairs. INFOM's primary objective is to plan, finance and implement municipal public works and service projects (48). In addition, it offers technical assistance to municipal governments in budgetary matters, bookkeeping and taxation. The Agency also oversees the spending of municipal funds with a legally restricted use such as taxes on gasoline, beer, liquor and coffee. All municipalities seeking loans must borrow from the Agency or have the Agency's approval to borrow from other sources. According to law, the interest rate on loans may not exceed 5% (49). Projects financed by INFOM include water and sewer systems, markets, slaughterhouses, schools, electrification projects, municipal buildings, health posts, streets and bridges.

Most ideas for projects originate at the municipal level and are transmitted to INFOM either directly or through another government agency. After receiving the request, INFOM determines the municipality's credit limit. This is based upon the municipality's income from taxes on gasoline, coffee, beer and liquor, its population and current municipal debt. A report on the fiscal

situation of the municipality including technical information provided by INFOM's Municipal Works Department is then submitted with the proposal to the technical commission which is composed of the manager and heads of the different divisions <sup>(50)</sup>. The project is reviewed and an unofficial priority established, based on the type of project requested (water, sewer, markets, municipal buildings) and the availability of municipal financing. If the project's cost falls within the municipality's credit limits the project is submitted to the Financing Department and when funds become available it is sent to the Municipal Works Department for design and development.

In many cases, however, project requests exceed the municipality's credit limit. Such projects are submitted to the planning department for possible inclusion in programs financed by the national government or international organizations. INFOM prepares an analysis of the present and projected financial condition of such municipalities and develops schedules of lending terms. The limits of the terms depend on the conditions of the loan from the international agency. Following the 1976 earthquake AID made an Q8 million loan available to the Guatemalan government to be spent within four and a half years for the "restoration and improvement of basic public infrastructure and services in approximately one hundred municipalities located within the area affected by the earthquake" <sup>(51)</sup>. Under the conditions of this loan, funds were transferred by the government to INFOM as a grant. INFOM's terms for lending these funds to eligible municipalities were flexible so that all municipalities could participate. The

grant element of the loan can vary from 70% to 100% and the repayment period for the loan element is 5 to 25 years with a grace period of 1 to 5 years <sup>(52)</sup>. The interest rate varies between 4½% and 5%, depending on the size of the municipality. The loan consists of four project components:

1) Municipal Reconstruction Project to finance restoration and improvement of municipal facilities and services in approximately 100 municipalities affected by the earthquake (Q7 million).

2) Municipal Enterprise Fund to evaluate the feasibility of generating new revenues to supplement the incomes of municipalities within the area affected by the earthquake through the creation of small-scale municipal enterprises. Examples of financing under this fund include small scale factories making construction materials, handicraft markets and municipality owned truck parking lots, (Q210,000).

3) INFOM Institutional Development to improve INFOM's planning and evaluation skills, (Q310,000).

4) Municipal Institutional Development to expand INFOM's ability to provide technical assistance and training to municipal officials, (Q420,000).

In addition to design and financing, INFOM is charged with project implementation. In almost all cases materials are acquired by the Agency in the name of the municipality. Projects are supervised by INFOM engineers and local personnel. As a part of a loan for such projects as water and sewer extensions, markets or slaughterhouses, INFOM conducts a tariff study for the municipal-

ity so that service charges will be sufficient to cover amortization payments.

Most of INFOM's projects are in smaller municipalities. Because the Agency tries to spread its limited budget over 325 municipalities its projects are usually small <sup>(53)</sup>. The municipal credit limits established by INFOM also discourage larger, expensive projects. INFOM's budget has been rising sharply since 1974 and particularly after the 1976 earthquake. From Q5.2 million in 1974 it rose to Q13.3 million in 1976 and is projected to further rise to Q29.7 millions in 1980. Since 1976 about 68% of the budget has been devoted to investment. However, not all funds reserved for investment have been used. As shown in Table 28, between 1976 and 1979 an average of only 61% of available funds were invested. Apparently INFOM was not prepared to handle the large funding increases and additional demands after the 1976 earthquake.

In 1977, the last year for which published disaggregated data exists, <sup>(54)</sup> 75 projects were completed by INFOM, of which 48 were in areas affected by the earthquake <sup>(55)</sup>. Almost two-thirds (63%) of the projects involved improvement and expansion of water and sewer systems at an average project cost of Q40,000. The remainder of the projects included municipal buildings, markets and street paving. INFOM's 1977 investment budget of Q8.8 million came from three major sources: direct contributions by the central government, amounting to Q4.6 million; international loans through AID

**TABLE 28**  
**BUDGET AND INVESTMENT PROGRAMMED AND**  
**IMPLEMENTED BY INFOM 1974-1980**  
(in thousands)

	1974	1975	1976	1977	1978	1979	1980	Average
Total Budget Programmed	5,051	5,909	13,327	18,740	20,158	25,454	29,672	
Total Budget Implemented	5,244	5,130	9,535	11,144	13,102	16,316	-	
Percent Implemented	104	87	72	59	65	64	-	68
Investment Programmed	3,780	3,785	9,930	13,617	14,739	15,854	18,552	
Investment Implemented	4,087	3,273	6,382	7,933	8,616	9,992	-	
Percent Implemented	108	88	64	58	58	63	-	65
Investment as Percent of Budget	78	63	67	71	66	61	-	67

III-47

Source: Programming Office, A.I.D. Guatemala based on: Presupuesto del Ingreso y Egresos del Estado, Ministerio de Finanzas Publicas 1974-1980/Programacion y Ejecucion 1974-1980.

and IDB for Q2.5 million and INFOM's own capital amounting to Q1.7 million (56). However, 55% of the direct contributions by the central government consisted of funds allocated by IDB as matching grants. Therefore, 57% of INFOM's total investment budget came from international sources.

INFOM also offers technical assistance to municipal governments in budgeting, bookkeeping and tax policies. All municipal budgets need to be approved by INFOM. In 1977, studies of Planes de Arbitrios, one of the municipalities' major sources of local revenue, were conducted in 142 towns and tariff studies in 76 towns. Under the AID loan, INFOM has initiated training programs for municipal officials in 116 municipalities affected by the earthquake. This includes subjects such as: municipal budgeting, bookkeeping, administration and maintenance of public services. Follow-up assistance is provided to the municipalities.

Another responsibility assigned to INFOM is to distribute nationally levied municipal taxes to the municipalities, including taxes on gasoline, coffee, beer, liquor and property. Revenue from gasoline, beer and liquor is distributed by population. The coffee revenue is distributed according to the producing municipalities share of export production. Finally, property tax contributions are redistributed inversely proportional to per capita income by municipality (57). The amount corresponding to each municipality is credited to its account at INFOM. Revenue from liquor and coffee (if this exceeds Q1,000) can be withdrawn by the municipalities

without INFOM's approval, but all other funds can only be used after INFOM approves specific investment projects. Municipal use of these funds is mostly limited to debt service, maintenance of municipal services or public works projects approved by INFOM.

INFOM is governed by a Board of Directors consisting of three members appointed by the President of the Republic, the Monetary Board, and the National Association of Municipalities (ANAM). The Presidential appointee presides over the Board of Directors. A manager elected by the Board is responsible for the Agency's day-to-day operations. INFOM's administrative structure was modified in 1979 based on the recommendations of a detailed institutional analysis conducted by the General Secretariate of the National Planning Council with assistance of the Interamerican Development Bank (58). Its new organization is shown in Figure 4. Below the manager there are four major divisions, responsible for planning, economic and financial studies, public works and general administration. As of August, 1978 INFOM employed 129 persons with nearly half in the Municipal Works Department (59).

#### MAJOR PROBLEM AREAS

The study by the National Planning Council examined INFOM's major institutional weaknesses. This section summarizes the major conclusions of that study complemented by field work findings from this project.

INFOM has barely tried to program its own future activities. It essentially reacts to requests from the municipalities without a



clear knowledge of local conditions or needs. Consequently, some of its projects do not meet critical community needs (60).

- The Agency lacks a clearly defined list of priority criteria for incoming projects. A methodology for setting priorities was elaborated by INFOM in 1979 but has not yet been applied. (61)
- INFOM does not evaluate project proposals in relation to major service needs within a municipality. Although a nationwide inventory of needs was prepared in 1978, the data has not been adequately processed and is not used in the decision-making process.
- Project processing is poorly organized and monitored. No centralized information is available on the number and status of projects being processed and the processing time by stage. The process is not consistent. While the Technical Commission was created as a first screen for incoming projects, with the responsibility to refer projects to the other departments, other projects have been referred directly to the design department without approval by the Technical Commission. At the time of this study about 30 projects were being processed without having received approval from the Technical Commission.
- The lack of monitoring data and apparently arbitrary differences in procedures make it hard to evaluate INFOM's ability to process requests and to formulate investment projects. The time needed from receipt of a project request to final design and implementation is unknown. Because of these institutional weaknesses, INFOM's Provisioning Department cannot properly

plan for project implementation. A whole year may elapse between final project design and the start of implementation because of delays in purchasing materials. The policy of buying materials on a project basis and of not maintaining an inventory has not only contributed to delay but also added to paper work and project costs.

- Because of project delays, significant cost overruns are common. For example, actual construction costs of the municipal building in Tecpan were a full 50% higher than those budgeted and accepted by the municipality. The cost of a sewer project in the same city increased by 41% before completion, putting an added burden on the municipality.
- No formal mechanisms for coordination exists between INFOM and other public institutions. By the nature and diversity of projects undertaken by INFOM (water and sewer systems, markets, slaughterhouses, municipal buildings, etc.) a permanent coordination would be required with various public agencies, such as the National Public Works Agency, National Planning Council and municipal agencies. Before the 1976 earthquake, water and sewer projects were designed and built by the Public Works Agency. Following the earthquake responsibilities were transferred to INFOM, with the exception of design. This has created major coordination problems. Requests by the municipalities for a water and sewer study are often made to Public Works and INFOM is not notified. Projects are often designed without a prior

feasibility study by INFOM. Furthermore, INFOM has its own, though inadequate, design department. Requests to transfer the design department from Public Works to INFOM have not been successful.

- Technical assistance to municipalities and development of local competence has been another major weakness of INFOM. The Agency's predominant emphasis has been on project development, lending and implementation. By failing to develop and use more local participation in these activities, INFOM finds itself doing more than it can handle. If INFOM trained municipalities to do part of the job it might be better able to handle its workload.
- Projects are generally developed without meaningful municipal participation. INFOM submits its determination of location, size, type and cost to the municipality for review. However, municipal officials interviewed felt that they had not been involved in studies conducted by INFOM and had generally little choice but to accept them. For instance, plans for the construction of a municipal building in Tecpan were submitted to municipal officials. However, no engineer from INFOM was available to explain them. Out of fear of losing the project, the plans were approved although major questions remained.
- INFOM takes charge of buying materials and of project construction and leaves few benefits from these activities to the municipality. In most cases, INFOM acts as the acquisition agent for the municipality. It buys almost all materials in Guatemala City, mostly because they are not available outside the capital.

After project completion INFOM leaves without training the municipality in management and maintenance.

- Because municipalities and communities do not participate in planning and development, some projects have turned out to be useless or have even been abandoned. A recent case in point is the construction of an artisan market in Los Encuentros, Solola, inaugurated in June, 1978. Because of its poor location the local merchants did not use it and it has lain vacant since it opened (62). No follow-up evaluation of completed projects is conducted by INFOM.
- While the present AID loan included training programs for officials of municipalities affected by the 1976 earthquake, training courses are isolated from actual projects and are, therefore, ineffectual. This has been recognized by AID as one of the major shortcomings of the program and revisions are being contemplated.
- While INFOM has conducted tax studies in a large number municipalities, only a few have become effective. Revisions of the Plan de Arbitrios need to be approved by the Ministry of Government and the Ministry of Public finances. This process takes much time and involves field visits by the ministries to corroborate the proposed revisions. INFOM generally does not follow through on the studies and they are only rarely implemented.
- Municipalities are inadequately represented within the INFOM organization. The representative of the municipalities on the board of Directors is nominated by the president of the National

Association of Municipalities (ANAM), who is also the mayor of Guatemala City. However, the Association rarely meets and there is no coordination between ANAM's representative and the municipalities served by INFOM.

- Finally, INFOM's resources are diffused as a result of special assignments. For example, the Agency is responsible for designing and building a government funded Q1 million artisan/tourist center in Antigua. The priority of this project was determined by the government without consulting INFOM.

#### CONCLUSION

INFOM is the chief national agency concerned with municipal affairs. Created in 1965, its responsibilities include planning, financing and implementing municipal public works, providing technical assistance to municipal governments and overseeing the spending of municipal funds. All municipalities seeking loans must borrow from the Agency or have its approval to borrow from other sources. INFOM's projects are mostly financed through grants and loans from AID and IDB and are concentrated in the smaller municipalities. Most of INFOM's projects involve construction or improvement of water and sewer systems, municipal buildings, markets, slaughterhouses and street paving.

Major institutional shortcomings include a lack of programming, the absence of a system for setting priorities for projects and poor coordination between the departments responsible for planning,

design and implementation, causing major delays and cost increases. There are no formal mechanisms for coordination between INFOM and other public institutions. Most of INFOM's activities are oriented towards project development, lending and implementation, rather than developing local resources. INFOM is not viewed as responsive to the municipalities and local participation in its projects has generally been weak.

Reforms that have recently been implemented by INFOM include devising a methodology to set project priorities, at least on an intra-municipal basis; creating a technical commission to review all incoming requests; developing an inventory of municipal needs and instituting training programs to enhance local skills.

#### D. COMMUNITY DEVELOPMENT

Many public and private agencies in Guatemala engage in activities with a community development purpose. Public agencies with this orientation include the Community Development Agency, the Ministries of Agriculture, Health, Education, Government, and Labor, the National Planning Council, the National Council of Social Welfare, the National Institute of Cooperatives, the National Housing Bank, the National Training and Productivity Institute, the National Construction Committee, the National University, international agencies, municipal governments and others. Private organizations include the Foundation of the Cent (Fundacion del Centavo), Household and Development (Hogar y Desarrollo), the Economic and Social Development Institute for Central America (IDESAC), national

and international religious groups, cooperatives and formal as well as informal community associations.

With the exception of the Office of Community Development most of these agencies engage in community development as an incidental rather than a main purpose. Although current policies limit the activities of the Office for Community Development to rural areas, the statute would also permit it to work in urban areas. As the main agent of the governments' community development policies this Office is an important institution for this study.

## THE OFFICE OF COMMUNITY DEVELOPMENT

### How is the Agency Organized?

The statutory authority of the Office of Community Development is derived from an Article of the Guatemalan Constitution and an Act passed by the national legislature in 1967 <sup>(63)</sup>. Originally created under the Department of Social Welfare, the Agency is presently part of the Office of the President. It is headed by a General Director, aided by a deputy and a national technical council.

As shown in Figure 5, the Agency's activities are organized on national, regional and local levels. The national office comprises the directorate and two divisions: an operations division and an administrative division. It is responsible for setting the Agency's rules, policies and procedures and for planning its overall

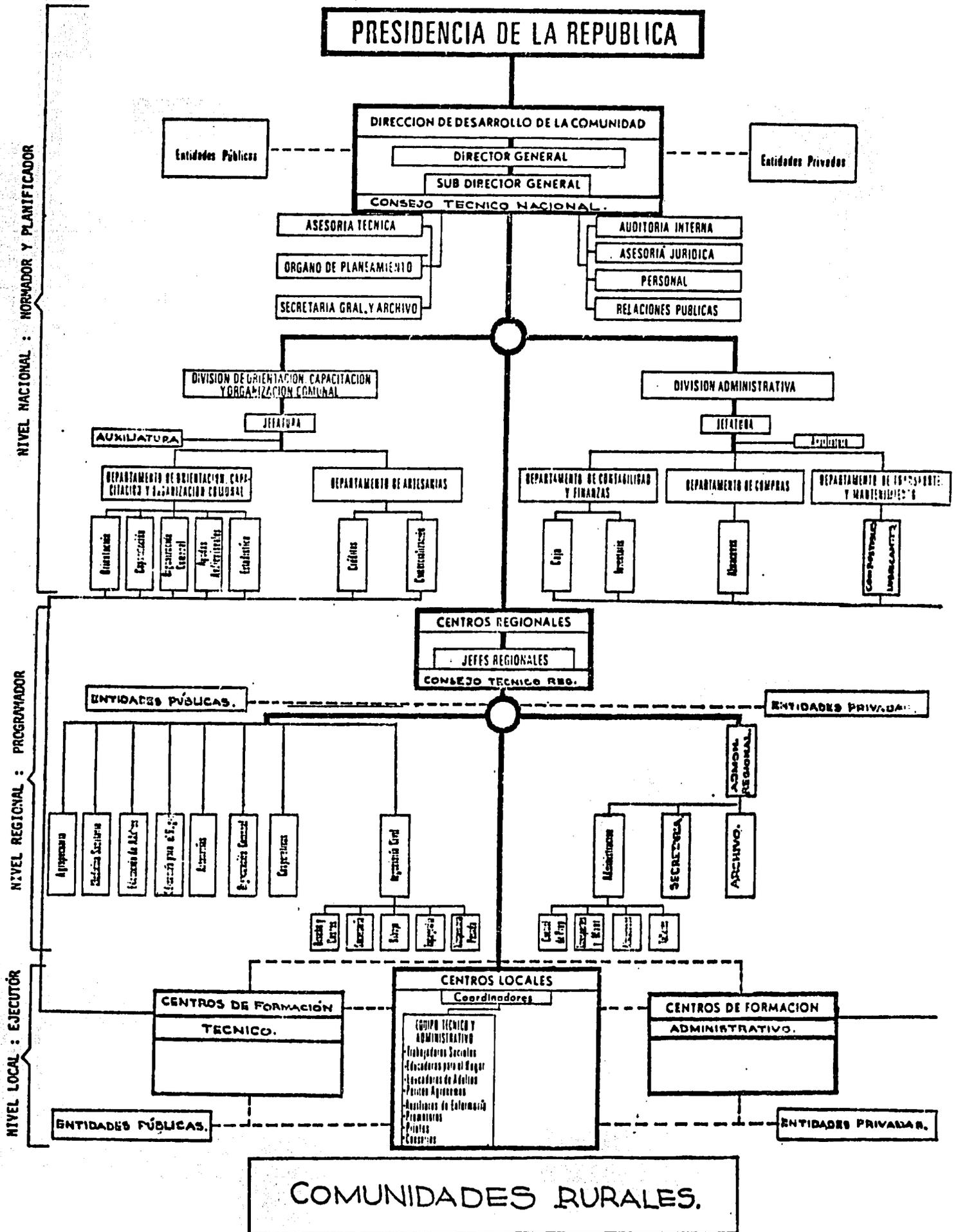
activities. The task of more detailed project planning and programming is delegated to the regional centers whose staffs include experts in agriculture, health, education, community organization, cooperative promotion, artisanry and civic engineering. Local centers are responsible for implementing the programs and projects. They are headed by local coordinators and staffed by interdisciplinary teams that include social workers, social promoters, teachers, auxiliary nurses and agronomists. The local level of the community development organization also includes five technical training centers teaching construction trades, crafts and other skills.

What does the Agency do?

The Agency is responsible for promoting stable, responsible and self-reliant communities, technically and psychologically prepared to play a constructive role in the country's development. To meet this mandate the Agency has set the following five goals:

- Promote a comprehensive community development process by involving people in decision making, promoting self-help and developing their ability to work on development projects;
- Organize the community for active and efficient participation in the development process;
- Work towards the gradual transfer of powers, responsibilities and skills to the community;
- Develop basic infrastructure projects and use them to educate the community on problem solving techniques; and
- Coordinate agency actions at the national and municipal levels.

FIGURE 5  
 ORGANIZATIONAL CHART  
 OFFICE OF COMMUNITY DEVELOPMENT



## Resources

To undertake its ambitious task the Agency has a staff of 619, (64) including 218 technicians working in 150 communities and 401 administrative positions at the regional and national levels.

Most of the Agency's employees working in the field have secondary (high school or technical training) or college education, (typically social work). Only the social promoters, who must be community residents, rarely have more than elementary education (65). The average salary of field workers is Q200. All staff members must participate in basic or complementary training courses to improve their skills. During 1978, 418 staff members completed seven basic (66) and complementary (67) training courses with an average duration of eight days. The Agency also provides scholarships for advanced training (68) for technical and managerial staff in foreign countries, including Israel, Mexico and Venezuela.

The Agency's main financial resource is its annual budget of approximately Q1 million of which Q900,000 are used for investments in infrastructure projects. According to the staff interviewed, the Agency also cooperates with the National Agricultural Development Bank (BANDESA) in managing an AID loan and other loans for artisans. However, a staff member of the Rural Development Division of AID's Regional Office for Central America

(ROCAP) reports "that parts of this 1971 loan have not been disbursed by BANDESA because of apparent communications problems with the Office of Community Development" (69).

### Effectiveness

As noted, the Agency works only in rural communities. According to the staff the residents of such communities, (i.e. the prospective beneficiaries), are involved in planning, programming, designing, and implementing community development projects sponsored by the Agency. In poor urban communities it is difficult to find such opportunities to participate in local decision making.

The following data summarizes some of the Agency's achievements in 1978 (70).

-36 public infrastructure projects, including 14 schools, 15 sewer projects (83 km), one dirt road (9 km) and six other projects. Another 50 projects were in progress. Close to 12,000 people benefited from these projects. The total cost including local labor contributions amounted to Q413,200 or about Q35 per beneficiary.

-154 people completed technical training courses and 19,195 persons participated in organization and development training programs (community organization, cooperativism, planning, etc.) According to a senior staff member, the average salary of the 154 technical trainees before the training was Q1.00 a day, salaries six months after the training were estimated between Q3.00 and Q10.00 (71).

- 520 loans were given to artisans (individuals and groups) totalling Q272,367.

- 412 organizations were formed including 9 cooperatives, 52 pre-cooperative groups, 69 agricultural organizations and 96 local improvement committees.

The Agency coordinates its activities with other organizations on two levels: on the national level the Director's office maintains contact with other public and private agencies. In the case of joint or duplicate projects it helps develop coordinated approaches and inter-agency agreements. The National Planning Council regularly reviews the Agency's program for consistency with the National Development Plan. Similar to the national level, the Agency's local centers are supposed to maintain working contacts with the staff of other organizations active on the local level.

### Evaluation

The Agency's mandate and work program reflect the national government's awareness and concern about the exclusion of the rural poor from the nation's economic development. The staff who were interviewed advocate a philosophy of citizen participation in all phases of community development. They believe that if the necessary skills and resources could be transferred, the organizations of the rural poor would be able to satisfy their own needs. The question is to what degree those charged with transferring skills and resources also transfer their own values and life styles and whether they conflict with the values and life

styles of the people they are helping.

Other questions arise out of the placement of the Agency in the Office of the President. Community development and training take time and need continuity. To be successful these endeavors need to be protected from the changing currents of day-to-day politics.

The Agency feels that it needs more staff and greater financial resources to expand its activities in rural areas. In the words of one senior staff person "the need in the rural area is so great that even if our resources were multiplied it would be very difficult to meet all rural needs, much less to expand the scope to urban areas".

#### OTHER AGENCIES

Other government agencies affect community development not by assisting the poor to organize, but rather by controlling the conditions under which they may organize. Thus, the Ministry of Government and the Comptroller regulate the incorporation of community improvement committees and the organization of fund raising campaigns. The National Institute of Cooperatives regulates and supervises the cooperative societies and the Ministry of Finance oversees both profit and non-profit organizations.

#### Supervision of Improvement Committees

As noted, the most common community organizations in poor urban neighborhoods are improvement committees. The decree governing the

formation and activities of such committees bears the signature of general Ubico, the dictator ousted in the 1944 revolution (72). Its stated purpose is to protect the general public against fraud and abuse in fund raising. To accomplish this purpose it not only regulates the collection and use of funds for the development and operation of physical projects as well as social services and activities but also general membership fees. Many community leaders complained about the time-consuming, cumbersome procedures for obtaining legal status under this decree.

According to staff in the Ministry of Government a committee must meet the following requirements to obtain legal status: (1) submission of a formal, written application stating the purpose of the proposed project or activity of the group; (2) personal data on members; (3) duration of the proposed project or activity; (4) certification by the mayor that the members are residents of the municipality, "honorable" and "solvent"; and (5) police certification that the members have no criminal record. Furthermore, group leaders must be able to read and write.

As community improvement committees have key roles in upgrading programs for poor, urban neighborhoods, government regulation of such organizations should be encouraging and supportive. Although many poor people contacted during this study expressed disillusion about existing committees, the field work identified

a few highly successful committees that enjoyed the trust and support of their constituents.

#### National Organization of Cooperative Societies

The other type of organization active in urban community development is cooperatives. The National Institute of Cooperatives (INACOP), created under the cooperative society law of July 2, 1979, regulates all cooperatives on the national level. INACOP is an autonomous national government agency with the following main objectives: (1) enforce the laws and regulations of cooperative societies; (2) promote the organization of cooperative societies; and (3) provide technical assistance.

Although the cooperative society law guarantees that the government will not intervene in the Institute's internal affairs, it is intimately involved with it since the President of the Republic designates three of the five members of the Board of Directors, one of whom heads the Institute. One of the remaining two board members is designated by the federation of cooperative societies and one by cooperatives not affiliated with any federation. Designated by the federations of cooperative societies and one by cooperatives not affiliated with any federation. Board members are appointed for two years with the possibility of re-appointment. Four members are needed for a quorum and in case of a tie the President has a double vote. The Institute is run by a General Manager appointed by the Board. The Board also approves the appointment of the division

heads.

The Institute keeps a register of all cooperatives. The office of the General Inspector of Cooperative Societies, the Presidentially appointed overseer of the cooperative movement, is part of INACOP. The main duties of the Inspector are to enforce the laws governing the cooperatives, apprise INACOP's manager of any irregularities and take appropriate steps to correct deficiencies, including the dissolution of cooperatives.

The purpose of INACOP is to create a more integrated cooperative movement. Before INACOP, government regulation of cooperatives was split among the Superintendent of Banks, the Agricultural Cooperative Department and the National Institute of Agrarian Transformation (Instituto Nacional de Transformacion Agraria INTA).

One of the most important aspects of the new law is the creation of third level cooperatives, or a confederation of the various cooperative federations to serve as the spokesman for the entire movement at the national and international level. Efforts to confederate the national cooperative movement date back to 1977 but its governmental authorization was linked to the creation of INACOP, its public watchdog counterpart. The Confederation of Cooperatives (CONFECOOP) represents seven of the ten national federations, covering 256 cooperatives (84% of all cooperatives in the country) with 136,088 members (94% of the cooperative movement's total membership). The National Federation of Credit

Unions (FENACOAC), the oldest and largest cooperative federation (founded in 1963) has 90 affiliated cooperatives with 90,400 members. As of September 30, 1979 its total savings deposits amounted to Q2.7 million, the total accumulated loan volume was \$40.8 million and member payments Q9.7 million.

Creation of a unified national cooperative movement under INACOP and CONFECOOP demonstrates the Guatemalan government's growing awareness of the enormous possibilities for economic and community development through cooperative enterprises.

## NOTES

- (1) The AID Regional Housing and Development Office (RHUDO) and AID Guatemala guided the choice of these systems.
- (2) Secretaria General del Consejo Nacional de Planificacion Economica, Oficina Regional de Quezaltenango, Programa de Financiamiento Municipal, August 1977.
- (3) Kenneth Thompson and Herman Lujan, "El Sistema Administrativo Nacional de Guatemala" in Lujan (ed.), Estudios Sobre Administracion Publica en Guatemala, Guatemala: Instituto Nacional de Administracion para el Desarrollo, 1969, pp. 15 - 57.
- (4) Secretaria General del Consejo Nacional de Planificacion Economica/Banco Interamericano de Desarrollo. Plan de Desarrollo Regional de Occidente, 1978.
- (5) See, for example, evaluation of municipal personnel in: Secretaria General del Consejo Nacional de Planificacion Economica, Banco Interamericano de Desarrollo - Documentos Para el Plan de Desarrollo Regional de Occidente, Programa "Proyecto de Reestructura Administrativa" Municipalidad de Quezaltenango, 1978, p. 1.
- (6) Terry L. McIntosh, Local Government Development and Development Lag in Guatemala, Spatial and Progress Considerations, PhD Dissertation, Michigan State University, 1974, p. 80.
- (7) In Guatemala City a newly established tax category - improvement contributions - was counted as part of this income although it is not regulated by the Plan de Arbitrios.
- (8) Given the lack of any complete and reliable income information it is unclear how these calculations are made.
- (9) Cojulun F., Carlos Eddie Felipe, Catastro Urbano para la Ciudad de Quezaltenango, Universidad de San Carlos, May 1972.
- (10) 1.3% for properties from Q1,000 to Q10,000; .6% for those from Q10,000 to Q20,000 and .8% for those valued over Q20,000. Properties under Q1,000 are not taxed.
- (11) Although no accurate data are available, knowledgeable officials believe properties are valued at 50% or less of their market value in the Department of Quezaltenango.
- (12) An estimated 20% of properties are not taxed in Quezaltenango.
- (13) Estimated at 30% - 40% in the Department of Quezaltenango.

- (14) Secretaria General del Consejo Nacional de Planificacion Economica, Oficina Regional de Quezaltenango, Programa de Financiamiento Municipal, August 1977.
- (15) Guatemala City received 7.3 million in 1979 from the Interamerican Development Bank and the Central American Bank for Economic Integration.
- (16) Secretaria General del Consejo Nacional de Planificacion Economica Regional Office, Quezaltenango, op. cit.
- (17) Calculated by INFOM based on local revenues and projected government transfers of taxes on coffee, gasoline, beer, etc. as well as outstanding loans.
- (18) In the present presentation this tax income is included under the 27% revenue for business establishments.
- (19) The municipality has the right to establish the tax between 20% and 70% of the projected cost, depending on the socio-economic conditions of the residents affected.
- (20) See Chapter II.
- (21) Secretaria General del Consejo Nacional de Planificacion Economica / Banco Interamericano de Desarrollo, Programa Financiero y Esquema Administrativo Municipal, Sector Finanzas, April 1978, p. 17.
- (22) Various examples of the construction of low-priority projects are presented in Terry L. McIntosh, Local Government Development and Development Lag in Guatemala, Spatial and Progress Considerations. PhD Dissertation, Michigan State University, 1974.
- (23) Ibid., p. 113.
- (24) Secretaria General del Consejo Nacional de Planificacion Economica / Banco Interamericano de Desarrollo, Documentos para el Plan de Desarrollo Regional de Occidente Altiplano, Tomo II, 1977, p. 2.5.1.
- (25) This increases to 300 persons during the rainy season.
- (26) Plan para El Financiamiento de la Ejecucion de Obras de Introduccion de Agua Potable, proposal submitted by Hector Lopez Pinto, Director, Departamento de Promocion Comunal, to the Manager of Empagua, November 6, 1979.

- (27) Ibid.
- (28) Ibid. Some caution, however, is required since data are from different sources.
- (29) Degree of access of the urban poor to services and existing upgrading programs are discussed subsequently.
- (30) The case of Tecpan is rather unique in that major assistance was made available following the earthquake. Water and sewer projects completed in Tecpan in 1978 by INFOM amounted to Q250,000.
- (31) In Guatemala City approximately 45% of total production costs is for electricity to operate wells.
- (32) Production costs in Escuintla were not available.
- (33) A major upgrading of San Marcos' water system was completed in 1971 while substantial improvements to Tecpan's system were made after the 1976 earthquake.
- (34) Plan para el Financiamiento de la Ejecucion de Obras de Introduccion de Agua Potable, op. cit.
- (35) Political opposition was specifically mentioned by officials in Guatemala City and San Marcos while limited staff was mentioned in Tecpan.
- (36) See footnote Table 25.
- (37) Not considering possible excess charges.
- (38) See Table 16.
- (39) Water projects can be requested by tenants with the authorization of the owner. However, renters only rarely request the installation of services because of the additional costs entailed if tenure is not secure.
- (40) Projects are only considered in neighborhoods which have been built with an accepted street layout. Spontaneously created communities are excluded.
- (41) Proposal submitted by Hector Lopez Pinto, Departamento de Promocion Comunal, Empresa Municipal de Agua to Oscar Martinez Amaya, Manager of EMPAGUA on November 6, 1979.

- (42) The merits of each approach are difficult to assess. While the Departamento Comunal at EMPAGUA deals only with lower income neighborhoods and acts as an advocate, it is relatively isolated from the rest of EMPAGUA's professional staff. In the sewer department, these projects are under the direct responsibility of the director. This approach helps integrate different types of projects but it limits special attention to the urgent need for improving services in lower income neighborhoods.
- (43) Loans generally cover 80% of project cost at 11% over 8 years with a 3 year grace period.
- (44) Capacity to pay is determined by the property tax office and through field observation. Less than 20% of the families are able to afford an outright cash payment.
- (45) Project duration varies from one year for smaller projects to four years for the largest one.
- (46) In addition to families living in tugurios who are excluded from water and sewer service under current policies.
- (47) Calculated as Q140 for initial required costs (see Table 27), Q50 for improvements within the home and Q350 as a contribution to extending the service lines. Departamento de Promocion Comunal, EMPAGUA.
- (48) As noted, almost all municipal investment programs are financed through INFOM.
- (49) Rates vary from 4.5% for municipalities with fewer than 5,000 inhabitants to 5% for department capitals.
- (50) The Technical Commission was created in 1978 to review incoming projects and meets once a week.
- (51) Loan Agreement between the Government of the Republic of Guatemala and the United States of America, Loan 520-W-027, January 20, 1977.
- (52) The average grant element has been approximately 80% during the first two years of the project.
- (53) Although the municipality of Guatemala has sought loans from INFOM practically no money has been made available.
- (54) Instituto de Fomento Municipal, Memoria de Labores, 1977, p. 27. At the time of the study, the 1978 Annual Report was being printed.

- (55) Financing in 1977 increased over past years as a result of post-earthquake programs.
- (56) Instituto de Fomento Municipal, Memoria de Labores, 1977, p. 12. Total investment budget presented in the Memoria differs somewhat from that supplied by AID Programming Office.
- (57) Secretaria General del Consejo Nacional de Planificacion Economica, Programa Financiero y Esquema Administrativo, Municipal, Sector Finanzas, 1978.
- (58) Secretaria General del Consejo Nacional de Planificacion Economica, Unidad Central de Proyectos, "Propuesta de Adecuacion de la Organizacion y Funciones del Instituto de Fomento Municipal a las Necesidades de la Formulación de Proyectos", Convenio BID--ATN/TF-1422-Gü., August 1978.
- (59) Ibid., p. 149.
- (60) The lack of local development priorities on the municipal level has been discussed previously. A recent study of local government development in Guatemala cites several cases where projects requested by the municipality and financed by INFCM were unnecessary and costly. Terry L. McIntosh, Local Government Development and Development Lag in Guatemala, Spatial and Progress Considerations, PhD Dissertation, Michigan State University, 1974.
- (61) INFOM, Division de Planificacion, Seccion de Proyectos, Metodologia de Priorizacion de Proyectos, July, 1979.
- (62) Prensa Libre, November 20, 1979.
- (63) Article 138 of the Guatemalan Constitution reads, "The state shall promote, orient and direct the implementation of the community development process to achieve the voluntary participation of the community in the national progress". Law No. 296 of Nov. 3, 1967 created the office and the administrative agreement of January 22, 1976 approved its rules and transferred it to the Office of the President.
- (64) Annual Report Office of Community Development, Presidency 1978.
- (65) Personal Interview with senior staff of the Agency.
- (66) Planning, programming, motivation and leadership.
- (67) Communication skills and leadership.
- (68) On Agriculture Development Techniques, Social Development and Handicraft Marketing.

- (69) Personal communication.
- (70) Annual Report, Office of Community Development, 178.
- (71) Personal interview with senior management staff of the Office of Community Development.
- (72) Decreto Gubernativo 2082, 1938.



#### IV. SPATIAL TRENDS IN PUBLIC INVESTMENT

As a separate task, this study included a brief analysis of data on spatial trends in public investment in Guatemala. Data on public investment by department and sector are available for 1970-1976 from an unpublished study conducted in 1978 by the National Planning Council <sup>(1)</sup>. Figure 6 summarizes this data by department and sector. Annex III presents the full information.

Public investment increased from Q19.2 million in 1970 to Q158.6 million in 1976, an 800% increase in six years, largely a result of the earthquake of February 1976. Before the earthquake public investment was planned to increase to Q500 million by 1979.

The major areas of investment were in order of importance: agriculture, transportation, energy and health. Together these sectors accounted for 55% of the total public investment. Over Q168 million, 28% of the total, was invested in agriculture over the six-year period, increasing from Q2.8 million in 1970 to Q36.9 million in 1976. Housing and education received only 11% and 6.9% of public investments.

The data reveals major regional differences. The Department of Guatemala received 42% of total investments during the period. However, its share declined from a high of 59% in 1972 to 32% in 1976. Investments in the southern Departments of Escuintla and

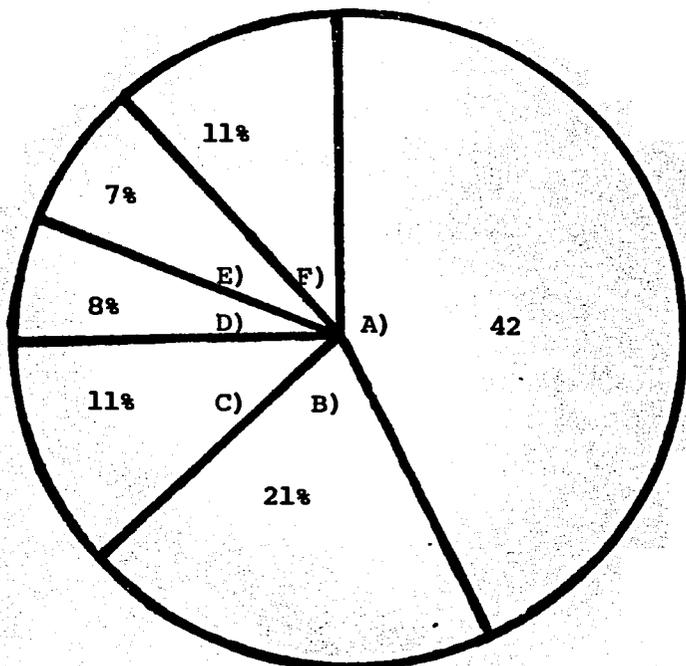
Santa Rosa, however, increased to 22% of the total in 1976 from a low of 8% in 1973. Alta Verapza, Izabal and Zacapa were the next most important recipients of public investment. The six departments of the western highlands (Solola, Totonicapan, Quezaltenango, San Marcos, Huehuetenango and Quiche) received Q68 million between 1970 and 1976, representing only 11% of the national public investment although the region houses one-third of the country's population. Within the region, the Department of Quezaltenango absorbed 33.6% (Q22.6 million), San Marcos 31.9% while the departments with the lowest amount of investment were El Quiche with 9% and Totonicapan with 3.8%.

Agricultural investments were mostly concentrated in the departments of the southern region and the coastal part of the western region (25%) <sup>(2)</sup> as well as in the Department of Guatemala (15%). The Departments of Quezaltenango and San Marcos received 7.7% and 7.1% respectively of investments in agriculture.

Between 70% and 95% of investments in administration, financing, communication, tourism, internal security, health and social programs were in the Department of Guatemala. Nearly 60% of educational expenditures were made in the capital. Major investments in energy (70%), industry and commerce (19%) and transportation (17%) were made in the Departments of Escuintla and Santa Rosa. Only small amounts of money were invested in the western highlands in sectors other than agriculture. The exception is Quezaltenango where a higher than average amount was invested in

PUBLIC INVESTMENT BY DEPARTMENT

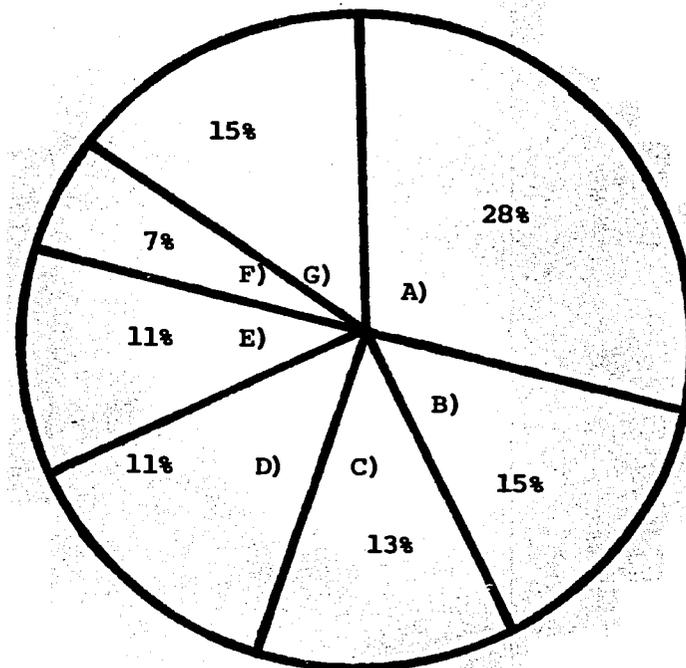
1970 - 1976



- A) = GUATEMALA
- B) = ESCUINTLA, SANTA ROSA, SUCHITEPEQUEZ, RETALHULEU
- C) = QUEZALTENANGO, SAN MARCOS, HUEHUETENANGO, SOLOLA, QUICHE, TOTONICAPAN
- D) = IZABAL, ZACAPA, CHIQUIMULA
- E) = JALAPA, JUTIAPA
- F) = OTHER

PUBLIC INVESTMENT BY SECTOR

1970 - 1976



- A) = AGRICULTURE
- B) = TRANSPORTATION
- C) = ENERGY
- D) = HEALTH AND SOCIAL WELFARE
- E) = HOUSING AND URBAN DEVELOPMENT
- F) = EDUCATION
- G) = OTHER

SOURCE: Datos Preliminares: Trabajo Conjunto "Plan Regional de Occidente". Proyecto ATN-TF-1421 GU y UDURV, SGCNPE, Guatemala, 1978.

FIGURE 6  
PUBLIC INVESTMENT BY DEPARTMENT AND SECTOR  
1970-1976

health, education and communications.

Investments in housing programs in the Department of Guatemala constituted over 70% of total housing investment. However, from 1970 to 1976 the relative share declined from 83% to 55%. Housing investment increased in the Departments of Zacapa and Alta Verapaz. Major housing investments in Sacatepequez and Chimaltenango in 1976 were part of earthquake reconstruction programs.

NOTES

- (1) Secretaria General del Consejo Nacional de Planificacion Economica, Datos Preliminaarios: Trabajo Conjunto "Plan Regional del Occidente", Proyecto ATN-TE-1421-Gu y UDURV, Guatemala, 1978.
- (2) Escuintla, Santa Rosa, Suchitepequez and Retalhuleu.

## V. OUTLINE OF PROGRAM OPPORTUNITIES FOR IMPROVING LIVING CONDITIONS OF THE URBAN POOR

The main purpose of this report has been to present a disaggregated analysis of urban poverty in Guatemala and to examine the effectiveness of four public institutions in meeting the needs of the urban poor. The concluding chapter outlines some opportunities for programs using AID assistance to improve the living conditions of the urban poor and presents suggestions for related institutional adjustments.

### A. PROGRAM OPPORTUNITIES

#### INTEGRATED URBAN HOUSING

In 1978, the National Housing Bank (BANVI) prepared a proposal for a second World Bank assisted integrated housing program designated to benefit at least 24,000 families in Guatemala City and four secondary cities. The project proposal included:

#### - Settlement Upgrading

This component called for legalizing tenure, improving infrastructure and providing other needed services to several older squatter and peripheral neighborhoods in the metropolitan area (1). Detailed analyses of conditions, needs and opportunities in these neighborhoods were prepared. About 5,000 families were expected to benefit at an estimated cost of Q4.9 million.

#### - Sites and Services

Concurrent with the upgrading of existing areas, the proposal called for developing about 3,000 to 4,000 new serviced sites in

the metropolitan area and about 6,000 such plots in secondary cities, such as Escuintla and Puerto Barrios, that had experienced fast population growth after the 1976 earthquake. In order to reach families with incomes in the 25th percentile of the income distribution most of these sites were to be kept below the standards used in the first World Bank assisted project. The project was also to include community buildings and sites for small-scale commerce and industry. The total cost of the sites-and-services project was estimated at Q26.4 million.

- Shelter-Improvement Credits

This component was intended to assist participants in the upgrading and sites-and-services programs and to cost an estimated Q5.1 million.

- Primary Infrastructure (Off-Site)

This was to be included as necessary to support the upgrading and sites-and-services program. A cost of Q80,000 was anticipated.

- Employment and Income Generation Through Assistance to Small Enterprise.

In conjunction with its housing component the proposal included an integrated loan program to provide working capital, equipment and workshops to very small, existing, labor-intensive enterprises, including cooperatives, as well as technical and marketing assistance to new productive enterprises. This component was estimated to create or maintain 6,500 jobs at an estimated cost of Q4.5 million.

- Construction Industry Program

Within the employment and income generation programs the

proposal placed special emphasis on promoting and assisting small, labor-intensive construction-related activities at an estimated cost of Q1.5 million.

- Technical Assistance

About Q700,000 for assistance in implementing the project and nurturing the ability of participating institutions to carry out similar integrated projects in the future.

The preliminary development cost estimates for the project came to Q44 million. It was anticipated that the National Housing Bank would be responsible for the sites-and-services component while the municipalities and a consortium of other agencies would coordinate the upgrading project. The World Bank considered several private intermediary institutions (IDESAC, HODE AND CEMAT) for the employment component.

In 1979, the World Bank temporarily suspended the planning process for this project. Among the reasons were long delays in implementing the first phase of its housing program. In turn, these delays were partially caused by soaring land costs and, consequently, growing difficulties in acquiring feasible sites for lower income housing. At the time of this study it was uncertain when and in what shape the second phase of the housing program would be implemented. Meanwhile the need for lower income housing in the larger cities has grown.

Experience with the first phase of the World Bank assisted housing

program has highlighted the limits of government institutions in producing lower income housing solutions. In the preliminary plans for its second project the World Bank tried to expand these limits by involving three experienced private groups in planning and implementing certain components. However, the unfolding of this planning process again confirmed the need for realistic expectations when public institutions are involved.

Should the AID embark on a lower income integrated urban housing program in Guatemala? The extent of the housing needs of the poor in the metropolitan area as well as larger secondary cities would certainly justify assistance by more than one international agency. The two main issues to be resolved are:

- Can the existing institutions, particularly the National Housing Bank, increase their commitments above present levels?
- What components should be included in an AID assisted program?

This study did not analyze the National Housing Bank. However, AID's recent evaluation of this institution provides a good basis for resolving the first issue. Evidently, BANVI's workload will depend on when and how the second phase of the World Bank's project is implemented. This study arrived at the following hypothesis: before participating in new internationally funded ventures the National Housing Bank should first complete its commitments to the ongoing World Bank assisted sites-and-services program, the construction of major AID funded apartment complexes and the second phase of the

World Bank program. A new AID funded urban housing program should, to the greatest extent possible, rely on institutions that are not already overcommitted to ongoing housing efforts. Guatemala's cooperative movement may offer such resources.

The components of an AID assisted integrated urban housing program should correspond to the needs of lower income communities. There are three main types of such needs: economic and community development, upgrading existing neighborhoods and development of sites-and-services for new neighborhoods. The proposed second phase of the World Bank program included these three elements. AID Housing Investment Guarantee funds could be used for neighborhood upgrading and sites-and-services as well as for revenue producing community facilities, such as public markets, commercial and light industrial space.

To ensure a coherent and complementary overall strategy and to make best use of basic research and analyses any AID assisted integrated urban housing project in Guatemala should be conceived and planned in close cooperation with the World Bank as well as with the Government of Guatemala.

#### NEIGHBORHOOD UPGRADING

Given the backlog of sites-and-services projects and BANVI's current over-commitment, the main emphasis of an AID assisted integrated urban housing program should be on upgrading lower income

neighborhoods. The National Planning Council identified 169 such neighborhoods in the metropolitan area <sup>(2)</sup>. Six were included in the World Bank project. Initial selection criteria included:

- Preference for settlements with reasonably secure tenure conditions;
- Large sites;
- Adequate topography and sufficiently stable soils;
- Established, consolidated neighborhood;
- Strong community organization;
- Adequate income levels;
- No need for substantial relocation;

Several private organizations with experience in lower income neighborhoods helped select settlements for the project. Using a similarly conservative approach, additional neighborhoods could be selected for an AID assisted upgrading program. Likewise, an AID program could include secondary cities not included in the World Bank project.

Municipalities would bear the main responsibility for upgrading programs. An AID emphasis on neighborhood upgrading would not only avoid excessive reliance on the National Housing Bank but would also enable municipalities to better discharge their constitutional role. Furthermore since upgrading programs need community participation, they could help strengthen local improvement committees and other community based organizations.

#### NEW LOWER INCOME DEVELOPMENT

As an alternative to conventional government sponsored sites--and--

services programs, an AID assisted urban housing program might test innovative approaches at a modest scale. One such approach could be cooperative contract savings combined with cooperative land development.

Guatemala lacks a savings and loan system. However, its well established credit unions could play a larger role in the housing sector. One possibility is to expand the activities of credit unions to include contract savings, as a program especially geared to people in centrally located lower income neighborhoods and tugurios.

As noted, tugurios and centrally located tenements and converted buildings have been the main reception areas for poor urban newcomers. Traditionally, some people settled in such areas to keep their housing and transportation expenses low, enabling them to save money to buy a lot and build a home. By vacating their rented room or squatter shack they released shelter for other newcomers. As the supply of centrally located, lower income shelter has stabilized and as the number of families coming to the metropolitan area and the major secondary cities has continued to grow, the role of this housing in accommodating newcomers has become more important. However, inflation, especially rising land, construction and financing costs, and a tight credit market have made it difficult for even the relatively more prosperous families to move.

A cooperative contract savings system might support families willing and able to help themselves in the following fashion:

- For a defined period (three years) a family would have to deposit in its savings account a certain amount at specified dates. Interest yield should cover a substantial part of the inflation loss. The minimum savings goal might be based on the estimated cost of a lot with minimum services at the end of the savings period. As an added appeal this system might be combined with a periodic lottery. Winners might obtain the entire equity requirement (3).
- In conjunction with the credit unions administering the savings program housing cooperatives would be responsible for buying and developing sites and organizing user groups. Savers would have the option of working with a cooperative, seeking a site on their own or applying for a site developed by the Housing Bank.
- At the completion of the savings contract participating families would be able to withdraw their equity from their account. If they choose to invest it in a home meeting certain criteria, such as legal title, they would be eligible for a money loan for construction or materials.

Housing Investment Guarantee funds could be used to provide working capital for this type of housing loan program under the credit unions and a revolving land acquisition fund for the housing cooperatives participating in such a program.

The suggested model offers several important advantages:

- It uses the strongest segment of Guatemala's cooperative

movement, the credit unions, as an organizing force in the housing process.

- It provides incentives for organizing lower income housing cooperatives.
- It applies the proven concept of contract savings to mobilize domestic financial resources, reducing the need for loan financing and training participants in making regular payments before they assume the responsibility of repaying a loan.
- It develops a private, free-enterprise alternative to government sponsored sites-and-services programs.

This study identified several examples of existing lower income housing cooperatives in Guatemala. One of these, the cooperative "Municipal Employee" in Quezaltenango embraces 47 families, all originally renters who enrolled in a monthly savings program. After the cooperative acquired a site from the municipality, the Agricultural Development Bank (BANDESA) loaned Q98,700 (not more than Q2,000 per family) at 4% over 20 years for construction. Incomes of participants range from Q60 to Q190 monthly with a median of Q101. The average monthly debt service payment is Q15. The voluntary firemen of Quezaltenango formed another housing cooperative of 48 families and received a 14% loan from the Central American Bank for Economic Integration (CABEI). Usually, however, housing cooperatives have been organized to serve middle income families.

## LOWER MIDDLE INCOME HOUSING IN SECONDARY CITIES

One of the most serious problems faced by Quezaltenango and Escuintla, the two secondary cities examined in this study, is the outmigration of skilled people. As noted, the municipalities have difficulty hiring qualified personnel. Public officials in both cities agreed that better housing opportunities for middle income families would help keep skilled people in the cities or even attract them. Indirectly, the entire city and its surrounding regions would benefit.

AID's Housing Investment Guarantee Program might be used to launch some needed lower middle income housing in these cities. A 30 square meter basic home on an 91 square meter urbanized site is estimated to cost about Q4,000 in 1981 <sup>(4)</sup>. Assuming a 10% downpayment such a shelter solution would require a Q3,600 mortgage. Based on a 20 year term the monthly payment for this mortgage would amount to Q41 at 12% interest, Q48 at 15%, and Q57 at 18%. Assuming that families in the lower middle income bracket can spend 20% of their total earnings on housing, the minimum monthly income would range from Q166 to Q285, depending on the interest rate. Compared to the income distribution for urban centers outside of the metropolitan area shown earlier in this study, these incomes amount to 38%, 47% and 57% of the median.

The study findings suggest that such a program would be feasible with a 12% interest rate, thereby reaching families with incomes 12%

below the median. Since the current interest rates for Housing Investment Guarantee Funds are much higher, they might have to be mixed with lower cost domestic credits.

Local officials estimate that Quezaltenango needs at least 1,000 new dwellings units a year. With a 12% interest rate the proposed program could capture up to 12% of that need. Escuintla grows more than twice as fast as Quezaltenango but has generally lower incomes. As a result, the number of lower middle income housing units that could be absorbed in Escuintla might be about the same as Quezaltenango. Assuming that 500 units are needed over two years in the two cities, a lower middle income housing program for secondary cities would require Q2 million.

Again, the cooperative movement provides models for the program's institutional framework. The Teachers' Cooperative in Quezaltenango is undertaking an upper middle income housing program for 200 families with a 14% BANVI/CABEI loan and a monthly payment of about Q80.

## B. INSTITUTIONAL ADJUSTMENTS

### MUNICIPAL FINANCE

An important prerequisite for improving the living conditions of the urban poor in Guatemala is to reform municipal finances. This report has outlined some of the major deficiencies of the current system as well their debilitating effect on even the most essential municipal services. Minimally, the system for updating municipal tax bases

needs to be overhauled to permit periodic reassessments.

#### WATER AND SEWER

A key ingredient of urban neighborhood upgrading is the provision of water and sewer services by municipalities or municipal agencies. Several institutional deficiencies handicap the ability of municipalities to render these services effectively.

The best existing model is Guatemala City's Municipal Water Company. With a budget of its own and the authority to plan and implement, it has been able to respond to growing service needs better than water departments that are subordinated to municipal administrations. The proposed reorganization of this institution into a water and sewer company will not only extend this organizational model to the sewer system but, most importantly, improve the coordination between water and sewer projects. Presently, neighborhood initiated infrastructure improvements suffer from fragmented jurisdiction. Similar plans have been proposed for the secondary cities.

An AID assisted neighborhood upgrading program would be more successful and replicable if water and sewer supply were reorganized.

#### INFOM

The recent evaluation of INFOM arrived at a number of conclusions that merit consideration in any AID assisted project requiring its

participation (5). One of INFOM's key problems is that it assumes responsibility for all phases of municipal project development. As a result, its technical staff is overextended, funds remain unspent because of planning delays and projects are sometimes unwisely conceived and planned.

Private enterprise and competition are important tenets of Guatemala's governing political system. A public agency such as INFOM might greatly benefit from more participation by competing private ventures. Such participation might be accomplished as follows:

- INFOM develops and publishes a methodology for defining municipal capital investment needs and setting priorities.
- At the beginning of the Fiscal Year INFOM invites municipal proposals, possibly by department or region, for projects up to a certain funding level. Municipalities without qualified staff can use private consultants such as engineering firms (initially on a risk basis) to prepare these proposals. If a proposal exceeds the advertised funding level it might be built in phases. Complementary funding sources might be identified.
- Submittal, review and approval of proposals might include three stages:
  - Request for fund reservation.

This first level would require minimum detail. To obtain a fund reservation a competing municipality would have to state its capital investment needs and outline the nature, purpose, scope and estimated cost of the project. Based on clearly defined

criteria, INFOM would select the best proposals for fund reservations and further considerations.

-Conditional commitment

This second stage would require all necessary basic engineering studies, schematic project design and preliminary cost estimates. The consulting firms working for municipal clients could apply for seed loans, up to certain percentages of the total fee, to be paid by INFOM out of a revolving fund upon satisfactory completion of the work required for each stage. INFOM's role would be to review submitted plans, cost estimates and qualifications of proposed contractors. Upon successful completion of this stage INFOM would grant a conditional commitment to finance the proposed project and disburse seed loan payments.

-Final Commitment

In the third phase final contract documents would be prepared. Upon INFOM's and the municipality's approval of these documents the loan would be closed and construction would begin. All consultant fees for planning and designing the project would be included in the loan. The fees prepared from the seed funds would be returned to the revolving fund.

Guatemala has a qualified professional sector including architects, engineers and other consultants. Participation by these professionals in INFOM's projects could yield several benefits:

- INFOM could handle a substantially larger workload with a

smaller staff and a leaner, more efficient organization.

- Private professionals would be hired by the municipalities and, thus, be accountable to them. By advancing from their present role as passive recipients to active clients municipalities would learn to compete and actively assert their needs. Projects would be more relevant to urgent needs.
- The cost of project planning and implementation might be significantly lower than under the present system, given the inherent inefficiency of large public agencies.
- INFOM could begin to serve the larger cities where the need for capital investment is greatest.
- By providing opportunities for professional firms in secondary cities decentralization would be encouraged.

#### NEIGHBORHOOD IMPROVEMENT COMMITTEES

An AID assisted urban upgrading program would depend on strong and capable neighborhood organizations. As noted, current laws and regulations make it very difficult for such organizations to obtain legal status. Urban upgrading programs might be much more successful and replicable if these laws and regulations were changed to reflect the needs of the 1980's.

## NOTES

- (1) The following neighborhoods were proposed: La Trinidad, El Incienso, La Ruedita, La Verbena, Bellen, Luz de la Manana. Prata, op. cit.
- (2) See Annex I.
- (3) This system was successful in Israel in the 1950's.
- (4) Adjusted from current BANVI data.
- (5) See Chapter II, INFOM.

**FIELD WORK**

**Luz Cuadrado-Pitterson: Social**

**Mark Farber: Economic**

**Bernhard Haeckel: Project Director**

**Hermes Marroquin: Environment**





ANNEX I

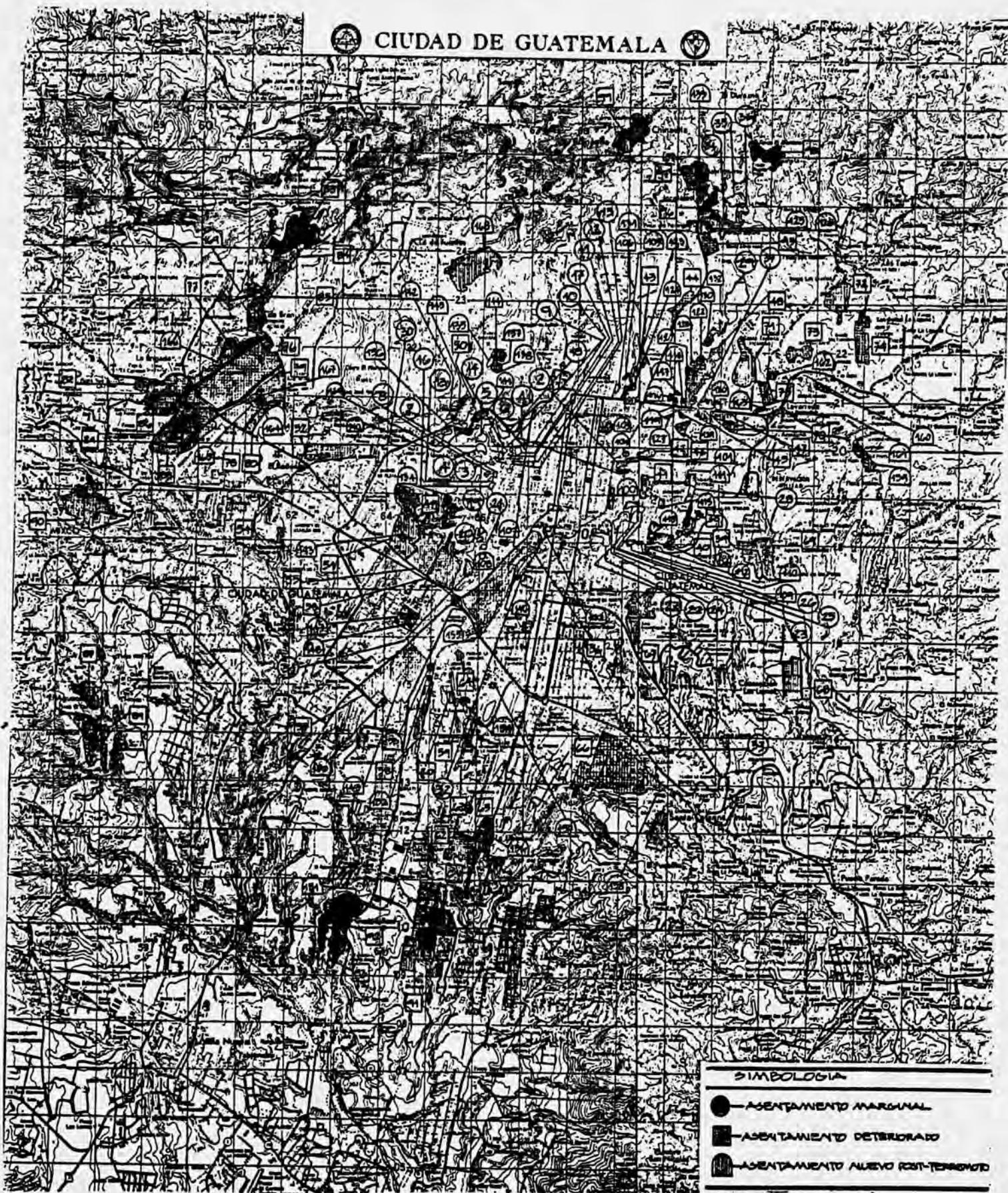
NATIONAL PLANNING COUNCIL

LIST OF LOWER INCOME SETTLEMENTS IN THE  
METROPOLITAN AREA OF GUATEMALA CITY, 1978

1. "Marginal Settlements" (Pre-Earthquake Tugurios)
2. "Deteriorated Settlements" (Palomares, Peripheral Settlements)
3. "New Settlement" (Post-Earthquake Tugurios)



FIGURE 7  
LOWER INCOME SETTLEMENTS IN THE  
METROPOLITAN AREA



ASENTAMIENTOS HUMANOS PRECARIOS

I. Asentamientos Marginales

A s e n t a m i e n t o s	P o b l a c i ó n (AÑO 1973)
ZONA 1	
1. Foco Area Marginal	147
2. El Tuerto	902
ZONA 3	
3. Santa Isabel	219
4. San José Buena Vista	937
5. Santa Luisa, El Milagro	934
6. La Trinidad	2190
7. El Recuerdo I	28
8. El Recuerdo II	149
9. El Progreso	36
10. La Joya	112
11. 3 de Mayo	243
12. San Francisco	195
13. La Isla	79
14. Los Jocotales	340
15. La Bendición	584
16. El Efuerzo	248
17. La Ruedita I	2062
18. El Incienso	950
19. Oralia	857
20. La Cuetera	176
21. El Niño Dormido	288
ZONA 5	
22. 15 de Agosto	3848
23. Lourdes I	2137
24. Lourdes II	3144
25. San José, El Esfuerzo	2056
26. El Limoncito	368
27. La Fuente	579
28. Santo Domingo, La Chacara	3682
ZONA 6	
29. La Reinita	1852
ZONA 7	
30. La Ruedita II	--
31. El Botadero	312
ZONA 8	
32. La Terminal	482
ZONA 10	
33. Concepción	1107
CHINAUTLA	
34. Tecún Umán	1609
35. Joyita de Senahu I	647
36. Joyita de Senahu II	731
37. Jesús de la Buena Esperanza	372

II. ASENTAMIENTOS DETERIORADOS

A s e n t a m i e n t o s

P o b l a c i ó n  
(AÑO 1973)

ZONA 5

38. Saravia	3730
39. Arrivillaga	6714
40. Santa Ana	5615
41. Abril	3892
42. El Edén	2068

ZONA 6

43. El Martinico	1990
44. La Pedrera	707
45. Los Angeles	2267
46. Candelaria	1109
47. Finca El Carmen	690
48. San Antonio	9435

ZONA 7

49. Verbena	10213
50. Bethania	6310
51. Quinta Samayoa	4669
52. Sn. Martín	2080
53. Landívar	7768
54. El Rodeo	2023
55. Castillo Lara	4015

ZONA 8

56. 80% Deteriorado	20713
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ZONA 12

57. Reformita	24364
58. Ferrocarril	485
59. 3 de Julio	621
60. Miles Rock	1099

ZONA 13

61. Santa Fé I	56
62. Santa Fe II	5296
63. Reina Barrios	867
64. Forestal	452
65. La Libertad	1615

ZONA 14

66. Cantón 21	4453
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ZONA 15

67. Lo de Contreras	389
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ZONA 16

68. Concepción Las Lomas	1208
69. Santa Rosita	2044

ZONA 17

70. El Carmen	482
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ZONA 18

71. Atlántida	5310
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72. Maya	5029
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73. Juana Arco	2980
74. Kennedy	3104
75. Lavarreda	1856
ZONA 19	
76. La Florida	24705
MIXCO	
77. Santa Marta	8775
78. Monserrat I	8015
79. Monserrat II	5459
80. Monserrat III	-----
81. Belén	8933
82. Las Brisas	1096
83. El Milagro	22153
84. Lo De Bran I	2597
85. Lo De Bran II	377
86. La Brigada	4114
87. El Carmen	16
88. Paulo VI	909
89. Ciudad Satélite	1921
90. Mixco	10586
ZONA 22	
91. Guajitos	3426
VILLA NUEVA	
92. Ciudad Real I	7246
93. Ciudad Real II	4646
VILLA CANALES	
94. Boca del Monte	5001
CHINAUTLA	
95. Santa Luisa	8695
96. Jocotales	4921
97. Santa Marta	713
98. Buena Vista	633
99. chinautla	2314

### III. ASENTAMIENTOS NUEVOS (POST-TERREMOTO)

ASENTAMIENTOS	POBLACION 1977 *
ZONA 1	
100. Gerona	857
101. Crematorio	881
102. Sectores Unidos	476
103. Cerro del Carmén	55
104. Covprocon	88
ZONA 2	
105. Laugerud García	1159
106. Los Lecheros	1762
ZONA 3	
107. Nueva Esperanza	556
108. Nueva Gloria	440
ZONA 5	
109. Parque Navidad	287
110. La Cuchilla	209
111. Sto. Domingo, La <sup>a</sup> Chacara	325
112. 20 de Octubre	394
113. 4 de Febrero	3291
114. Cruz del Calvario	1205
115. Terreno FHA en la Asunción	185
ZONA 6	
116. Colonia Periferica	357
117. Colonia Terremoto	793
118. Luz de la mañana	913
119. 6a. calle entre 20 y 21 avenidas	927

.../

120.	Jesus de la Buena Esperanza	927
121.	Colonia 4 de febrero	927
122.	Parque Navidad	199
123.	Martínico II	510
124.	Martínico I	1020
125.	El triunfo	1391
126.	Andrade Peña II	927
127.	Andrade Peña I	371
128.	Moderno San Antonio	306
129.	Comité Vecinal San Jeronimo	2317
130.	San Juan De Dios	2132
131.	Campamento San Julian	1854
132.	Joyita de San Antonio	695
133.	Nuestra Señora de la Asunción	588

#### ZONA 7

134.	La Verbena	204
135.	Campamento Temporal Bethania	5873
136.	Bethania sur y centro	1854
137.	Tecún Umán	417
138.	Tecún Umán II	649
139.	Niño Dormido	1205
140.	4 de febrero	2086
141.	Las Margaritas	311
142.	San Lazaro	320
143.	Cerro San José	681
144.	Nuevo Amanecer	3245
145.	Madre Dormida	1205

#### ZONA 8

146.	Esfuerzo Propio y Ayuda Mutua	241
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ZONA 11	
147. Colonia Roosevelt	116
148. Campamento Temporal Roosevelt	8696
ZONA 12	
149. Esfuerzo Propio y Ayuda Mutua I y II	181
150. La Esperanza	269
151. Ciudad Real	927
152. La Esmeralda	190
153. El Encanto	55
ZONA 13	
154. 4 de Febrero	1854
155. Pro Habitacional Pamplona	106
156. Santa Fé - lo. Marzo	157
157. La Conejera	37
ZONA 14	
158. La Esperanza	199
ZONA 17	
159. Los Pinos del Carmen	334
160. Decisión La Paz	222
ZONA 18	
161. México	106
162. Hermano Pedro	695
163. Renacimiento Municipal	1391
ZONA 19	
164. Hellen L. de Laugerud	324
165. 15 de septiembre	139
166. Santa Marta	231
167. General R. Peralta Méndez	1854
168. Santa Cristina	3708
169. Carolingia	7397

\* Estimación 2.



**ANNEX II**

**SELECTED CASE PROFILES  
(Spanish Narrative)**

1. Base Level Interviews
2. Intermediate Level Interviews
3. External Level Interviews
4. Questionnaires



SELECTED

BASE LEVEL INTERVIEWS (FAMILIES)

The Government Employee in the Downtown Tenement  
The Facilitator of Tugurio "M"  
The Seller of Empty Bottles  
The Laundry Woman of Colony "R"  
The Ex-Resident of a Post-Earthquake Tugurio  
The Family in the Shack in Colony "D"  
The Wife of the Municipal Laborer  
The Extended Family of Quezaltenango  
The Home Producer of Sweets of Quezaltenango  
The Factory Worker of Escuintla  
The Widowed Family Father in the Squatter Settlement in Escuintla  
The Policeman of San Marcos

Spanish Narrative



EL EMPLEADO DEL GOBIERNO RESIDENTE EN EL  
CENTRO DE LA CIUDAD

Laura \* tiene 50 años, nació y ha vivido toda su vida en el area de la Colonia "D" , de la ciudad de Guatemala. Desde que enviudó vive acompañada de su hijo de 27 años, quien es el sostén de la familia.

El hijo trabaja en una dependencia del Gobierno donde ocupa el puesto de Jefe del Personal de una división. En este puesto, devenga un sueldo de Q 250 mensuales, lo cual permite a la familia sostenerse adecuadamente y cubrir sus necesidades. A pesar que con este ingreso la familia estaria apta para un proyecto del BANVI donde podrian llegar a ser propietarios y disfrutar de mayor amplitud, la familia ha preferido permanecer en esta vivienda de alquiler típica deteriorada o "antigua", donde el cuarto y el area pequeña que utilizan como cocina no les ofrece suficiente privacidad.

El cuarto mide aproximadamente 14 x 8 metros <sup>2</sup> y está dividido por una cortina que separa las camas de Laura y su hijo. A la entrada del cuarto tienen una especie de galeria que utilizan como pequeña sala-cocina-comedor. Allí tienen una pequeña estufa, 1 sofá, 1 pequeña mesa con 2 sillas y 1 televisión a color. Solo hay una pequeña ventana y la puerta de salida al área común que comparten los otros 5 vecinós, incluyendo los dos baños colectivos y la pila antigua (por cierto muy bonita) y el área de jardín/patio donde Laura se entretiene cuidando las plantas y sus cotorras. Este espacio abierto común mide aproximadamente 20 metros de ancho por 36 metros de largo.

Laura piensa que este es el lugar ideal para ellos, ya que pueden caminar a la clinica del médico, a las tiendas, mercado, iglesia, cines, restaurantes. Está cerca de los medios de transporte para su hijo y los domingos tienen cerca el parque donde Laura suele pasear. Para Laura es también importante estar cerca de sus amigos con los que siempre ha compartido.

La familia ha hecho la decision conciente de vivir aqui por el punto en que está ubicada la vivienda.

Cuando le preguntamos a Laura que es lo más importante para ella, selecciona en primer lugar el acceso (esta cerca del mercado, tiendas, etc.) Asigna segunda prioridad al agua y la luz, y en tercer lugar a ser propietaria. Lo menos importante para Laura es la comodidad, a la que le asignó el último o sexto lugar.

Ella considera ademas que el precio es relativamente bajo, ya que el dueño los conoce de años. El sueldo de su hijo es suficiente para cubrir los gastos familiares mensuales que ascienden a aproximadamente Q200.00 La familia consume Q<sup>90</sup> en comida, Q 31.50 en pago de alquiler (el cual incluye la luz y el agua) y Q 2.35 en gas. En transporte su hijo gasta aproximadamente Q6.00 y a menudo salen al cine, y a comer, etc. Laura nos dice que su hijo tambien gasta en ropa (ya que por su posición tiene que vestir bien) y en diversion con su novia. Siempre hay un poco para ahorrar. Su hijo tiene planes para casarse pronto.

Ciudad de Guatemala, Nov. 1979

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\* Los nombres son ficticios para proteger la identidad del entrevistado.

## LA TRAMITADORA DEL TUGURIO "M"

Rosario\* se encuentra en el patio de su casa observando la labor que realizan los empleados del municipio para un muro de contención que evitara que el fango inunde su casa.

Rosario tiene 59 años y ha vivido en la Ciudad de Guatemala desde que emigró de su ciudad natal, Huehuetenango, hace 20 años. Ella es una madre soltera y ha vivido siempre con su hija de 29 años la cual esta casada y tiene cuatro hijos. El yerno de Rosario tiene 33 años mientras que las edades de sus nietos oscilan entre 3 y 8 años.

Rosario se dedica a tramitar licencias y otros documentos para choferes. El ingreso que deriva de esta ocupacion le deja aproximadamente Q 110 al mes. Su yerno trabaja en una oficina del Gobierno preparando planillas, por lo cual obtiene un salario de Q 110 quetzales al mes.

Despues del Terremoto Rosario perdio su casa y con la ayuda de los choferes para quienes ella hace tramites, pudo levantarla de nuevo. Explica Rosario "ellos me regalaron la madera, la lamina, y otros materiales de desecho y junto con mi yerno y mi sobrino, levantaron la casa. La casa consiste de una salita/cocina a la entrada. La cocina tiene un pollo ( estufa) bien bonito. Luego se pasa por un corredor el cual tiene salida a un pequeño patio interior donde Rosario se entretiene con sus plantas y cotorras. En el patio hay un arbolito, y una hamaca. Al lado izquierdo de este patio hay un cuarto de dormitorio donde Rosario tiene su cama, gavetero y varias tablillas. Al fondo hay otro cuarto de dormitorio un poco más grande donde duermen su hija con su esposo y sus cuatro hijos. Rosario ha construido también un pequeño cuartito encima de la salita el cual usa para casquivaches.

Rosario está muy contenta con su casa, dice que " es fácil, todo está cerca". El problema más grave que confronta Rosario es la escasez de dinero, comenta ella " los ricos tienen los mejores hospitales y uno no se puede enfermar. Me iban a hacer una operación del hígado pero no pude porque no tenía dinero. En el hospital es difícil que lo reciban a uno, dicen que no hay cama. Dice que también le hace falta ropa y cosas. Rosario, sin embargo tiene televisión, refrigeradora, muebles. Las camas estan cubiertas con cubrecamas limpios y con colores muy alegres. Dice que estas cositas que tiene las ha adquirido por abono poco a poco.

Los gastos mensuales de Rosario ascienden a Q 144 de los cuales Q90 corresponden a comida, Q 43 a agua, luz y leña. (de agua nada mas paga Q 14 para que un muchacho la transporte del chorro publico) En transportación gastan Q6 y los restantes Q 36 cubren los otros gastos de la familia.

\* Este nombre es ficticio para proteger la identidad del entrevistado.

A pesar del modesto presupuesto familiar con que cuenta la familia Posario ha contribuido mas de Q2,000 en varias obras publicas que no sólo la benefician a ella sino a varios de sus vecinos. El ultimo proyecto al cual Rosario esta dedicando sus energias es precisamente al muro de contención. Comenta Rosario, "fijese señor, cuando viene el invierno el lodo entra por la ventana y a veces por el techo, ( tiene agujeros ) y cubre las camas y todo" Rosario dice que trato de recoger dinero entre los vecinos que también tienen problema con el lodo, pero que no tuvo suerte, en sus propias palabras " dos de ellos son muy pobres, dos contribuyeron Q 35 y los otros no quisieron contribuir". Así que con la ayuda de la municipalidad Rosario emprendio la obra del muro. La contribucion de Rosario consiste del cemento y la varilla fina, mientras que el Municipio contribuye con la mano de obra, la piedra, la arena amarilla y la varilla gruesa. Aqui Rosario hace un alto, para comentar que la municipalidad " sale al frente de todo"

Posario opina que el problema más grave de la colonia es la falta de agua en la casa y la legalización de la tenencia de la tierra. Opina también que los peores servicios publicos son los de salud y vigilancia policiaca y los mejores los de bomberos y las escuelas.

a Rosario como llegó a la Limonada y nos comenta " yo era una colaboradora del Comité Pro Mejoramiento y del Alcalde Auxiliar y por eso me buscaron un pedacito" Posario piensa que en la Limonada hay mucha gente trabajadora y que el crimen que le atribuyen a la colonia se ve más al otro lado del harranco, " lo que pasa es que ellos (refiriendo a los ladrones y otros delinquentes) atraviesan corriendo por aquí y la gente se cree que viven aquí.

Rosario asocia al Alcalde Auxiliar con una persona importante pero opina que la persona que más ha ayudado en la colonia es el Hermano del Liceo de Guatemala. Cuenta ella que " el impulsó la idea del primer muro de contención( un poco mas abajo de la casa de Rosario. En esa ocasión el Municipio contribuyó piedra, arena amarilla y la mano de obra y el Hermano puso los tubos y el cemento. Rosario también parece ser una líder. Ella se ha valido de sus contactos en la Alcaldia para que comenzaran las gradas y el segundo muro.

Nos despedimos de Rosario quien nos acompaña hasta la carretera y admiramos el trabajo de las gradas y el muro; a los flores que Rosario ha comenzado a sembrar en el borde de la acera le añade belleza a su casita que aunque humilde se ve bonita y acogedora.

Ciudad de Guatemala,  
Noviembre de 1979

## LA VENDEDORA DE BOTELLAS VACIAS

(FIG. 8)

Amalia 1/ nos recibe en la humildad de su hogar en la Colonia "W" con una sonrisa. Nos sentamos en el borde de la cama sin colchón. Son las 12:00 meridiano y la cobacha se siente caliente por el fuego que la hija mayor ha encendido para empezar a tortear. Amalia vive acompañada de sus cuatro hijos cuyas edades oscilan entre 3 y 7 años. Su esposo la abandonó hace algún tiempo y desde entonces se dedica a la compra-venta de botellas vacías para mantener a su familia. Amalia trabaja aproximadamente nueve horas diarias para ganarse escasamente dos quetzales y veinticinco centavos diarios. Aparenta ser mucho mayor de sus treinta y tres años y su expresión refleja preocupación y con mucha razón, pues los cincuenta y ocho quetzales que gana mensuales no le dan para cubrir sus gastos mínimos.

Amalia gasta Q30.00 (1 quetzal diario) en comida, lo cual escasamente cubre una dieta de tortillas, frijoles y verduras. Los niños muestran señales de desnutrición. Con los Q28.00 que le sobran, Amalia tiene que cubrir los gastos esenciales de leña, agua y autobus. En leña gasta treinta centavos diarios o equivalente de tres leños a 10c/ cada uno, lo cual suma un gasto mensual de Q9.00. El agua la compra en la vecindad por la que paga 40c/ por tonel para un total de seis toneles a la semana o sea aproximadamente Q9.60 mensuales. Al sumar los gastos de transportación, el presupuesto mensual de Amalia empieza a arrojar un déficit.

Su tipo de trabajo requiere que cargue un bulto lo cual está prohibido en el autobus, así es que Amalia se ve obligada a usar el ruletero que además de cobrarle 25¢ por bulto en cada viaje, cobra más caro por el pasaje (25 ¢ diarios). Los Q18.00 mensuales que Amalia gasta en transportación son indispensables pues le permiten ganarse los Q58.00 mensuales que como hemos visto no es suficiente para sobrevivir. Empezamos a hacernos jeroglíficos en la mente de como puede sobrevivir? Será cierto que se gana Q2.25 al día? Se habrá equivocado en los gastos?

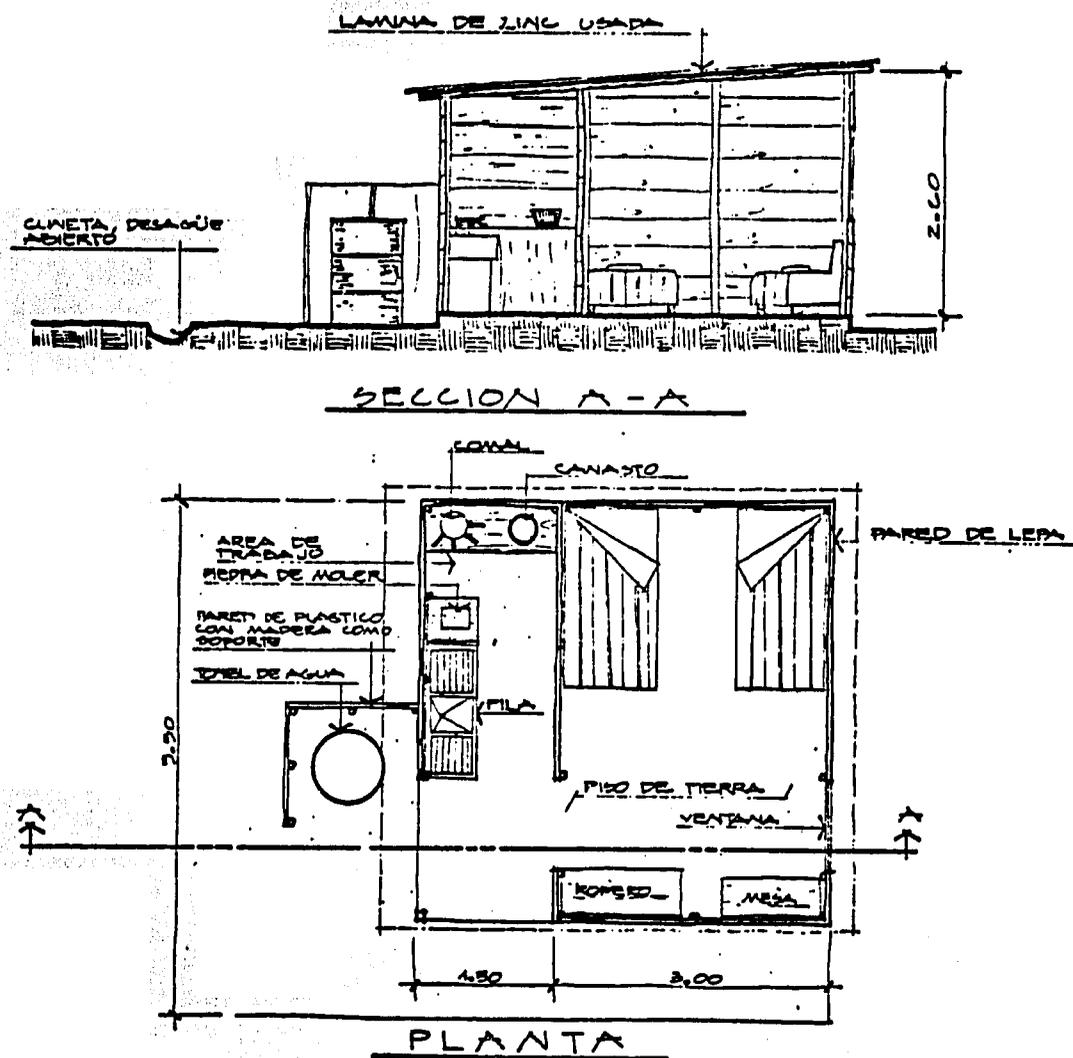
Nos aventuramos a preguntarle como hace para sobrevivir y nos explica que no ha podido pagarle al BANVI durante un año

1/ Este es un nombre ficticio para proteger la identidad de la entrevistada.

FIGURE 8

# SQUATTER SETTLEMENT 'W'

THIS TUGURIO ON THE SLOPES OF THE RIO BARRANCO GULCH WAS FIRST SETTLED IN THE 1940'S AND IS AMONG THE OLDEST IN GUATEMALA CITY. THE LAND IS STATE OWNED AND HAS BEEN USED ON A USUFRUCT BASIS



los Q13.00 mensuales por los derechos del terrenito (63 metros cuadrados). Nosotros no habíamos contado con gastos de vivienda, asumimos que por ser un área invadida, el costo sería cero.

"Lo que tenía ahorrado para el BANVI, lo tuve que usar en medicinas para él, (señalando al niño más pequeño) por eso no fui a trabajar hoy día." El déficit total hasta la fecha sin incluir ropa, medicinas, médico y otros gastos es de aproximadamente Q21.00 mensuales. Obviamente el pago al BANVI tiene que absorber parte del déficit y como el agua y la leña son tan imprescindibles como el transporte; la familia probablemente tendrá que limitar aún más su dieta. La otra forma de absorber un poco el déficit es tomando prestado a la señora del mercado que le compra las botellas vacías. Por fortuna por este préstamo o adelanto no le cargan ningún interés. Amalia toma prestado entre cinco y diez quetzales semanales.

Amalia gasta 31% de su ingreso mensual en transporte y el 31% en leña y agua.

A pesar de que Amalia no ha podido pagar su tierra, ser propietaria es lo más importante para ella. De aquí que cuando le preguntamos cual es el problema más grave que atraviesa la familia en estos momentos nos contesta "Que no puedo pagar la tierra". Hace once años que Amalia se mudó a la Colonia "W" y todavía no tiene electricidad, la cobacha tiene muchas áreas sin cubrir y cuando llueve se mojan. En la época de lluvia Amalia vive muy preocupada por la seguridad de sus hijos pues la entrada de su cobacha está prácticamente frente al barranco.

Entre los servicios que Amalia clasifica como muy pobres se encuentran drenajes, calles, bomberos y salud. A pesar de que no tiene agua en su casa y tiene que pagar mucho más caro que los otros, ella clasifica el servicio de agua como muy bueno (se refiere a la calidad) junto con las escuelas y la policía.

Amalia está contenta con la colonia porque dice que hay tranquilidad pero dice que un problema grave en la colonia son los drenajes.

Amalia reconoce como líder a un miembro del Comité de Mejoramiento (María de León) pero cuando le preguntamos quién es la persona que más ha ayudado en la colonia nos responde que nadie.

Amalia asiste de vez en cuando a reuniones de la Comunidad pero dice que ha dejado de ir porque no ha visto resultados. Amalia piensa que la mejor forma de resolver los problemas de la colonia es organizándose, ayudándose unos a otros y pedir al gobierno más ayuda.

Para Amalia entretenerse es lavar y remendar.

Guatemala, noviembre de 1979

## LA LAVANDERA DE LA COLONIA "R"

(FIG. 9)

Mientras recorremos las calles de la Colonia "R" en la Ciudad de Guatemala, nos encontramos con María\*\* que se encuentra lavando en una de las pilas comunes. Responde muy amable y afirmativamente a nuestra solicitud de entrevistarla.

María nació en Antigua, pero hace 31 años que reside en la Ciudad de Guatemala. Antes del terremoto vivía en la zona 12, pero después del sismo se trasladó a la Colonia "R". En realidad, la casa donde ella vivía no fue afectada por el terremoto; la razón principal para cambiarse fue que el dueño de la casa les aumentó el alquiler (a las cinco familias que compartían la casa) de Q 50. a Q 75. al mes, lo cual obligaría a la familia de María a pagar Q 15; lo que ella consideraba caro, dada la naturaleza temporal del trabajo de su marido.

Su esposo se enteró por unos amigos que estaban invadiendo terreno en la Colonia "R" y la familia decidió unirse a los otros. Cuenta María que al principio, había que limpiar el pedazo de terreno, "tenía muchos árboles y raíces, el que más limpió se quedó con más terreno. Nosotros limpiamos lo necesario para una pequeña casita -sólo necesitamos un techito".

María tiene 43 años, es casada, tiene 6 hijos y también se ha hecho cargo de un nieto. En total son 9 los miembros de la familia. Tanto su esposo como ella terminaron el cuarto año de primaria. María comparte con su esposo la responsabilidad de mantener a su familia, empleándose como lavandera. Su esposo es albañil en la rama de la construcción y en estos momentos está trabajando cerca de Puerto Barrios y se transporta los fines de semana hasta la Capital para reunirse con su familia. El esposo de María gana entre Q 80 y Q 90 al mes, mientras ella aporta aproximadamente Q60 con su lavado de ropa. Para producir esos Q60, María calcula un costo de Q4 (Q2 por consumo de electricidad y Q2 de jabón) lo que le deja un balance de Q 56 (excluyendo el pago por su trabajo). El consumo de agua le sale gratis, pues proviene del chorro público y como sus clientes viven todas en áreas residenciales de clase media cercanas a la colonia, tampoco tiene que incurrir en gasto de transporte. Sus dos hijos mayores le ayudan a cargar la ropa. Se tardan aproximadamente 30 minutos en esta actividad. Tampoco gastan en vivienda pues la colonia surgió por medio de invasión.

El ingreso mensual de la familia es de aproximadamente Q 136 de los cuales el esposo gasta aproximadamente Q 35 en gastos de viaje y mantenimiento en Puerto Barrios. De los Q 101 restantes se sufragan los de-

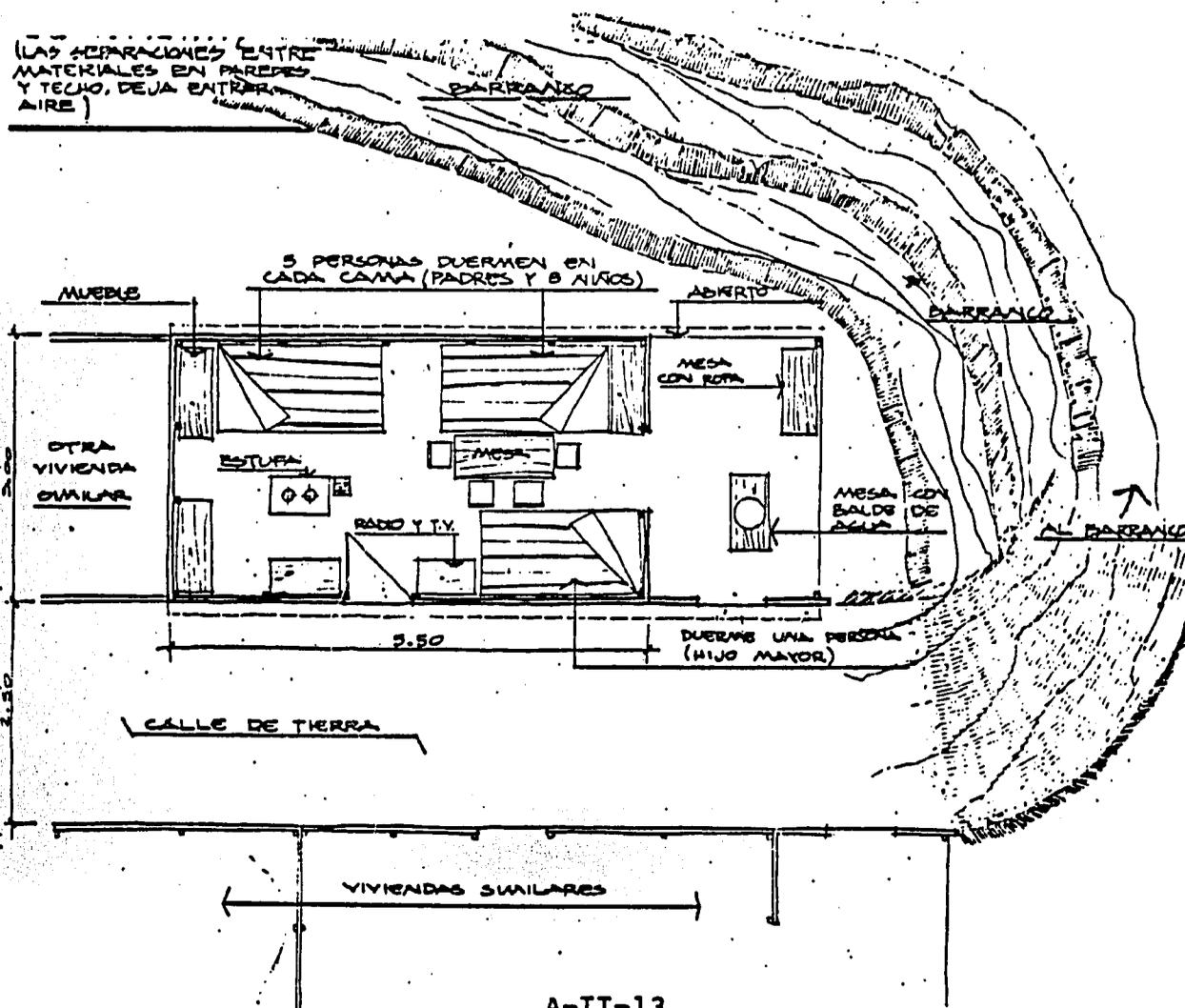
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\*\* Nombre ficticio para proteger la identidad del entrevistado.

# SQUATTER SETTLEMENT ' R '

THIS VALUABLE TRACT OF LAND RIGHT OFF THE PERIPHERAL BOULEVARD, A FEW MINUTES FROM THE CENTRAL CITY WAS INVADED AFTER THE EARTHQUAKE OF FEBRUARY 4, 1976

MANY FAMILIES FROM THIS TUGURIO ARE BEING RELOCATED TO GOVERNMENT BUILT SITES-AND-SERVICES PROJECTS.



más gastos mensuales de la familia. Estos incluyen: gastos de alimentación aproximadamente Q80 al mes, (una dieta básica de frijoles, tortillas, yerbas y de vez en cuando leche, huevos y carne). Q7.20 gastos de leña, Q10.20 gas y Q4 de electricidad; hacen un total de Q101.40.

La familia de María tiene que prestar dinero de vez en cuando para otros gastos tales como ropa, escuela, medicinas, etc. El interés que pagan es 20% mensual. Lo que más contribuye a desequilibrar el presupuesto de la familia son los gastos en los que tiene que incurrir el esposo por trabajar fuera de la Capital, María reconoce que a su esposo "le conviene mejor estar aquí, pero como aquí no hay trabajo, tiene que irse por necesidad". En el lado positivo hay que tomar en cuenta los ahorros por concepto de agua, casa y transporte de los otros miembros de la familia.

Los servicios mejores para María son: el de agua, bomberos - comenta que "el agua es limpia, aunque a veces se va". Entre los servicios peores ella clasifica los drenajes, extracción de basura, servicios de policía y de salud. Los drenajes son precisamente la prioridad de María. Nos comenta "los niños se enferman ahora más que antes, las aguas negras están a flor de tierra." Ser propietaria, ocupa un segundo lugar para María. Asiste también a las reuniones del Comité Pro-Mejoramiento; reconoce que los líderes han ayudado un poco, pero cuando le preguntamos cual es la persona que más ha ayudado a la Colonia, menciona "Al gringo que abrió el comedor y guardería para los niños". María piensa que la mejor forma de mejorar los problemas de la colonia es organizando a la gente. "Uno solo no puede resolver nada".

A pesar de sus preocupaciones sobre el costo de la vida, crimen, drenajes y salud, María dice que está contenta en la colonia; y la familia ha decidido unirse al grupo que va a permanecer en la "R". Para ella es importantísimo las economías de transporte y vivienda.

Guatemala, Noviembre, 1979.

## EL EX-RESIDENTE DE UN TUGURIO POST TERREMOTO

Interrumpimos a Raúl\* (quien se encuentra supervisando la labor del Maestro de Obras a quien ha contratado para la construcción de su casa) y le solicitamos una entrevista. Nos responde afirmativamente con mucho entusiasmo y a la vez que nos invita a pasar nos pide que perdonemos el polvo. La obra que está realizando rompe completamente con el estilo arquitectónico que caracteriza esta primera fase del proyecto BANVI-BIRF en la Colonia "B".

Le preguntamos que tipo de unidad adquirió y nos informa que solamente la unidad sanitaria, continua explicando que él rechazó una oferta del BANVI para un préstamo por materiales porque ellos eran muy rígidos (exigían el diseño de ellos) y él quería hacer su propio diseño.

La fachada exterior tiene un estilo colonial con arcos y un pequeño jardín. La casa tiene dos entradas, una hacia la sala y otra hacia el zaguán donde él guarda su moto que le sirve como uno de sus medios de transporte. También cuenta con un carro de la compañía. La sala mide aproximadamente 30 metros<sup>2</sup>, y su diseño es moderno. La sala va a ser utilizada realmente como sala-comedor-cocina, (separados por una barra). La cocina tiene mosaicos y gabinetes modernos (Built-in).

Al salir de la sala-comedor-cocina entramos en un pequeño espacio abierto que sirve ahora de almacén de materiales, pero que Raúl y su esposa visualizan como un pequeño patio interior. Aquí se encuentra la escalera que conduce al segundo piso. En el primer piso tienen 3 dormitorios de aproximadamente 9 metros<sup>2</sup> y un baño, el segundo piso consiste de 2 cuartos de dormitorio adicionales y una gran terraza. Todos los pisos son de losetas de terrazo y el material predominante es el ladrillo. Raúl dice que el ladrillo se vé más bonito, es menos poroso y rompe con la monotonía del vecindario.

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\* Nombre ficticio para proteger la identidad del entrevistado.

La familia de Raúl consta de su esposa y 5 hijas quienes expresan su gran alegría con el desarrollo de la obra. La que se observa más feliz es su esposa quien comienza a recordar con angustia los últimos tres años y medio.

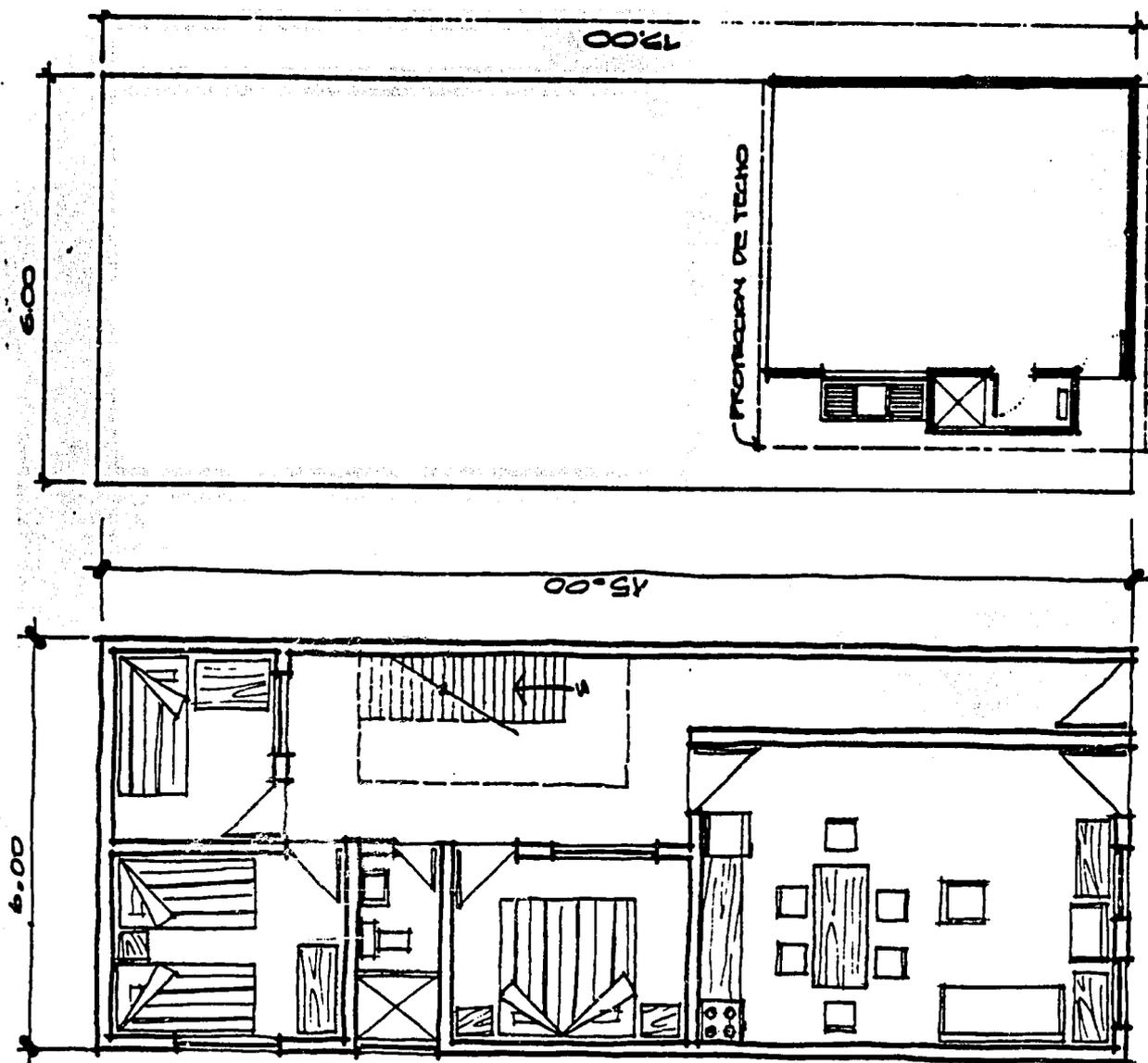
Raúl y su familia vivían en uno de los típicos tugurios post terremoto, donde tuvieron que trasladarse después que la casa de alquiler que ocupaban en un área deteriorada de la zona 6, se destruyera.

La esposa de Raúl describe su casa anterior como una champa hecha provisionalmente de madera y lámina. Tenían un cuarto más grande y un pequeño espacio que servía de cocina. El baño era colectivo (letrina) y el agua la obtenían del chorro público. Muchos de los vecinos se conocían y se ayudaban unos a otros especialmente contra robos. Comenta Raúl: Estuve tentado a hacer mejoras en la champa, pero era un terreno privado y yo siempre había soñado con tener mi casa propia y cómoda. Así que nos encomendamos a Dios y decidimos esperar con paciencia. Por fin se dió esta oportunidad y entonces decidimos hacer la casa toda de una vez. Nosotros teníamos Q 8.000 (los ahorros de toda nuestra vida) y con un préstamo que hicimos a un prestamista completamos los Q 10.000 que se necesitaban para la casa.

Preguntamos a Raúl sobre el interés que tiene que pagar y nos explica que él consiguió un precio especial de 5% mensual, ya que el interés que prevalece ahora es el 10% mensual. Hacemos cálculos en nuestra mente y nos preguntamos si esos Q 100 mensuales (sin incluir el principal) no alterará un poco el presupuesto familiar mensual. Raúl trabaja en Guatel donde deriva un salario mensual de Q 250 al mes y hasta ahora sus gastos mensuales totalizan aproximadamente Q 278.50. El desglose de estos gastos incluye: Q 125 en alimento, Q 11 en combustible, Q 4 de agua, Q 126.50 en casa (Q 26.50 al BANVI y Q 100 al prestamista) y Q 12 en transportación. Hasta aquí el déficit mensual va sumando Q28.50 y a juzgar por la forma en que los niños están acostumbrados a vestir (con variedad y calidad) el deficit podría ser aún mayor si también incluimos los gastos de escuela, médico, etc.

# COLONIA 'B'

THIS INTERNATIONALLY ASSISTED EARTHQUAKE RECONSTRUCTION PROJECT PROVIDES BASIC HOMES. SOME OWNERS HAVE USED THEIR OWN DESIGNS.



STANDARD SOLUTION

RAUL'S DESIGN

No podemos evitar comentarle a Raúl, si él cree que la decisión de obtener el préstamo de Q 2.000 al 5% de interés mensual, no le alterará su presupuesto? A lo que nos contesta que él también trabaja los sábados y los domingos en trabajos particulares.

Nos sonreimos pues a medida que progresamos en la conversación Raúl toma más confianza y comparte con nosotros más detalles de su vida personal y financiera. Raúl completó el Bachiller, lee mucho y aprovecha todas las oportunidades a su alcance para tomar cursos técnicos por correspondencia. Tiene curiosidad por nuestro estudio y el propósito del mismo, le explicamos y le garantizamos la confidencialidad del mismo, lo cual parece relajarlo un poco más.

Todavía nos preocupa saber si Raúl puede balancear su presupuesto mensual con el ingreso adicional fuera de su salario y nos animamos a preguntar en cuanto estima este ingreso, se sonríe y nos dice que entre Q 100 y Q 150 mensuales, hacemos los cálculos con la cifra más conservadora (Q100) y concluimos que a Raúl le sobran aproximadamente Q 72.50 mensuales para gastos médicos, ropa, diversión etc. Aparentemente lo que va a sacrificar de ahora en adelante en el presupuesto de Raúl van a ser los ahorros lo que hasta la fecha había sido junto con la comida, los renglones más importantes de su desembolso mensual. Este nivel de ahorros fue lo que les permitió disfrutar de las comodidades que ahora tienen. Según Raúl todavía hay muchas cosas de las que a él le gustaría tener tales como televisión, refrigeradora, muebles cómodos, etc. pero lo más importante de todo es ser dueño de una casa segura y alimentar bien a sus familia.

Aunque la familia no encuentra que haya problemas graves en la colonia lo que más le preocupa es el ruido de la música de los vecinos, las calles un poco sucias y los robos que parecen ir en aumento.

Comenta su esposa que el servicio de agua, drenajes, calles, bomberos es muy bueno y que los peores son los de salud y policía. Comenta que en ocasiones se está en el Centro de Salud el día completo y después le dicen a uno que vuelva el otro día. Aunque a ellos no les afecta mucho el problema de transportación

(tienen moto y el carro del trabajo) la esposa de Raúl comenta que los vecinos no están contentos con el sistema de transporte.

Raúl añade que va a ser mucho peor cuando el proyecto se complete. Los salones de las escuelas tampoco son suficientes para la cantidad de niños.

Nos despedimos y nos quedamos pensando si Raúl estaría en una situación más ventajosa ahorrando los Q 100 que le paga al prestamista y completando la obra en una segunda etapa.

Ciudad de Guatemala, 1979.

LA FAMILIA DE LA COBACHA EN LA COLONIA "D"  
(FIG. 11)

Inés \* y su esposo nacieron en Escuintla, de dónde se mudaron hace 12 años. Su esposo es joyero, empleado en una joyería del Centro de la Ciudad, y tienen 2 niños. Antes del terremoto ellos vivían en una casita alquilada en el Milagro. Después del terremoto se unieron a las otras familias que invadieron la colonia donde hicieron muchos sacrificios. Al principio de la invasión, la familia construyó su champa con materiales de segunda mano. Con la ayuda de una iglesia, la familia logró obtener su casita de cemento que consistía de dos pequeños cuartos, una cocinita, una sala-comedor y 1 baño. Por esta casa se supone que la familia pague casi Q 1,800 (atraves del BANVI), con unas amortizaciones de aproximadamente Q 15 al mes; pero esta casita se ha convertido en un negocio donde su esposo vende agua, dulces, y comida.

Una cobacha con materiales precarios de segunda mano ha vuelto a albergar la familia en la parte trasera de su terreno. Inés comenta que ellos se pusieron de acuerdo con el vecino del lado para dividir mejor el callejón que los separó y poder hacer un baño más cómodo. Además añadieron un area para estacionar el carro.

La cobacha tiene un cuartito con dos camas, la estufa, sillas y una mesa con el televisor. Afuera de la cobacha tiene la pila, utilizan el baño y la cocina del negocio para la familia.

Tenemos curiosidad, por qué esperar tanto para tener una casita más cómoda y segura y después que la tiene, volver a construir otra cobacha? Inés se sonríe y nos responde que el dinero de su esposo no alcanzaba para vivir. El se gana lo más Q<sup>40</sup> y lo menos Q 20 a la semana (un promedio de Q 30), pero no es seguro ya que si el dueño de la joyería no tiene trabajo él no gana nada.

Con esos Q120 su esposo tenía que mantener los gastos de su familia más ayudar a su mamá, su hermana, y 5 sobrinitos huérfanos. Los gastos totalizan aproximadamente Q 110 de los cuales Q 75 corresponden a comida, Q 2.30 de gas, Q 2 de agua, Q 2 de electricidad y Q 14 de transporte (ruleteros) y aproximadamente Q 15 a su mamá.

Ahora con el negocio tienen una entrada adicional de Q 50 lo que les permite balancear su presupuesto especialmente cuando empiecen a pagar la casa. Inés ve ahora su cobacha como un medio de mejorar y con optimismo.

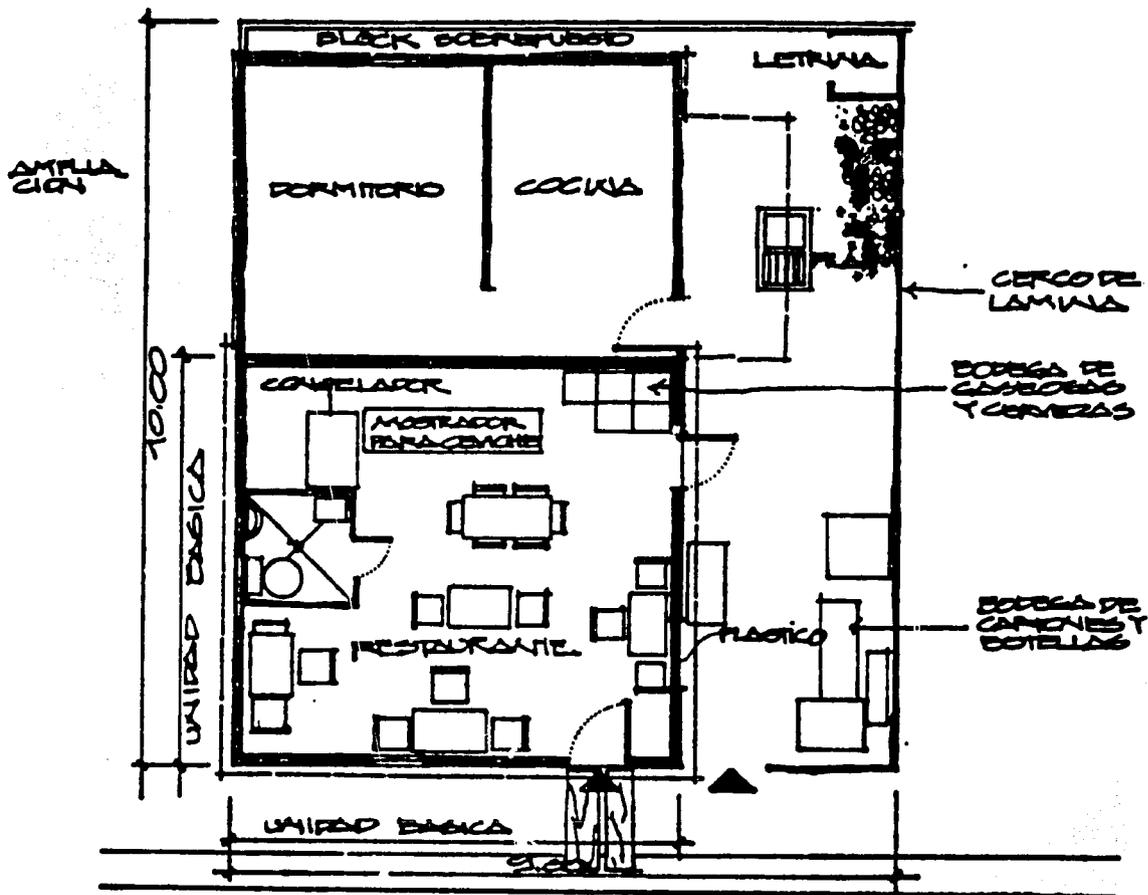
En sus propias palabras "ahora el terreno es de nosotros, tenemos agua en la casa y baño." La familia piensa comenzar pronto la construcción de cemento. De hecho podemos observar que han estado acumulando bloques en el patio. Ellos están contentos con la colonia, porque hay muchas facilidades, clínica, parque, guardería, escuela y ahora están construyendo el mercado. Comento "aunque sea con penas y todo lo que nos ha costado, pero tenemos nuestra casa, terreno y estamos progresando". Lo único que no le gusta a Inés es que no hay buen transporte y sale caro trabajar en el centro. Se queja también de que el agua no cae diariamente. Inés opina que el Comité y sus líderes han trabajado bien.

\* Los nombres son ficticios para proteger la identidad de las personas.

# COLONIA 'D'

THIS PERIPHERAL SETTLEMENT HAS GROWN OUT OF PRIVATE GRASS ROOTS EFFORTS, AIDED BY INTERNATIONAL CHARITIES.

THE FAMILY OF INES USES ITS MASONRY-BUILT BASIC HOME AS A RESTAURANT AND LIVES IN AN ADDITION BUILT FROM PRECARIOUS MATERIALS.



## LA ESPOSA DEL PEON DEL MUNICIPIO DE GUATEMALA

Rosa\* nos abre el portón un poco apresurada, pues tiene que terminar de tortear unas tortillas que vende a un restaurante del pueblo. Nos dice que volvamos más tarde pero en eso la hija mayor se ofrece a tortear para que nosotros podamos hablar con su mamá.

Rosa y su esposo tienen 6 hijos. También vive con ellos la mamá de Rosa quien ha vivido en este lugar desde que se casó. Rosa nació aquí y su esposo vino a vivir con los padres de ella cuando se casaron. Hace algún tiempo Rosa heredó la mayor parte del terreno. Su mamá todavía es dueña de una pequeña parte.

El esposo de Rosa trabaja como peón en el municipio de Guatemala dónde se gana Q 20.00 semanales, aproximadamente un total de Q 80.00 al mes.

A pesar de que no deben el terreno, ni la casa, este ingreso no es suficiente para mantener a los nueve miembros de la familia (ellos cuidan de la mamá de Rosa que tiene 83 años). Para sobrevivir esta familia complementa su ingreso con otros esfuerzos: La madre de Rosa arrienda tres pequeños lugares (dentro de su terreno) a Q 10.00 por familia y de esta cantidad contribuye Q 20.00 a los gastos globales. Rosa como habíamos dicho tortea, pero solo gana cincuenta centavos diarios lo que suma aproximadamente Q 10.00 al mes y su esposo trabaja en la agricultura durante sábados y domingos. El cultiva primordialmente maíz y frijol. De maíz produce aproximadamente 5 quintales al año, lo cual Rosa asegura no les cubre el consumo diario del año.

El costo de producción lo estiman en aproximadamente Q45.00 de los cuales Q 18 corresponden al alquiler de la finca, Q 20 al pago de trabajadores y Q 7 por transporte y otros gastos.

Si asumimos que la libra de maíz cuesta 12 ¢ (precio que paga Rosa en el mercado) el valor estimado de la producción sería de Q 60. Al deducir los costos de producción ( Q 45.00) el esposo de Rosa tendría un sobrante de Q 15.00 o el equivalente a 125 libras de maíz gratis. Este maíz también se utiliza para el pequeño negocio de tortear de Rosa. Cuando prorratamos este ingreso a base mensual, encontramos que por un lado el ingreso

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\* Los nombres utilizados son ficticios para proteger la identidad del entrevistado.

familiar mensual se aumenta a Q3.75 o sea un ingreso familiar mensual de aproximadamente Q111.25. El resultado de este esfuerzo prácticamente no representa una ganancia, ya que ni siquiera compensa el tiempo invertido por la familia en la finca. Sin embargo, se comprueba que la agricultura continúa siendo parte importante de la vida de las familias sub-urbanas.

Rosa nos informa que gasta aproximadamente Q 1.50 al día o sea Q 45.00 al mes en comida. Este gastos resulta bajo ya que ellos producen gran parte del consumo de maíz y un poco de frijol. Rosa gasta 75 ¢ diarios en leña para un total de Q 18.00 al mes; de autobus gastan Q 20.00 al mes, el agua sólo les sale a 75 ¢ al mes.

El balance del ingreso, o sea Q 22.75 cubre las necesidades de médico, medicinas, ropa, escuela y otros. En un niño nada más, gastaron aproximadamente Q 100.00 en medicinas, hospital y médico. Aparentemente el problema es resultado de desnutrición durante el embarazo. Dice Rosa nosotros eramos muy pobres, mi esposo ganaba solamente Q 8.00 a la semana y yo casi no tomaba alimento. En vez de café, tomaba agua caliente y en lugar de comida chipilines.

A pesar de que ahora cuentan con un ingreso aunque sea un poco más alto, Rosa considera que el problema más grave de su familia es que el dinero no alcanza. A veces tenemos que vender un poco de maíz para conseguir algún dinero para completar la semana.

Con relación a los servicios, Rosa considera que los peores son las calles, la vigilancia policíaca, los bomberos y el Centro de Salud. El problema con los bomberos es que tienen que pagar y con el Centro de Salud, dice que "no le dan ni una pastilla". Encuentra que en Hospital Roosevelt atienden bien.

Cuando le preguntamos cual es el problema más grave de la colonia nos menciona el crimen, la escasez de agua y el dispensario.

Rosa no tiene electricidad ni servicio sanitario. El terreno mide aproximadamente 40 x 40 metros. La cocina es un cuarto separado. Hay dos dormitorios separados además del de la mamá. Esta casa es una típica semi-rural o sub-urbana.

Rosa se divierte escuchando el radio y los niños jugando en el patio que es bastante grande. Rosa presenta rasgos indígenas pero al referirse a su vecina lo hace en un tono un poco negativo llamándola "natural" y quejándose de que maltrata a los vecinos. Rosa no conoce a ningún líder de la comunidad aunque de vez en cuando asisten a reuniones en la iglesia.

Guatemala, noviembre, 1979

## LA FAMILIA "EXTENDIDA" DE QUEZALTENANGO

Seleccionamos al azar una casa típica del Barrio "U" de Quetzaltenango. El exterior es de adobe y se ve en buenas condiciones. Nos sorprendemos con la extensión del lote, una vez estamos adentro. Físicamente esta vivienda se asemeja un poco a la típica sub-urbana del AMG.

Residen aquí 18 personas, todas unidas por un vínculo de sangre. El propietario y cabeza de la familia es el abuelo de Sonia \* nuestra entrevistada. El abuelo tiene 95 años y hace más de 75 años vive en esta casa. En ella nacieron todos sus hijos. Junto con el abuelo viven 2 de sus hijos (una viuda y otra separada). La viuda tiene 61 años y vive con 6 de sus 7 hijos allí. Sonia no tiene hijos y es la única hija casada que vive con su mamá, los otros 5 son más pequeños. La hija separada tiene 58 años y vive con 5 de sus hijos. Uno de ellos es también casado y tiene 2 hijos.

No sólo comparten el espacio físico, sino el dinero y las tareas globales. El esposo de Sonia y el de su prima trabajan en la Ciudad de Guatemala como mecánicos en un taller y viajan todos los meses para ver a la familia y darles algún dinero. Sonia tuvo la oportunidad de vivir con su esposo en Guatemala (en la Colonia "La Ruedita"); pero no le gustó la vida de la Capital y se regresó a su casa. Le preguntamos que fué lo que no le gustó y nos contesta: "el costo de la vida, mucha gente y vivir alquilando".

Ni Sonia, ni su prima (la casada) trabajan fuera del hogar, su función es hacer las tareas domésticas, cuidar de su abuelo y sus hermanos más pequeños (e hijos en el caso de su prima) y ayudar a su mamá y a su tía en el negocio de "marranería" que las dos tienen. Después de que los marranos están criados, los llevan al matadero y lo venden picado y procesado (jamón, etc.) en el mercado. También preparan chorizos caseros. Además la prima de Sonia hace tortillas para vender.

El abuelo, sus hijos, nietos y biznietos, viven como una sola familia. La casa tiene una sala grande, 2 cocinas, 5 dormitorios (construidas en forma separada cada una.)

Es muy difícil obtener un dato aproximado correcto del ingreso familiar combinado. En primer lugar, el esposo de Sonia y el de su prima, contribuyen cada uno con aproximadamente Q25 al mes o sea Q50 entre los dos. En cuanto a la mamá de Sonia y su tía, es un poco más difícil determinar, ya que ellas no se encuentran en la casa por el momento.

Según Sonia, la marranería deja aproximadamente Q 125 al mes brutos.

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\* El nombre es ficticio para proteger la identidad del entrevistado.

Por otro lado las tortillas dejan una ganancia de Q 15 al mes.

Este ingreso familiar de aproximadamente Q 190 , cubre los gastos básicos de la familia y algunos gastos relacionados con la marranería y la tortillería. El renglón de alimentos (no incluye carne de marrano, jamón, etc.) representa un gasto de 55% del ingreso mensual (Q100 ) El gasto mensual de leña, asciende a Q28 , aproximadamente, Q7 se gastan en luz y Q8 en transporte. El sobrante de Q 47 se utiliza para otros gastos. De vez en cuando el abuelo recibe ayuda de sus otros hijos (tiene 11 en total).

Para Sonia lo más importante es ser propietario y luego tener agua en la casa. Aunque existe la instalación de agua potable en el vecindario, la familia no tiene acceso a ésta, ya que el declive del terreno no permite que entre por el desagüe y salga hacia la calle.

Ahora nos referimos a los servicios públicos y Sonia comenta que los peores servicios son el de agua, drenajes y las calles. Sonia considera que los bomberos, salud, mercado y escuelas son los mejores servicios.

Sonia está contenta con el nuevo Comité de Mejoramiento porque "Cementaron la Iglesia y no hay tanto lodo".

Sonia está contenta con la colonia porque en ella nació y estima que su familia no tiene problemas mayores.

Quezaltenango, noviembre, 1979

## LA FABRICANTE CASERA DE DULCES

Interrumpimos a Juana 1/ en su taréa de hacer dulces de coco y nos permite entrevistarla si puede seguir trabajando ya que todavía le faltan muchos dulces por hacer.

Juana nació y ha vivido en Quezaltenango toda su vida. Se separó de su esposo recientemente, aunque acaba de dar a luz a un bebé. Hace trece años que vive en la Colonia "T" que se encuentra en la periferia de la Ciudad.

Este vecindario presenta características similares a la vivienda suburbana y los pañomares del A.M.G. Por un lado es semi-rural pero la mayoría de los residentes son inquilinos que comparten con varias familias el alquiler.

Físicamente, la casita de Juana está localizada dentro de un lote de aproximadamente 3,000 pies cuadrados. En este lote viven 5 familias incluyendo la de Juana, las cuales no tienen vínculo familiar entre sí.

Cada familia tiene un cuartito para usos múltiples y un cuartito separado habilitado para cocina. No hay electricidad y el agua la obtienen del chorro público. La pila y la fosa séptica son de uso común. En el patio se pueden observar varios animales (gallinas y puercos) y maíz amontonado frente a algunas de las casas.

La cocina de Juana es bastante amplia, cuenta con su fogón para la leña, tablillas y una amplia mesa de trabajo. Esta cocina representa el lugar de trabajo de Juana y su fuente principal de ingresos, ya que Juana se dedica a la fabricación casera de dulces, los cuales vende a una tienda del mercado.

Juana produce aproximadamente 1,200 dulces de coco al día y trabaja un promedio de tres días a la semana ya que por lo menos tiene que invertir tres días en lavar la ropa y atender el cuidado personal de sus 9 hijos más pequeños, especialmente el recién nacido.

El producto de la venta semanal de dulces es aproximadamente Q 30 , ya que a ella le pagan Q 10 por los 1,200 dulces diarios o sea 3,600 a la semana. Nos parece mucho trabajo ese gran número de dulces al día, pero a juzgar por la velocidad con que mueve sus manos y la pequeña, pero eficiente organización de su cocina no lo dudamos.

1/ Nombre ficticio para proteger la identidad del entrevistado.

El producto de la venta semanal de dulces es aproximadamente Q 30, ya que a ella le pagan Q 10 por los 1,200 dulces diarios o sea 3,600 dulces semanales. Cuando le preguntamos el costo de producción de esos dulces, Juana responde "el capital que se necesita para producir 600 dulces es: 1 docena de cocos, 6 libras de azúcar y leña". El costo de estos productos es aproximadamente Q 3 (Q1.75 la docena de coco, Q0.90 las 6 libras de azúcar y aproximadamente Q0.30 en leña).

La ganancia semanal de Juana (excluyendo el costo de su trabajo) es aproximadamente Q 12 semanales o sea aproximadamente Q 52 al mes. Aparte de este ingreso, Juana recibe aproximadamente Q 23 mensuales del padre de los niños para el pago del alquiler y alimentos, lo que representa un ingreso mensual total de aproximadamente Q 75. Su hijo mayor (quien trabaja en Guatemala, cuando la visita de vez en cuando le da algún dinero).

Cuando le preguntamos que es lo más importante para usted, Juana nos responde "fíjese, si por uno fuera, uno quisiera ser propietario, tener agua, luz y una casa cómoda pero los medios no alcanzan".

Cuando insistimos en que selecciones lo más importante para ella, nos contesta "si uno fuera dueño, no importaría que uno tenga que trabajar más para ir progresando poco a poco".

Juana es una mujer muy trabajadora, (aunque ultimamente ha estado enferma) pero su reacción es prácticamente la misma de muchos otros, ante la alternativa de ser dueños de un terrenito, están dispuestos a poner mucho más trabajo y otros recursos (de su ya escaso presupuesto) para ir progresando.

El ingreso mensual de Juana le da exclusivamente para comer (en comida gasta Q 2 diarios) para leña gasta 20 centavos diarios, adicionales al costo de producción y de alquiler Q 8.00. Lo que al sumarse totalizan Q 74 al mes. No gasta en agua (la obtiene del chorro público) tampoco electricidad (no tiene) no gasta en transporte, ya que camina aproximadamente 40 minutos acompañada de dos de sus hijos; para vender su producto en el mercado; no tiene muebles ni ningún otro artículo por abonos.

Para cubrir cualquier gasto de hospital, medicinas, escuela o ropas, utiliza lo que a veces le dá su hijo o le presta al vendedor del mercado (su comprador). Esto le representa a veces serios problemas pues después que paga lo que debe al vendedor no le sobra suficiente para comprar azúcar y cocos y entonces, en palabras de Juana "no hay negocio porque no puedo hacer dulces". Esto constituye para Juana su problema más grande en estos momentos. Añade que le preocupa mucho la situación económica, si se llegara a enfermar por espacio de mucho tiempo. Recientemente tuvo complicaciones con el embarazo y según ella, estuvo grave por tres semanas - lo que no sólo le costo dinero, sino que dejó de ganar Q 36.

A pesar que su hijo, y el papá de los niños la ayudó, tuvo que prestar Q 25 en el mercado lo que todavía no ha pagado -afortunadamente- el "vendedor" no le cobra interés.

Juana considera que los peores servicios en la colonia son drenajes y la vigilancia de la policía. Comenta que no hay suficiente agua y que de noche es muy oscuro. A ella le gustaría tener luz pero tiene miedo que si le piden al dueño que la ponga, les va a cobrar el doble de lo que en realidad cuesta. Así que prefiere alumbrarse con el quince.

Ella opina que los servicios del Centro de Salud, bomberos y escuela son muy buenos. Pero los problemas más graves de la colonia los asocia con los drenajes y el pozo ciego de la casa, el cual dice ella, no es suficiente.

Juana considera que no existen organizaciones ni líderes comunales y que no ha recibido ayuda de nadie.

Al despedirnos, nos obsequia un dulce y nos desea suerte en nuestro trabajo.

Quezaltenango, Guatemala - noviembre, 1979

## EL TRABAJADOR DE LA FABRICA DE ESCUINTLA

Julián nació en Jutiapa, de donde la familia se trasladó hace aproximadamente 15 años para trabajar en una finca de la costa.

Al casarse, Julián continuó viviendo en la misma finca, pero con los padres de su esposa. Estuvo empleado por varios años en una fábrica del área de la cual renunció para poder cobrar la indemnización y así comprar un terrenito que le habían ofrecido y construir una pequeña casita. Con los Q 1,000 que cobró y algunos ahorros que tenían (Q 800) compraron el terrenito y se mudaron a la casita construida. Julián consiguió empleo en otra fábrica donde se ocupa como cortador de carne. Trabaja seis días a la semana y se gana aproximadamente Q 66.00 mensuales.

Julián tiene que mantener a su esposa y sus siete hijos cuyas edades oscilan entre 1 y 9 años. La esposa no puede contribuir al ingreso de la familia ya que tiene que cuidar de los niños y hacer las tareas del hogar. Así que prácticamente no les da para cubrir los gastos. En comida gastan Q 45 al mes, en leña Q 15 y de agua Q 0.75. Su esposa comenta "comemos a lo pobre: tortillas, frijol y verduras, no alcanza para nada más". A pesar de que no tienen gastos de transportación ni de electricidad (no tienen) los Q 5.00 que les sobran no son suficientes para cubrir el déficit mensual que resulta cuando añadimos los gastos de médico y medicina, ropa y emergencias. Así que Julián y su familia se ven obligados a tomar prestado en la tienda (donde los alimentos son más caros).

La esposa de Julián nos interrumpe con los ojos bañados en lágrimas: "a veces dejamos en la tienda el pago completo de la quincena y tenemos que prestar a la familia para comprar leña y así seguimos debiendo ....

No nos extraña que cuando le preguntamos el problema más grande de su familia nos conteste "no tenemos dinero para comer, los niños están desnutridos".

Hablando de los problemas más grandes de la colonia, la familia considera que la luz y los drenajes encabezan la lista. También están descontentos con las calles, Policía, bomberos, salud y el mercado. Sobre el último, comenta su esposa que es muy sucio, los productos viejos y caros.

Para resolver los problemas de la colonia, Julián piensa que la Municipalidad debe ayudar. La familia no conoce ningún líder y no participa de ninguna organización comunal.

Guatemala, noviembre, 1979

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\* Los nombres utilizados son ficticios para proteger la identidad del entrevistado

EL VIUDO, PADRE DE FAMILIA, RESIDENTE EN UN  
TERRENO INVADIDO EN ESCUINTLA.

Pedro \* nació en Escuintla y tiene 59 años, hace algunos años que quedó viudo y vive con sus tres hijos solteros y su hijo casado, su nuera y sus dos nietos. Ni su hijo ni su nuera trabajan, y Pedro tiene que mantener a los ocho miembros de la familia con el salario de Q 76 al mes que recibe del Municipio. Pedro trabaja como cortador de carne en el Rastro. Sus gastos suman Q 77 (Q 65 en comida, Q 8.40 en leña y Q 3.69 en electricidad) lo que le deja un déficit de Q 1 sin inducir otros gastos básicos de ropa, medicinas y agua (paga). Tampoco tiene gastos de vivienda, habita en un terreno invadido (a dos cuadras del centro), desde hace aproximadamente 11 años. A pesar que Pedro no es dueño del terreno ha invertido cerca de Q 800 en construir una casita de bloque con ayuda de familiares y amigos. Pedro obtiene el agua de un pozo que construyó al mudarse.

El problema más grave para Pedro es la falta de dinero, en cuanto a la colonia, opina que el problema más grave es el de las drogas y borrachos. Esta satisfecho con el servicio de agua, drenajes y recolección de basura mientras que clasifica como malos los servicios de bomberos y policía y las calles. Pedro está contento con la colonia "el trabajo está cerca y tengo amigos."

Para solucionar el problema de drogas, Pedro opina que se debe matar a todos los adictos.

Considera que no hay ninguna persona importante en la colonia.

Escuintla, Noviembre, 1979

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\* Los nombres son ficticios para proteger la identidad del entrevistado.

## EL POLICIA DE SAN MARCOS

Isabel \* nos abre la puerta y nos invita a entrar. Nos sentamos junto a una pequeña mesa que sirve de comedor. Los nietos de Isabel se sentaron en el piso curiosos por nuestra visita.

Isabel, nativa de San Marcos, tiene 56 años, está casada con un Policía (también de San Marcos), de la Guardia de dicho lugar, con el que tuvo cuatro hijos. La hija más pequeña vive con ellos, su esposo y sus cinco niños.

Isabel y su esposo viven en este vecindario desde hace 25 años. Durante ese período el matrimonio ha logrado mejorar la casa. Cuando adquirieron el terrenito, construyeron una pequeña casita de adobe, no tenían agua ni luz. Hace aproximadamente cinco años comenzó la construcción de cemento, la cual finalizaron hace un año. Para financiar los materiales y parte de la obra, invirtieron sus ahorros (aproximadamente 500 Quetzales); obtuvieron dos préstamos de Q 200 cada uno (del Banco de los Trabajadores) por los que pagaron 6% de interés mensual, y vendieron un animal que tenían. El préstamo también lo cancelaron recientemente.

A pesar de que la familia cuenta con una propiedad y tiene techo seguro, su situación financiera es bien precaria. El esposo de la hija fue suspendido de su trabajo (según ellos porque se ausentó sin notificar al supervisor). Así que desde hace tres meses el padre de ella tiene la responsabilidad económica de toda la casa.

En comida gastan aproximadamente Q 60, en leña, gas y electricidad Q 22.50 aproximadamente, en agua Q 3.20 (incluye los pagos por la media paja de agua, por un término de 10 años). En transportación gasta aproximadamente Q 4.80 al mes. Aquí Isabel nos interrumpe para quejarse de que no tienen un mercado cerca. La familia prefiere comprar en San Pedro.

Al Policía le sobran escasamente Q 10. para gastos de médico, ropa, escuela, etc. Pero lo que más atormenta a la familia en estos momentos es que el jefe de la familia tiene 64 años de edad, su estado de salud es muy delicado pero tiene que continuar trabajando ya que si se retira solamente recibirá Q 50 al mes lo que definitivamente los obligaría a, en palabras de Isabel "morirnos de hambre".

Isabel tampoco está en buenas condiciones de salud y su hija ocupa prácticamente todo su tiempo en hacer las tareas del hogar y cuidar de sus hijos - Así que la esperanza de todos es que al yerno de Isabel lo reintegren a su trabajo. Según ella, el supervisor fué muy injusto y no trata a todos los empleados de la misma forma.

Isabel considera que el principal problema de la colonia es la falta de mercado. Otro servicio que clasifica como malo, es el de las calles. Por otro lado, considera que los servicios de agua, drenajes, policía (comenta que lo tiene en su propia casa) y bomberos son los mejores.

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Opina que el alcalde no se preocupa mucho y que la mejor forma de resolver el problema de las calles y el mercado, es organizandose.

Considera como líder al Alcalde Auxiliar, quien también es Presidente del Comité de Mejoramiento y está más o menos contenta con la labor que están haciendo para construir un centro comunal.

San Marcos , Noviembre, 1979



SELECTED

INTERMEDIATE LEVEL INTERVIEWS (LEADERS)

Alicia, President of the Central Committee of  
Colony "Q" in Guatemala City  
Joaquin, one of the Founders of  
Colony "Q" in Guatemala City  
José, the President of the Improvement Committee  
of Colony "V" in Guatemala City  
Paco, Vice-President of the Improvement Committee of  
Colony "B" in Quezaltenango  
Juan, Ex-President of the Improvement Committee of  
Neighborhood "W" in Quezaltenango  
Pablo, President of the Improvement Committee of  
Colony "D" of Quezaltenango  
Max, one of the Leaders of the Improvement Committee of  
Colony "N" in Tecpan

Spanish Narrative

ENTREVISTA CON ALICIA, PRESIDENTA DEL COMITÉ  
CENTRAL DE LA COLONIA "Q" DE LA CIUDAD DE GUATEMALA

Alicia\* comienza su relato sobre la Colonia "Q" explicando que lo más importante en el desarrollo de la colonia ha sido el grado de organización de la comunidad. En sus propias palabras " el núcleo de fundadores ya estaba organizado desde el Milagro donde muchos de nosotros vivíamos antes de decidarnos a invadir aquí. El Comité Central de El Milagro fue organizado con la ayuda de los estudiantes de la Universidad. En adición a la organización comunal inicial , Alicia atribuye el éxito del desarrollo logrado en "Q" a la ayuda financiera y técnica que les ha ofrecido CEMEC y la Iglesia de Noruega.

La organización comunal ha servido para coordinar y canalizar la ayuda mutua que junto a la ayuda financiera de organizaciones externas logro construir aproximadamente 1,200 unidades de vivienda, facilidades comunales, etc. " Todo el mundo tenía que contribuir con un día de trabajo a la semana, si la persona no podía hacer su trabajo tenían que pagar Q2.50 para que con ese dinero pudiéramos comprar materiales o equipo. Algunas personas que estaban enfermas o tenían otros trabajos conseguían que un familiar o amigo les hiciera el trabajo. Nosotras las mujeres tomamos la pala para construir muchas de las zanjas y canales para los drenajes. Todo esto que usted ve aquí ahora ( refiriéndose a las casas, calles, parques, clínica etc.) lo hemos hecho entre todos con mucho sudor y sacrificio.

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\* Nombre ficticio para proteger la identidad del entrevistado

Al principio murieron muchos niños, hubo mujeres que murieron de parto. Las condiciones de salud eran muy malas. En época de lluvia y frío los niños se enfermaban mucho. Gracias a Dios ahora tenemos nuestras casitas y vivimos en una colonia linda.

Alicia comenta que la organización de la comunidad es todavía muy importante en la colonia. Los vecinos participamos prácticamente como voluntarios en las organizaciones de la comunidad. Explica Alicia " en estos momentos existen mas de 18 organizaciones de la comunidad en la colonia. Así de memoria me recuerdo de las siguientes: 1) Comité Central, 2) Asociación Femenina Central, 3) Sub- Comités de Sector, 4) Asociaciones de Sector, 5) Vigilancia Central 6) Vigilancia de Cada Sector 7) Cooperativa de Consumo, 8) Comité de Guardería, 9) Comité de Mercado, 10) Comité Católico, 11) Comité de Biblioteca. ]2) Comité de Deportes 13) Comité de Festejos (Aniversario de la Invasión), 14) Cuerpo de Bomberos y muchas otras.

El Comité Central esta integrado por representantes de cada sector ( Sub Comités de Sector). Estos a su vez son electos por las Asociaciones de Sectores. Los directivos del Comité Central se eligen en las sesiones generales de la Comunidad a las cuales todos los vecinos estan invitados. Los lunes nos reunimos los miembros del Comité Central y los jueves los representantes de cada una de las otras organizaciones. En este sentido el Comité Central es el núcleo y las otras organizaciones en su mayoría actuan en coordinación con nosotros. El Comité de Vigilancia fue el primero en organizarse. Durante tres años

75 hombres hicieron guardia de 8:00 P.M. a 1:A.M. y otros 75 de 1:00 A.M. hasta las 6:00 A.M.( Este era parte del trabajo de ayuda mutua que tenían que hacer los residentes. Todo el mundo menos las mujeres, niños y los enfermos tenían que hacer vigilancia. Este trabajo era rotativo.

Comentando sobre los problemas de ahora Alicia comenta" el problema ahora es el BANVI que todavía no nos ha dado el título de propiedad. El costo total por cada casa es de Q 1,800 de los cuales, Q600 tienen que volver a la comunidad para facilidades comunales. Este fue el convenio con CEMEC quien apporto el dinero para las casas a traves del BANVI. La mensualidad que se supone vamos a pagar es de Q 7.50. El problema es que ya algunas personas han vendido sus casas.

En cuanto a las facilidades construidas por la comunidad, la Iglesia de Noruega y CEMEC Alicia menciona las siguientes:

- 1) Mercado, 2) Clinica Familiar, 3) Clinica Dental, 4) Cooperativa de Consumo, 5) Biblioteca, 6) Parque Infantil, 7) Cancha de Futbol
- 8) Escuelas, 9) Instituto Vocacional.

Mientras entrevistamos a Alicia, una familia residente de la colonia acaba de invadir la casa que hasta la fecha habian estado usando como Biblioteca. ( El Comité habia mudado la Biblioteca al nuevo edificio, pero todavía tenía libros y otras pertenencias en la casa) . Segun Alicia la Policía se iba a encargar de los invasores ya que esa casa estaba reservada para otra familia del grupo original que eran muy ancianitos

y cuya casa estaba demasiado cerca del Barranco. También llamaron a la Iglesia de Noruega para que persuadiera a los invasores a retirarse. Alicia comenta que la familia invasora tienen más de seis casas entre los miembros de la familia. Ellos traen primero al hermano a vivir con ellos y cuando uno menos se lo espera estan invadiendo para ese hermano tenga también casa. Luego traen al primo y asi siguen hasta que van a tener toda la familia viviendo aquí y eso no es justo porque hay mucha gente esperando.

Ciudad de Guatemala, Guatemala

Noviembre de 1979

ENTREVISTA CON JOAQUÍN UNO DE LOS FUNDADORES  
DE LA COLONIA "Q" DE LA CIUDAD DE GUATEMALA

Mientras realizabamos un recorrido de exploración por la Colonia "Q", nos encontramos por casualidad con Joaquín \* uno de los fundadores de la Colonia, y le pedimos que explicara un poco la historia de la misma. Joaquín nos invitó a charlar a su casa. El relato de Joaquín se resume a continuación: "El Sábado de Ramos me encontraba yo visitando a mi madre en la Colonia 'El Milagro' y ella me invitó a que asistiera a una reunión de inquilinos en la 'Escuela Rossel y Arellano'. El asunto a discutirse era, las amenazas de los dueños para sacarlos de la colonia. Los estudiantes de la Universidad estaban ayudando a los inquilinos para que lucharan contra esto.

Yo estaba familiarizado con un potrero o terreno baldío (que es donde estamos ahora); y sugerí que lo invadieramos. El Gobierno en esos días había difundido por los medios de comunicación, que las invasiones estaban autorizadas. El grupo allí reunido aprobó mi idea y decidimos invadir al otro día, o sea el domingo por la tarde.

Decidimos invadir en pequeños grupos y a diferentes horas para no levantar sospechas. Los primeros empezaron a llegar a las 3 P.M. Yo llegué como a las 5 P.M. Lo primero que hicimos fue subdividir el área invadida marcando los cuatro puntos extremos con palos. Después de esto se trazaron lotes en forma horizontal de 10 x 20 cada uno con calles de 20 metros y callejones de 9 metros. Aunque un total de 125 familias participaron este día y marcaron sus respectivos lotes con cuatro piedras, sólo 25 permanecemos toda la noche. Preparamos una campaña con cuatro palos y plástico.

El lunes a las 21 horas vino la Policía a ver que había pasado. Yo me presenté como Miembro del Cuerpo de Detectives del Ejército y les hice saber que estábamos al tanto de la política del Gobierno (sobre permitir las invasiones). Aunque trataron de convencernos para que nos fuéramos, al final nos dejaron quedar. Luego vino el ejército y los bomberos a traernos agua.

Decidimos organizarnos: Se formó un Comité para las letrinas y un Comité de Vigilancia Personal - contra robos - y global (contra incendios y para avisarnos en caso que viniera la Policía). Mi nombre fué sugerido como líder para participar en las decisiones, pero por razones de tipo moral, decliné.

Una de las primeras reglas aprobadas por el grupo fue la prohibición de recibir regalos. Al principio nosotros pensábamos que esta situación iba

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\* Este nombre es ficticio para proteger la identidad del entrevistado.

a ser transitoria. Luego cuando la Iglesia del Calvario y la ayuda de Noruega empezaron a trabajar con nosotros , empezamos en forma más permanente. Las colonias de San Francisco y San José La Rosa empezaron a protestar porque no querían que nosotros nos estableciéramos aquí. Decían ellos que se les quitaba la plus valía y bajaba el valor de la propiedad.

Con relación a los líderes, al principio se eligen por un proceso democrático, los que van a las reuniones participan, opinan, y eligen a los directivos. Ellos (los directivos) empiezan a trabajar bien pero poco a poco empiezan a infiltrarse uno o dos mafiosos u oportunistas , luego vienen los intereses y conflictos personales. Para algunos de ellos su modus vivendi es el engaño, la intimidación y el abuso exigiéndole a los vecinos retribuciones de tipo físico (sexo), material y económico. Un ejemplo reciente las amenazas que hicieron a algunos residentes intimidándolos para que abandonen su lote si no siguen sus reglas ( las de los líderes ). Si la persona se va, vender el lote y se quedan con el dinero para ellos. Otro ejemplo es quitarle presión al agua de uno para venderla ilegalmente a los residentes de la urbanización San Francisco. Con la ayuda mutua es otro tanto, ellos tienen que certificar el trabajo que uno contribuye, pero ellos no trabajan. Algunos usan pegamento de zapatos como droga y se dedican a la prostitución.

Yo he vivido experiencias personales. Una de ellas fue recientemente con relación a la constancia de la carencia de bienes. Cada residente de la colonia tenía que pagar Q1.50 para obtener esta constancia, los del Comité usaron el sello de CEMEC como recibo, pasaron los meses y no recibíamos la constancia. Al final nos vinieron con el cuento de que habían robado en la Oficina una máquina de escribir y el dinero de todos los vecinos para la constancia de carencia de bienes. Nosotros no le creímos pues en la Oficina no existía la tal máquina y se habían tardado mucho en los trámites. Finalmente cada uno de los vecinos tuvo que sacar su propia carencia de bienes, lo que solamente nos costó Q 0.50 Imagénesse usted señora ellos nos estaban cobrando un quetzal más que lo que valía. Calcúle usted cuanto se ganaron si somos 1,200 familias en la Colonia.

Otra experiencia personal fue con la cuestión política. Un día mi jefe me llamó a su Oficina para enseñarme una lista de personas que apoyaban al partido de oposición y donde aparecía mi nombre. A mi me sorprendió esto ya que yo no había firmado nada, Dá la casualidad que mi especialidad es el estudio de caligrafía, Así que me puse a investigar hasta que corroboré que mi firme había sido falsificada. En la misma lista aparecían los nombres de varios de mis vecinos. Cotejé con ellos y tampoco sabían nada del asunto . Yo estoy convencido que esta faena salió de los miembros del Comité ya que en la Oficina era el único lugar en que nosotros como grupo habíamos llenado formularios con nombre, dirección, número de cédula y firma.

Ciudad de Guatemala, Guatemala  
Noviembre , 1979

ENTREVISTA CON JOSE PRESIDENTE DEL  
COMITÉ PRO MEJORAMIENTO DE LA COLONIA "V" DE LA  
CIUDAD DE GUATEMALA

Según el Presidente del Comité Pro-Mejoramiento de la Colonia "V", los comités en la Colonia "nacen y se mueren y nacen otros, a veces se mueren porque los directivos se mudan y otras veces porque se cansan de la apatía a la gente. El comité lo tenía antes Rodolfo, ahora es Marta".

Aproximadamente 60 personas asisten a las reuniones que se celebran en la iglesia.

Los más importantes para el comité ahora, es el problema de drenajes y agua. Nosotros no podemos recoger dinero hasta que el municipio nos legalice. Hace más de seis meses que tenemos los papeles sometidos, solo estamos esperando la contestación para empezar actividades de recaudación de fondos para drenajes.

El municipio se supone que haga la mayor parte - El proyecto de drenajes y agua se sometió a presupuesto pero no hemos sabido nada. Nuestras funciones son, ir a reuniones, hablar con el alcalde y otros - todos ayudamos con los gastos de transporte.

No tenemos reglamento ni cuenta de banco.

Noviembre, 1979

ENTREVISTA CON PACO\*, VICE-PRESIDENTE DEL  
COMITÉ PRO-MEJORAMIENTO DE LA COLONIA "B" DE QUEZALTENANGO

\* Paco ocupa el puesto de Vice-Presidente del Comité Pro-mejoramiento del barrio "B" desde hace 6 años, cuando se fundó el comité. Paco fué elegido junto a otros cinco directivos en una asamblea general del barrio a la que asistieron aproximadamente 500 personas. La segunda asamblea general celebrada hace tres semanas reeligió a Paco como Vice-Presidente.

Paco dice, que aunque él no nació en el barrio (hace quince años que vive en él) la comunidad ha visto que "todo lo que yo he pedido me lo han dado y la comunidad me ha dado un voto de confianza".

Según Paco, los propósitos principales de la organización es "conseguir que la comunidad y el municipio se interesen por llevar a cabo proyectos que beneficien al barrio. Su rol es participar junto con el Presidente y otros directivos en reuniones donde se necesite representar a el barrio, hacer gestiones con la municipalidad y el gobierno y sustituir al Presidente cuando éste no esté presente.

A la pregunta de cuales son los problemas más graves de la colonia Paco contesta drenajes y falta de pavimento en las calles. Para contribuir en la solución de este problema, el comité se ha unido a la campaña de "Participación y Diálogo" de la Municipalidad y ha declarado drenajes la primera prioridad. Para lograr esto, los vecinos han decidido contribuir con diez o quince quetzales por familia.

La Junta Directiva se reúne mensualmente en las casas de los directivos. El único requisito de membresía es que la persona sea residente del barrio y asista a la asamblea general.

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\* Los nombres del líder y el barrio, son ficticios para proteger la identidad de los entrevistados.

El comité se mantiene de pequeñas contribuciones que aportan los mismos directivos para viajes y papelería. Para proyectos específicos, la comunidad aporta dinero. Entre los proyectos realizados con ayuda del comité, se encuentran la escuela, el alumbrado público y pavimentación del parquecito. La ayuda del comité ha consistido en abogar y gestionar que se realicen las obras por las diferentes agencias concernientes. En el caso de la escuela, el comité realizó una campaña de recaudación de fondos la cual resultó en una aportación de los residentes de Q 1,600 para la construcción de la escuela.

El comité no tiene reglamento ni cuenta de banco. Con relación a esto, explica RACO que el problema mayor del comité es precisamente legalizando para obtener personería jurídica. Hace aproximadamente tres años que sometieron todos los formularios necesarios y todavía Gobernación no les ha contestado.

Quezaltenango, noviembre, 1979

ENTREVISTA CON JUAN, EX-PRESIDENTE DEL  
COMITE PRO-MEJORAMIENTO DEL BARRIO "W" DE QUEZALTENANGO

Juan fué elegido Presidente del Comité Pro-Mejoramiento del barrio "W" en una sesión general por algunos vecinos del barrio. Esta sesión fué organizada debido a quejas que tenían los vecinos sobre el "Comité de Los Tres". Este comité está constituido legalmente, tiene credenciales y sus únicos tres miembros se han mantenido en el poder por quince años. Ha habido varios intentos por parte de los vecinos para que el "Comité de los Tres" rinda cuentas y deje el paso a otros vecinos, pero ellos "se han negado a renunciar". En la última sesión, el "Comité de los Tres" afirmó que tenía en el banco Q 600 y que los querían para terminar de pavimentar alrededores de la iglesia. Juan que vive en el barrio hace veinte años, estima que, esta cantidad es muy baja ya que según él, ellos (el comité de los tres) recogerían dinero entre los vecinos y además organizaron anualmente la fiesta de agosto por la que se recibe dinero.

El comité que presidía Juan, consistía en 12-15 directivos y se reunía quincenalmente en casas de familia. Juan estima que uno de los problemas del comité era que no tenía status jurídico. Dice que el papeleo toma mucho tiempo.

Juan estima que el problema principal de la colonia es el agua (no hay prácticamente agua durante el día) y la condición de las calles.

Según Juan, la iglesia sería más frecuentada ya que no habría tanto polvo y se subiría en general la moral del barrio. Para este proyecto, el vecindario contribuyó con el cemento, piedra, arena y mano de obra (ayuda mutua). La municipalidad puso la mezcladora de cemento. Dice Juan que durante su término de dos años el comité pavimentó aproximadamente dos terceras partes del área de la iglesia; la tercera parte que falta es una calle que bordea la parte Este de la iglesia y una hilera de casas entre las que se incluye la casa de Juan. Juan dejó el comité porque encontraba que había mucha apatía, muchos de los directivos jóvenes no eran muy responsables y no asistían a las sesiones y era mucho trabajo para él y porque se estaba organizando la campaña global del alcalde de "Participación y Diálogo" para la obra de drenajes. Para este proyecto se eligió otro comité.

Quezaltenango, noviembre 1979

ENTREVISTA CON PABLO, PRESIDENTE  
DEL COMITE DE MEJORAMIENTO DE LA COLONIA "D" DE QUEZALTENANGO

El Comité de Mejoramiento de la Colonia "D" tiene 16 años. El mismo fue fundado por los primeros residentes de la colonia, entre los que se encontraba Pablo (aproximadamente 5 o 10 familias).

El comité ahora consiste de 16 miembros que se reúnen semanalmente. Además, el comité celebra asambleas regulares con la comunidad que consiste de aproximadamente 300 familias. En total, se han celebrado aproximadamente 100 sesiones generales. Por medio de estas sesiones la Junta Directiva mantiene informada a la comunidad sobre el progreso de los proyectos. La comunidad también participa en decisiones sobre planeamiento y diseño de proyectos auspiciados por el comité. Para algunos proyectos que requieren decisiones de tipo técnico que tengan un impacto en el resto de la ciudad, las decisiones las hacen las agencias gubernamentales concernientes (municipio, Obras Públicas, etc.).

Nos informa el Presidente que la asistencia de los vecinos a las reuniones varía de acuerdo al tema a discutirse. Pablo dice que los directivos se reeligen de vez en cuando, pero no recuerda cuando fue la última vez que se eligió a los directivos del comité actual. Según él, 6 de los doce miembros están en el comité desde que se fundó. Añade que la comunidad los ha reelegido a ellos tres veces porque les tiene confianza y han visto lo que se ha hecho. Además, dice Pablo, este trabajo de comunidad es duro. Hay que perder muchas horas en reuniones y trámites y no todo el mundo está dispuesto a hacerlo.

Pablo y el comité se reúnen en la iglesia o la escuela. Ellos cubren los gastos del comité con pequeñas aportaciones de las familias y actividades (como rifas y fiestas). Estos gastos son principalmente papelería y viajes.

Pablo explica que someten informes regulares a la Gobernación y que tienen crédito bancario. Según él, escogen el miembro que escribe mejor para secretario, el que más sabe de números para tesorero y el que mejor habla para presidente.

Informa que este comité ha hecho muchas obras con ayuda del municipio y que el otro Comité de Mejoramiento ha hecho varias obras también. Pablo piensa que la comunidad los ha apoyado mucho y que ellos les han respondido. El se siente muy orgulloso de su colonia y comenta que "la única manera que tenemos los pobres de progresar es trabajando juntos." Nos despedimos y Pablo aprovecha para invitarnos a una reunión que van a tener al otro día en el municipio.

Quezaltenango, Noviembre 1979.

ENTREVISTA CON MAX UNO DE LOS LIDERES DEL  
COMITÉ PRO MEJORAMIENTO DE LA COLONIA "N" DE TECPAN

Max\* es el Secretario del Comité de Mejoramiento de la colonia. También ocupa un cargo en la municipalidad.

Nos explica que éste es el primer Comité Pro Mejoramiento en la ciudad y que el mismo es de reciente creación (hace aproximadamente un año y medio).

Para organizar el comité un grupo de vecinos envió notas a unas 75 personas invitándoles a una reunión para la elección de una Junta Directiva del Comité de Mejoramiento y explicándoles brevemente el propósito del comité. También se anunció la reunión usando alto parlantes. A la reunión asistieron un poco más de cincuenta personas quienes votaron para elegir una directiva de 17 miembros.

El comité solicitó ser legalizado con el propósito de recaudar fondos para construir una iglesia y arreglar el parque. El proceso completo se tardó 22 días. Para lograr este propósito recaudaron Q 15,000 mediante donaciones, rifas y otras actividades.

Preguntamos a Max cuál es el problema más grave de las familias de la colonia, a lo cual nos responde: la falta de fuentes de trabajo. Cuando le preguntamos los problemas de la colonia nos responde el agua; escasa, la distribución y la presión no es suficiente.

Max piensa, que para resolver otros problemas se necesita construir más tanques de agua.

Cuando le preguntamos si él fuera uno de los residentes más pobres de la colonia que sería lo más importante para él? Ser propietario, tener agua y luz, tener calles y drenajes, estar cerca del mercado, escuelas, etc, tener una casa segura o una casa cómoda, nos contesta que primero ser propietario y luego casa segura, luego agua y luz, calles, estar cerca y una casa cómoda.

La directiva del comité se reúne regularmente en la Municipalidad. No tienen reglamento interno, pero si someten todos los informes que requiere el Ministerio de Gobernación.

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\* Nombres del líder y la colonia son ficticios para proteger la identidad de los entrevistados.

Le preguntamos si le crea algún conflicto su empleo del municipio y ocupa una posición de liderato en la comunidad a lo cual nos contesta que sí. Añade aunque uno tenga buenas intenciones la gente critica. Por otro lado el cree que el hecho de trabajar en el Municipio ayudó a que legalizaran el comité.

noviembre, 1979

**SELECTED**

**EXTERNAL LEVEL INTERVIEWS (OTHER)**

Mayor of Tecpan Guatemala  
Executive Director of the Institute of Central American  
Development (IDESAC)  
Administrator of the Health Clinic of  
Colony "D" in Guatemala City  
Interns of the Health Clinic of  
Colony "R" of Guatemala City

**Spanish Narrative**

## Entrevista con el Alcalde de Tecpán Guatemala

Principiamos la entrevista preguntando al señor alcalde  
Cómo podríamos identificar los cantones, barrios o colonias  
más pobres de Tecpán Guatemala ?

A esta pregunta, el alcalde nos contesta que la pobreza en Tecpán  
está distribuida más o menos igual, pero que el Barrio que él  
considera más pobre es Patacabá.

Cual es el problema más grave de las familias en Patacabá ?

La respuesta a esta pregunta es agua.

Preguntamos entonces, cuales son los problemas más graves del  
barrio en general ? Nuevamente nos contesta que agua.

Aquí empieza a explicarnos en más detalle el problema de agua  
en la ciudad. Nos relata que hace 35 años él fué electo alcalde  
de Técpán Guatemala por primera vez. En aquel entonces se intro-  
dujo el agua potable. Se hizo un tanque y se registraron un to-  
tal de 200 pajas. "El tanque tenía capacidad para absorber las  
200 pajas y el crecimiento adicional pero no del tipo que hemos  
experimentado."

Diez años despues, fué electo alcalde nuevamente; "el número de pa-  
jas había aumentado a 900 y todavía teníamos el mismo tanque."  
Veinte años más tarde fue electo alcalde una vez más, entonces  
había 1,400 pajas y el mismo tanque. Cuando fue electo por cuar-  
ta vez (1978) se encontró que la ciudad contaba con un poco más  
de 2,000 pajas y todavía el mismo tanque. Resumiendo, nos dice el  
alcalde el problema es la limitada capacidad o fuente de agua  
para satisfacer la creciente demanda de usuarios. Esta situación  
se agrava por el hecho de que después del terremoto muchas familias  
de las aldeas cercanas se mudaron a la ciudad. Algunos dueños de  
casa que tenían derecho a una paja de agua, dividieron su lote  
en cuatro secciones para alquiler, y en cada sección instalaron  
una pila.

Su respuesta a la pregunta, si Ud. fuera uno de los residentes de  
Patacabá y le dieran a escoger entre ser propietario y tener agua  
y luz, tener calles asfaltadas y drenajes, estar accesible al mer-  
cado, hospital, etc. tener una casa segura o tener una casa como-  
da: Cual diria Ud. que es la más importante para usted ? La con-  
testación es cosa segura.

El alcalde estima que la población de Tecpán se ha triplicado despues del terremoto.

Nos relata la tragedia del terremoto durante la cual él junto con el resto de la ciudad, perdieron su casa y pasaron hambre. Nos expresa su agradecimiento al Ejército de Salvación de los Estados Unidos. Añade que Tecpán recibió ayuda de muchos países.

A nivel local, el Comité de Reconstrucción, Desarrollo de la Comunidad, estudiantes y otros grupos ayudaron mucho a Tecpán.

Tecpán Guatemala, Diciembre 3, 1979

Entrevista con Manolo Garcia - Secretario Ejecutivo de IDESAC (Instituto Para El Desarrollo de America Central).

Quando se fundó IDESAC ? En el 1963.

Cómo surgió IDESAC ? IDESAC se organizó por un grupo de estudiantes recién graduados en su mayoría católicos e influenciados por la filosofía de promoción popular o sea la participación de los grupos marginados. Poco a poco fue asumiendo una posición más política a medida que los socios se fueron identificando con la Democracia Cristiana. De hecho por algún tiempo la organización funcionó como un brazo informal de dicho partido y sus cooperativas de consumo, Ligas de Campesinos, Comités de Mejoramiento, etc. Al rededor del año 1972 IDESAC se fue distanciando de la Democracia Cristiana por diferencias en cuanto al uso de dinero destinado para uso comunal. En varias ocasiones se utilizó para campañas tipo electoral el dinero.

Cómo Surgen los Primeros Comités de Mejoramiento ?

No puede trazar su origen exacto pero los asocia junto con IDESAC a los primeros esfuerzos organizativos para la defensa de la tierra.

Entre los primeros grupos se encuentran el Campamento San Diego, El Milagro, La Ruedita, La Trinidad. En el caso del Campamento San Diego, el Gobierno los iba a transferir a la colonia "El Primero de Julio". Los residentes se oponían a esto e IDESAC comenzó a asesorarlos. Además de la defensa de la tierra se trabajó por mejorar las gradas de acceso, establecimiento de consultorio y otras actividades. Las funciones clásicas de IDESAC han sido tradicionalmente ayuda técnica a pobladores en capacitación y desarrollo de liderato y servir como instrumento para el amparo jurídico y administrativo. Después del terremoto se han añadido algunos funciones relacionadas con el desarrollo de viviendas.

IDESAC trabaja en el área urbana y comunidades rurales.

Cómo se mantiene IDESAC económicamente ?

Mediante aportaciones de organizaciones religiosas del exterior, pequeñas aportaciones de socios, exoneración de impuestos del gobierno, donación de trabajo de socios y algunos proyectos autofinanciables.

Cuál es la estructura de IDESAC ?

IDESAC tiene un total de 82 socios activos que se reúnen una vez cada dos años para elegir un Consejo Directivo quién a su vez nombra el Secretario Ejecutivo. Algunos líderes de la comunidad y representantes de organización son invitados a formar parte de los socios de IDESAC. IDESAC tiene un total de 80 empleados en todo Guatemala.

En estos momentos están trabajando con un proyecto de vivienda (400 unidades) en Lodecoy Mixco - Originalmente IDESAC iba a, es decir teníamos planes para 2,000 unidades de viviendas con la ayuda financiera de una fundación alemana. El acuerdo era que el BANVI dejaría la tierra pero se tardaron año y medio negociando y al final la gente de Alemania se arrepintió.

"Nosotros siempre hemos tenido mucha cautela con aceptar grandes sumas de dinero porque corremos el riesgo de crear una gran pantalla o burocracia y que se formen pequeños grupos que no estén de acuerdo atomizando la organización y eventualmente destruyéndola".

Nuestro trabajo organizativo es de carácter flexible y trabajamos con lo existente en las comunidades. En algún caso, podemos organizar una cooperativa, en otro un comité central, en otro una organización de multi usos que cumpla funciones administrativas, políticas, religiosas, etc.

Esta última ha trabajado muy bien en algunas aldeas rurales.

Cuáles son las limitaciones de la organización ?

Dedicación del personal con salarios muy bajos - y de tipo político. La extrema derecha nos ve como de izquierda y la izquierda nos ve como agentes de organizaciones como la AID, etc.

Cuáles han sido las experiencias de ustedes con cooperativas ?

En el area rural con la Cooperativa de Café tuvimos éxito y la cooperativa tuvo mucho auge; ahora los grandes cafetaleros los amenazaron y la situación es muy difícil. En el área urbana, en general ha sido difícil debido al énfasis que la comunidad le da al trabajo individual y la falta de un proceso educativo efectivo. Por ejemplo, en el caso de una cooperativa de consumo los socios pensaron que el precio iba a ser más bajo y cuando vieron que el precio era más o menos igual se disgustaron decían

que les habían engañado y que preferían comprar en las otras tiendas. En el sector agrícola, la producción ha aumentado pero la comercialización es muy deficiente, muchos no quieren unirse en la comercialización así es que el precio es bajo y los costos son más altos (por el alza en la producción).

Con la pequeña industria, no ha habido mucho éxito ya que los grandes industriales los absorben. Hemos tratado de organizar las costureras en cooperativas, muchas de ellas se ganan por ejemplo 25 ¢ en coser una camisa en su casa para un fabricante, pero el almacén la vende en Q 17. Tampoco hemos tenido éxito con este grupo. En el altiplano por ejemplo, si trabajamos con una cooperativa de producción, ésta está destinada a seis meses de inactividad cuando los campesinos se van a la costa, por eso es importante trabajar en forma integral, para garantizar la efectividad y desarrollo de la comunidad.

Cuáles son los problemas más graves de las colonias?

El problema más grave de las colonias se reduce a "ingresos bajos" como resultado de "sueldos bajos" y alto costo de la vida.

De hecho, nosotros hemos estado redefiniendo nuestro enfoque de trabajo para concertar en el problema de bajo salarios. Esto ha ocasionado que algunas comunidades se resientan y sientan que las hemos abandonado.

La asamblea de IDESAC se reúne cada dos años para elegir al Consejo Directivo, el Consejo Directivo elige al Secretario Ejecutivo. En años recientes, IDESAC ha tratado de obtener la representación de los consumidores o beneficiarios de sus servicios en su membresía.

Ciudad de Guatemala, noviembre, 1979

Entrevista al : Administrador de Turno (Estudiante)  
Clínica de Salud La Colonia "D" de la Ciudad  
de Guatemala

La clínica abrió en marzo de 1979 y la misma representa la acción conjunta de la Comunidad, la Iglesia de Noruega y la Universidad de San Carlos.

La Iglesia de Noruega, proporcionó el edificio (moderno y confortable).

La comunidad, a través del Comité de Salud, toma decisiones sobre políticas a seguir.

La universidad está a cargo de la supervisión y control interno. La universidad provee:

1. Laboratorista a tiempo completo que a la vez actúa como profesor en el lugar, entrenando a los estudiantes.
2. Un equipo de estudiantes practicantes (no internos) supervisados por un residente. El administrador también es un practicante.

Este equipo de estudiantes permanece solo 6 meses en lugar y luego son sustituidos por otro equipo. La clínica cierra completamente desde el primero de diciembre hasta el 3 de enero.

El propósito es que sea autosuficiente y como el mayor gasto lo absorbe la Universidad, los gastos por servicios son razonables, entre Q 0.25 y Q 1.50 para las pruebas más complicadas.

La clínica consiste de varias unidades, cada una autosuficiente: farmacia, laboratorio, administración y servicios clínicos, (control pre-natal, etc.)

La clínica obtiene los servicios de tres personas de la comunidad que colaboren con una contribución mensual ( Q15.00 al mes).

Si hubiese algún sobrante, el mismo se invierte en medicinas; muchas de las cuales son muestras de casas farmaceuticas.

Las enfermedades más comunes en los niños son: infecciones contagiosas, en el invierno abundan las enfermedades respiratorias en todas las edades, pero muy especialmente en los niños la diarrea y la desnutrición.

El equipo afirma que carece de materiales y equipo - no tienen mesa para exámen ginecológico ni máquina para resucitación.

La Universidad de San Carlos tiene arreglos similares a estos con Municipios.

Los Centros de Salud son estatales y cuentan con un solo médico a tiempo completo que provee el Ministerio de Salud.

Noviembre, 1979

ENTREVISTA CON PRACTICANTES DE LA  
CLÍNICA DE SALUD DE LA COLONIA "R"  
DE LA CIUDAD DE GUATEMALA

" Tenemos 8 cubículos para exámenes clínicos. Las medicinas son nuestras." (En ese momento de la entrevista hay dos pacientes en la clínica y los practicantes están charlando)

El proceso empieza con la ficha que se le hace a cada paciente. Luego se ofrecen los servicios clínicos:

1. Vacunación
2. Laboratorio (orina, sangre, ecces)
3. Exámen físico
4. Referimiento a hospitales

La supervisión está a cargo de una Jefa de Residentes.

Las enfermedades más comunes en la colonia son: Diarrea - viral, bacteriana, enfermedades respiratorias, vaginales, (tricomonas) parásitos es recurrente.

Desnutrición - cuidado pre-natal (alta incidencia de madres solteras)

La clínica está abierta de lunes a viernes de 8 a 4 p.m. Los practicantes se quejan de falta de material, facilidades físicas inadecuadas y la necesidad de servicio de emergencia.

Según la Jefe Residente "la única solución para la colonia es extinguirla" ya que no existen las condiciones para una vida sana y segura - a orillas de una autopista. Los problemas de salud son un círculo vicioso - higiene, etc.

A-II-58

**QUESTIONNAIRES**



ABELES, SCHWARTZ, HAECKEL, AND SILVERBLATT ASSOCIATES

• ESTUDIO DE POBREZA URBANA EN GUATEMALA

Octubre - Noviembre 1979

_____	AMG	Q1	_____
_____	Q2	Q3	_____
_____	CS	Clave Colonia	
_____	Num. Entrevistado		
Entrevistador _____			

QUESTIONARIO

HISTORIA FAMILIAR

(Nivel de Base)

INTRODUCCION Buenos días (tardes).... Yo soy la señora Cuadrado y estoy trabajando en estudio sobre los problemas de la Colonia. Podríamos entrevistarle?

CARACTERISTICAS SOCIO-ECONOMICAS GENERALES

1. Es usted el jefe de la familia? \_\_\_\_\_ Si \_\_\_\_\_ No
2. Mantiene usted a otras familias? \_\_\_\_\_ Si \_\_\_\_\_ No
3. Si la contestacion anterior es Si: Cuantas? \_\_\_\_\_
4. Cuales ? \_\_\_\_\_ Ex esposa \_\_\_\_\_ Padres \_\_\_\_\_ Hijos \_\_\_\_\_ Otra
5. Cuantas familias viven en la casa? \_\_\_\_\_

Si la contestacion anterior es más de una, llene un cuestionario separado para cada familia.

6. Dónde nació usted? \_\_\_\_\_ AMG \_\_\_\_\_ Fuera de Guatemala
7. Para los que contesten fuera de Guatemala, cuantos años hace que vive en Guatemala? \_\_\_\_\_

CONTINUACION CARACTERISTICAS SOCIO-ECONOMICAS

PREGUNTAS	P e r s o n a N u m e r o			
	Persona Num. 1	Persona Num.	Persona Num.	Persona Num.
8. Parentesco con el No. 1				
9. Edad	_____	_____	_____	_____
10. Sexo	_____	_____	_____	_____
11. Miembros que trabajan				
12. Cuantos trabajos tiene?	_____	_____	_____	_____
13. En que empresa trabaja?				
14. Localizacion empresa				
15. Tipo de empresa				
16. Tipo de trabajo				
17. Horas en cada trabajo				
18. Salario por hora	_____			
19. Trabaja seguido todo el año?	_____	_____	_____	_____
20. Que otro tipo de trabajo sabe hacer?				
21. Grados de escuela	_____	_____	_____	_____
22. Algún Titulo?				
23. Sueldo Total Semanal				
Comentarios:				

El Numero 1 corresponde al Jefe del Hogar.

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CONDICIONES/CARACTERISTICAS DE LA VIVIENDA

24. Tipo de Usuario

- Dueño de la Casa  Alquila la casa  
 Dueño de la Casa y del terreno  Alquila el terreno  
 Invasor - Comentario: \_\_\_\_\_

25. Cómo consiguió su casa ?  La consiguió hecha

- La construyó con su propio esfuerzo ?  
 La construyó con la ayuda de familiares y amigos ?

26. Como consiguió el dinero para la casa ?

- Tenía ahorro  
 Consiguió un préstamo del BANVI u otra agencia gubernamental ?  
 Consiguió un préstamo de otra parte ? Especifique \_\_\_\_\_

27.  Si obtuvo la casa hecha: Cuanto pagó ? Q  Casa  
Q  Terreno

28.  Le ha hecho usted algunos cambios o mejoras a la casa desde que se mudo ?

Si  No.

29. Si la contestación es Si; cuales han sido los cambios ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

30. Cuanto estima usted que le costaron esos cambios ? Q \_\_\_\_\_

31. Tiene agua dentro de la casa ?  si  no.

32. Si la contestación es no; como consigue el agua ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

33. Espacio, Facilidades, Servicios en la casa (Haga uso máximo de la Observación)

Sanitario	_____	Si	_____	No.	Comentarios: _____
Electricidad	_____	Si	_____	No.	Comentarios : _____
Estufa	_____	Si	_____	No.	Comentarios : _____
Pila	_____	Si	_____	No.	Comentarios : _____
Jardín	_____	Si	_____	No.	Comentarios : _____
Sala/Comedor	_____	Si	_____	No.	Comentarios : _____
Cocina	_____	Si	_____	No.	Comentarios : _____
Dormitorios	_____	Si	_____	No.	Comentarios : _____
Balcón	_____	Si	_____	No.	Comentarios : _____
Animales	_____	Si	_____	No.	Comentarios : _____
Negocio	_____	Si	_____	No.	Comentarios : _____
Muebles	_____	Muchos	_____	Regular	_____
					Muy pocos

Arreglo de la Casa: \_\_\_\_\_

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Otros Comentarios: \_\_\_\_\_

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34. Cuáles de las siguientes cosas es más importante para usted ?  
Marque del 1 al 6 (en orden de importancia, el 1 es el más importante y el 6 el menos importante)

\_\_\_\_\_ Ser propietario, \_\_\_\_\_ Tener agua, luz etc. en la casa  
\_\_\_\_\_ Tener acera, calles, drenajes. \_\_\_\_\_ Estar cerca de  
mercado, escuelas, centro de salud, etc. \_\_\_\_\_ Que la casa sea  
cómoda ? \_\_\_\_\_ Que la casa sea segura (tipo de construcción)

35. Tenencia (Marque en orden de importancia del 1 al 3)

\_\_\_\_\_ Ser dueño del terreno  
\_\_\_\_\_ Ser dueño de la casa  
\_\_\_\_\_ ser dueño de la casa y del terreno.

36. Infraestructura física (márque en orden de importancia del 1 al 3)

A. En la casa (márque del 1 al 2)

Agua dentro de la casa \_\_\_\_\_

Electricidad \_\_\_\_\_

B. En la colonia/barrio (marque del 1 al 5)

Aceras \_\_\_\_\_

Calle Pavimentada \_\_\_\_\_

Drenajes \_\_\_\_\_

Desague \_\_\_\_\_

Acceso \_\_\_\_\_

37. Servicios (márque del 1 al 5)

Cerca de transportación \_\_\_\_\_

Cerca de mercados - tiendas \_\_\_\_\_

Cerca de Escuelas \_\_\_\_\_

Cerca de Centro de Salud \_\_\_\_\_

Cerca del Trabajo \_\_\_\_\_



GASTOS Y HABITOS DE CONSUMO :

39.- Cuánto gasta usted en los siguientes artículos y servicios ?

Artículo Servicio	Gasto Diario	Gasto mensual o anual	Comentarios :
a.- Comida	_____	_____	_____
b.- Leña	_____	_____	_____
c.- Gas	_____	_____	_____
d.- Agua	_____	_____	_____
e.- Autobus	_____	_____	_____
f.- Electricidad	_____	_____	_____
g.- Ropa	_____	_____	_____
h.- Médico	_____	_____	_____
i.- Medicinas	_____	_____	_____
j.- Alquiler casa o terreno; o abono al Banco por préstamo al Banco por casa o terreno.	_____	_____	_____
k.- Escuela	_____	_____	_____
l.- Prestamos Personales (no hipoteca)	_____	_____	_____
m.- Muebles	_____	_____	_____
n.- Materiales/Mejoras en la casa	_____	_____	_____

40. Dónde compra usted la comida ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

41. Compra usted artículos importados ? \_\_\_\_\_ Si \_\_\_\_\_ No.

Otros comentarios: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

42. Cuando usted tiene problemas económicos solicita dinero prestado ?  
\_\_\_\_\_ Si \_\_\_\_\_ No

43. Si la respuesta anterior es Sí, a quién ?

\_\_\_\_\_ Banco \_\_\_\_\_ Cooperativa \_\_\_\_\_ Amigos  
\_\_\_\_\_ Familiares \_\_\_\_\_ Prestamistas \_\_\_\_\_ Otros, especifique:

\_\_\_\_\_

44. Paga algún interés ? \_\_\_\_\_ Si \_\_\_\_\_ no

45. Cuánto ? \_\_\_\_\_

46. Cual es el problema más grande que tiene su familia en este momento ?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



OPINIONES SOBRE LA COMUNIDAD/LIDERATO

- 48. Dónde vivía usted antes de mudarse a esta Colonia ? \_\_\_\_\_  
\_\_\_\_\_
- 49. Porqué se cambió para esta Colonia ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 50. Cuánto tiempo hace que vive en esta Colonia ? \_\_\_\_\_
- 51. Esta contento en esta Colonia ? \_\_\_\_\_ Si \_\_\_\_\_ No
- 52. Porqué ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 53. Cuales creé usted que son los problemas más graves de la Colonia ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 54. Como creé usted que se pueden resolver esos problemas ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 55. Puede mencionar a un líder de esta Colonia ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- 56. Quién es la persona más importante de la Colonia ? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

57. Quién es la persona que más la ha ayudado a Ud. y a la Colonia en general.

\_\_\_\_\_

58. Existen asociaciones de vecinos en la Colonia ?

\_\_\_\_\_ Si      \_\_\_\_\_ No

59. Si responde que sí: A) cuántas ? \_\_\_\_\_  
B) sabe el nombre de alguna ? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

C) Asiste usted a reuniones de los vecinos de la Colonia ?

\_\_\_\_\_ si      \_\_\_\_\_ no

D) Si la respuesta es no; porqué ?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

E) Qué opina usted de estas organizaciones ? \_\_\_\_\_

\_\_\_\_\_

F) Conoce usted a los directivos de la Asociación \_\_\_\_\_ si \_\_\_\_\_ no

G) Algunos nombres que conozca: \_\_\_\_\_

\_\_\_\_\_

Comentarios : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

O T R O S :

60. Dónde viven sus familiares y amigos más íntimos ?

- Colonia . \_\_\_\_\_
- Cerca de la Colonia \_\_\_\_\_
- Lejos de la Colonia (AMG) \_\_\_\_\_
- Fuera de Guatemala \_\_\_\_\_

61. Si la respuesta es: lejos de la Colonia, los visita?

\_\_\_\_\_ Si \_\_\_\_\_ no

62. Si la respuesta es no, especifique porqué ?

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63. Si la respuesta es sí: Cuánto tiempo le toma visitarlos ?

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64. Y cuánto le cuesta Q \_\_\_\_\_

65. Cuánto tiempo le toma viajar de la casa al trabajo ?

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66. Que hace usted para divertirse ?

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67. Como se lleva usted con el vecino de al lado ?

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68. Cuál es su opinion sobre los directivos de \_\_\_\_\_

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69. Ha pagado usted dinero a algunos de los directivos ?

SI      NO      Comentarios:

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70. Para que ?

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71. Si usted fuera uno de los directivos, cómo solucionaría usted los problemas de la Colonia ?

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Comentarios:

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ABELES, SCHWARTZ, HAECKEL, AND SILVERBLATT  
ASSOCIATES

ESTUDIO DE LA POBREZA URBANA EN GUATEMALA

Cuestionario para Entrevista no Estructurada con el  
Liderato de las Colonia (Nivel Intermedio).

\_\_\_\_\_  
Clave de la Colonia

\_\_\_\_\_  
No. del Entrevistador

\_\_\_\_\_  
Fecha de la Entrevista

\_\_\_\_\_  
Nombre del Entrevistador

1. Organización a la que pertenece \_\_\_\_\_  
\_\_\_\_\_
2. Posición que ocupa \_\_\_\_\_
3. Cómo llegó a esa posición ?  
\_\_\_\_\_ elegido por los miembros ? \_\_\_\_\_ elegido por los Directivos ?  
\_\_\_\_\_ nombrado; por quien ? \_\_\_\_\_
4. Durante cuánto tiempo ha ocupado esa posición ? \_\_\_\_\_
5. Cuánto tiempo hace que vive en la Colonia ? \_\_\_\_\_
6. Cuáles son los propósitos principales de la organización ?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
7. Cual es su función ( rol ) dentro de la organización ?  
\_\_\_\_\_  
\_\_\_\_\_

8. Cuáles son los problemas mas graves de la Colonia ?

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9. Que cosas está haciendo la organización para resolver esos problemas ?

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10. Cuántos Directivos tiene la Organización ?

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11. Cada cuánto tiempo se eligen los Directivos ?

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12. Como se eligen los directivos? \_\_\_\_\_

13. Como pueden los vecinos hacerse miembros de la Asociación ? \_\_\_\_\_

14. Cada cuanto tiempo se reunen ustedes ? \_\_\_\_\_

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14a. Cuantos miembros activos tiene la Org? \_\_\_\_\_

15. Dónde se reúnen ?

\_\_\_\_\_ Casas de familia ?

\_\_\_\_\_ Instalaciones de la Comunidad ? (especifique) \_\_\_\_\_

\_\_\_\_\_ Fuera de la Comunidad /? \_\_\_\_\_  
(especifique)

16. Tiene la organizacion algun reglamento interno (pedir copia) \_\_\_\_\_ si \_\_\_\_\_ no.

17. Como se mantiene la organizacion ?

a.- \_\_\_\_\_ donaciones de organizaciones fuera de la Colonia

b.- \_\_\_\_\_ donaciones o cuotas de los vecinos

c.- \_\_\_\_\_ pagos recibidos por servicios a la Comunidad

18. Para los que marquen la (a); mencione las organizaciones fuera de la Colonia que ayudan economicamente a la organizacion:

Organización	cántidad
_____	Q _____
_____	_____
_____	_____
_____	_____

19. Cuanto es la cuota que pagan los vecinos (miembros) \_\_\_\_\_

20. Servicios por los que se cobra a los vecinos.

Servicios	Cantidad
_____	Q _____

21. Cuáles son los gastos principales de la organización ?

21. (continua)

_____	Q _____

22. Rinden ustedes informes regularmente ?

\_\_\_\_\_ Si \_\_\_\_\_ No.

23. Si la respuesta anterior es sí,

A quién ? \_\_\_\_\_

Por escrito ? \_\_\_\_\_ Si \_\_\_\_\_ No.

24. Tienen cuenta Bancaria ? \_\_\_\_\_ Si \_\_\_\_\_ No.

25. Para los que respondan sí, a la pregunta anterior;

(a) Cuántas personas pueden firmar cheques ? \_\_\_\_\_

(b) Quiénes, proporcionar nombres :

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

ABELES, SCHWARTZ, HAECKEL, AND SILVERBLATT  
ASSOCIATES.

ESTUDIO DE LA POBREZA URBANA EN GUATEMALA

CUESTIONARIO ENTREVISTA NO ESTRUCTURADA PARA ORGANIZACIONES  
PRIVADAS QUE PRESTAN SERVICIOS A COLONIAS (Nivel Externo)

Nombre de la Organización

Nombre del Entrevistado

F e c h a

Luz E. Cuadrado - Pitterson  
Entrevistador

1. Posición que ocupa \_\_\_\_\_

2. Cuándo se fundó la organización ?  
\_\_\_\_\_

3. Cuáles son las funciones/propósitos de la organización ?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Colonias/Tipo de Beneficiarios que reciben Servicios ?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Desde cuándo prestan esos servicios ? \_\_\_\_\_

6. Tipo de Servicio	Costo
_____	Q _____

7. En su opinión, cuáles son los problemas más graves de la Colonia ?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

8. Tienen ustedes oficina en la Colonia (s) \_\_\_\_\_ si \_\_\_\_\_ no.

9. Cual es su opinión sobre el liderato de la Colonia ?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

10. Estadísticas sobre número de beneficiarios - Costo del Servicio (Solicitar Informe Anual, etc.)

11. Cuáles son las limitaciones de la organización ?

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12. Número de empleados \_\_\_\_\_

13. Presupuesto Anual Q \_\_\_\_\_

14. Fuentes de Ingreso \_\_\_\_\_

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15. Planes a largo plazo \_\_\_\_\_

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Coordinación con otras Organizaciones: \_\_\_\_\_

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ANNEX III

PUBLIC INVESTMENT BY DEPARTMENT

1970 - 1976

Source: Secretaria General del Consejo Nacional de Planificacion Economica, Datos Preliminares: Trabajo Conjunto Plan Regional de Occidente, Proyecto ATN-TF-1421-GU y UDURV, 1978



CUADRO No. 2  
 CLASIFICACION SECTORIAL DE LA INVERSION PUBLICA POR DEPARTAMENTO DURANTE EL PERIODO 1970-1976  
 (En Miles de Quetzales)

	TOTAL	SECTOR Administración y Servicios Generales		SECTOR Defensa y Seguri- dad Interna		SECTOR Financiero		SECTOR Vivienda y Desarrollo Urbano		SECTOR Minería e Hidrocar- buras	
		Q.	%	Q.	%	Q.	%	Q.	%	Q.	%
TOTAL	622,889.0	18,358.0	100.0	1,675.4	10.0	17,798.6	10.0	68,549.1	10.0	875.7	10.0
Guatemala	262,331.9	15,272.8	83.2	1,600.0	95.5	15,669.8	88.04	48,242.0	70.38	294.2	33.60
El Progreso	9,318.5	-	-	-	-	-	-	1,293.6	1.89	-	-
Sacatepéquez	4,577.3	-	-	-	-	-	-	1,334.8	1.95	-	-
Chimaltenango	10,762.5	-	-	-	-	-	-	2,212.3	3.23	-	-
Escuintla	71,072.2	168.7	0.92	1.5	0.09	43.9	0.25	760.7	1.11	-	-
Santa Rosa	27,620.8	220.6	1.20	-	-	-	-	479.8	0.70	-	-
Sololá	7,838.6	111.0	0.60	-	-	22.8	0.13	705.7	1.03	-	-
Totonicapán	2,569.8	175.0	0.95	-	-	-	-	482.8	0.70	-	-
Quetzaltenango	22,624.2	183.5	0.99	-	-	-	-	1,002.2	1.46	15.0	1.71
Suchitepéquez	18,441.4	-	-	-	-	-	-	2,125.7	3.10	-	-
Retalhuleu	16,043.3	51.4	0.28	-	-	140.7	0.79	301.2	0.44	-	-
San Marcos	21,508.9	997.8	5.43	-	-	528.4	2.97	1,006.7	1.47	10.0	1.14
Quezaltenango	9,845.1	-	-	-	-	9.2	0.05	680.6	0.99	88.2	10.10
El Quiché	6,076.5	-	-	-	-	-	-	665.6	0.97	-	-
Baja Verapaz	13,192.7	-	-	-	-	-	-	418.8	0.61	-	-
Alta Verapaz	29,364.9	-	-	13.7	0.82	-	-	2,152.7	3.14	-	-
Petén	14,984.4	1,135.3	6.18	60.2	3.59	276.7	1.55	147.1	0.21	-	-
Izabal	24,406.6	-	-	-	-	395.4	2.22	944.7	1.38	-	-
Zacapa	18,079.7	-	-	-	-	-	-	2,362.2	3.45	468.3	53.45
Chiquimula	7,560.7	-	-	-	-	238.4	1.34	161.7	0.24	-	-
Jalapa	7,001.7	41.9	0.25	-	-	-	-	633.6	0.92	-	-
Ututupa	17,667.3	-	-	-	-	473.3	2.66	434.6	0.63	-	-

(1): Alto porcentaje del total invertido en este sector no fue posible localizarlo especialmente debido a que en su mayoría corresponde a estudios de factibilidad, levantamiento geodésico y cartográfico de todo el país realizados por el Instituto Geográfico Nacional y avalúos de Bienes Inmuebles Urbanos y Rurales realizados por Mapeo Tributario (Ministerio de Finanzas Públicas)

(2): No se incluye en la regionalización de la inversión pública, la del Ministerio de la Defensa Nacional.

(3): Incluye únicamente la inversión del INDE en Plantas Generadoras de Energía, la inversión en la Empresa Eléctrica y en electrificación rural financiada con fondos del INFOM.

(4): Información proporcionada por las propias Unidades Ejecutoras del Presupuesto de Capital del Estado.  
 FUENTE: Información recopilada en

Hoja Número (dos) 2  
 Clasificación Sectorial de la Inversión  
 Pública por Departamento durante el período 1970-1976.

	SECTOR Agrícola		SECTOR Industria y Comercio.		SECTOR Turismo		SECTOR Transporte		SECTOR Comunicaciones		SECTOR Energía (3)	
	Q.	%	Q.	%	Q.	%	Q.	%	Q.	%	Q.	%
Total	168,367.0	100.0	15,672.2		6,183.9		90,433.6	100.0	27,678.2		83,669.1	
Guatemala	25,029.8	14.87	7,102.6	45.32	4,345.9	70.28	23,382.4	25.85	23,286.0	84.13	18,027.4	21.54
El Progreso	3,971.1	2.36	43.2	0.28	-	-	2,792.3	3.09	-	-	49.3	0.06
Escuintla	927.6	0.55	786.9	5.02	551.1	8.91	269.0	0.30	-	-	0.7	0.01
Chimaltenango	3,941.3	2.34	592.1	3.78	177.3	2.87	1,995.2	2.21	79.9	0.29	16.9	0.02
Santa Rosa	12,182.4	7.24	3,000.8	19.14	15.0	0.24	10,770.7	11.91	246.3	0.89	41,559.0	49.65
Sololá	10,091.1	6.0	-	-	-	-	5,299.4	5.86	8.6	0.03	9,194.9	10.99
Totonicapán	2,470.3	1.47	157.2	1.07	175.6	2.84	1,246.8	1.38	-	-	24.4	0.03
Quetzaltenango	727.9	0.43	256.3	1.64	-	-	55.0	0.06	138.9	0.47	15.7	0.02
Suchitupéquez	13,080.5	7.77	214.0	1.37	14.0	0.23	2,734.6	3.02	984.4	3.56	32.2	0.04
Retalhuleu	10,794.7	6.41	60.0	0.38	30.0	0.49	3,136.9	3.47	130.3	0.47	27.2	0.03
San Marcos	8,590.0	5.10	120.0	0.77	-	-	5,129.3	5.67	297.0	1.07	-	-
Huehuetenango	11,904.5	7.07	-	-	-	-	3,368.5	3.72	114.3	0.41	84.5	0.10
El Quiché	4,022.4	2.39	34.2	0.22	133.5	2.16	2,602.3	2.88	111.6	0.40	276.6	0.33
Baja Verapaz	2,391.0	1.42	262.3	1.67	303.0	4.90	481.0	0.53	118.3	0.43	77.5	0.09
Alta Verapaz	2,609.6	1.55	328.2	2.09	-	-	8,525.8	9.43	329.4	1.19	73.5	0.09
Petén	7,373.8	4.38	19.5	0.12	190.0	3.07	5,642.6	6.24	1.2	0.01	11,369.0	13.58
Izabal	8,346.3	4.96	235.6	1.50	75.0	1.21	3,167.7	3.50	6.1	0.02	52.4	0.06
Zacapa	10,013.1	5.95	1,608.5	10.26	73.4	1.19	7,150.4	7.91	1,191.4	4.30	6.0	0.01
Chiquimula	11,205.4	6.66	484.1	3.09	100.1	1.61	995.5	1.10	421.8	1.52	101.0	0.12
Jalapa	3,439.8	2.04	36.2	0.23	-	-	741.5	0.82	59.3	0.22	20.4	0.02
Jutiapa	4,195.9	2.49	15.5	0.10	-	-	156.8	0.17	-	-	27.6	0.03
	11,058.5	6.55	305.0	1.93	-	-	794.9	0.88	163.4	0.59	2,662.9	3.18

Hoja Número (tres) 3  
 Clasificación Sectorial de la Inversión  
 Pública por Departamento durante el período 1970-1976

	SECTOR Salud y Asistencia Social		SECTOR Trabajo y Previsión Social		SECTOR Educación		V A R I O S
	Q.	%			Q.	%	
Total	71,193.9	100.0	6,972.2	100.0	43,255.3	100.0	2,171.8
Guatemala	48,795.8	68.54	6,553.5	94.0	24,642.1	56.97	87.6
El Progreso	914.4	1.28	-	-	147.7	0.34	106.9
Sacatepéquez	402.7	0.57	-	-	64.4	0.15	240.1
Chimaltenango	1,309.2	1.84	-	-	408.3	0.94	30.0
Escuintla	747.7	1.05	195.5	2.80	1,378.5	3.19	1.5
Santa Rosa	1,564.8	2.20	-	-	734.9	1.70	25.7
Sololá	1,280.3	1.80	80.5	1.15	1,443.0	3.34	111.0
Totonicapán	427.9	0.60	-	-	236.5	0.66	13.8
Quetzaltenango	2,401.9	3.37	-	-	1,914.3	4.43	47.6
Suchitepéquez	550.6	0.77	-	-	1,417.8	3.28	168.2
Retalhucú	423.0	0.59	-	-	980.8	2.27	9.9
San Marcos	1,976.0	2.78	-	-	1,102.7	2.55	415.5
Huehuetenango	907.7	1.27	-	-	936.7	2.17	42.1
El Quiché	641.9	0.90	-	-	993.7	2.30	142.2
Baja Verapaz	629.1	0.88	-	-	256.9	0.59	21.4
Alta Verapaz	1,939.7	2.72	142.7	2.05	258.4	0.60	261.6
Petén	701.9	0.99	-	-	581.5	1.34	198.6
Izabal	1,865.2	2.62	-	-	1,082.5	2.50	76.0
Zacapa	851.8	1.20	-	-	947.4	2.19	142.1
Chiquimula	1,760.8	2.47	-	-	1,093.5	2.53	9.1
Jalapa	390.7	0.57	-	-	1,538.3	3.56	1.4
Jutiapa	710.8	0.99	-	-	1,045.4	2.40	18.5

INVERSIÓN PÚBLICA EJECUTADA POR DEPARTAMENTO  
DURANTE EL PERIODO 1970-1975

- en miles de quetzales -

	TOTAL	%	1970	%	1971	%	1972	%	1973	%	1974	%	1975	%	1976	%
TOTAL	622 839.0	100.0	19 220.6	100.0	34 656.2	100.0	77 579.0	100.0	92 085.5	100.0	114 194.0	100.0	126 716.0	100.0	158 627.7	100.0
Guatemala	262 331.9	42.12	6 789.8	35.20	9 634.2	27.79	45 459.2	58.75	49 599.9	53.85	57 105.5	50.11	43 590.5	34.49	50 152.8	31.66
El Progreso	9 313.5	1.50	1 609.5	8.00	1 228.6	3.54	278.0	0.36	592.4	0.55	539.2	0.51	1 585.1	1.25	3 519.7	2.21
Sacatepéquez	4 577.3	0.73	229.1	1.19	113.4	0.34	159.9	0.19	188.0	0.20	392.2	0.34	524.3	0.41	2 975.4	1.87
Chimaltenango	10 762.5	1.73	135.6	0.70	262.9	0.76	666.2	0.86	1 800.5	1.95	1 339.3	1.17	1 642.9	1.29	4 915.1	3.09
Escuintla	71 072.2	11.42	1 974.3	10.27	6 417.4	18.51	6 460.4	8.35	5 147.4	5.58	10 257.8	9.51	16 328.2	12.88	23 676.7	15.05
Santa Rosa	27 620.8	4.43	590.0	3.07	1 570.7	4.53	2 332.8	3.01	2 140.7	2.32	2 559.6	2.24	6 624.5	5.22	11 692.3	7.44
Sololá	7 838.6	1.26	181.0	0.94	593.2	1.71	744.1	0.96	922.8	1.01	1 127.9	0.98	1 852.8	1.46	2 416.8	1.52
Totonicapán	2 569.8	0.41	26.2	0.13	55.2	0.15	76.3	0.10	180.7	0.19	235.0	0.24	543.6	0.42	1 402.8	0.88
Quezaltenango	22 624.2	3.63	662.6	3.44	993.4	2.60	1 113.5	1.44	3 643.3	3.95	6 855.8	6.00	5 195.1	4.09	4 249.5	2.67
Sucumbatán	18 441.4	2.96	431.3	2.24	1 727.0	4.59	1 530.6	2.00	2 991.6	3.24	3 171.3	2.77	5 984.6	4.64	2 705.0	1.70
Retalhuleu	16 043.3	2.58	117.9	0.61	522.9	1.56	1 225.7	1.58	1 936.3	2.10	3 467.8	3.03	4 730.6	3.73	4 042.1	2.54
San Marcos	21 508.9	3.45	499.2	2.59	1 456.5	4.20	3 795.9	5.00	4 194.6	4.55	3 882.2	3.39	3 003.8	2.37	4 671.7	2.94
Huehuetenango	9 845.1	1.58	478.4	2.48	550.9	1.58	601.8	0.80	1 083.4	1.18	1 359.2	1.19	1 632.7	1.28	4 123.7	2.61
Quiché	6 076.5	0.97	197.5	1.02	205.5	0.59	341.1	0.44	725.8	0.79	1 292.9	1.13	1 114.5	0.88	2 159.2	1.35
Baja Verapaz	13 192.7	2.12	1 209.0	6.29	2 760.7	7.96	2 058.1	2.66	2 354.9	2.55	1 750.7	1.53	1 450.3	1.14	1 612.0	1.01
Alta Verapaz	29 364.9	4.72	526.0	2.73	2 145.0	6.18	2 621.9	3.39	3 535.8	3.83	4 113.5	3.60	7 492.3	5.91	8 929.6	5.62
Petén	14 984.4	2.41	1 012.5	5.26	650.6	1.92	997.0	1.29	712.4	0.77	1 340.6	1.17	5 575.5	4.39	4 677.3	2.94
Izabal	24 406.6	3.91	465.8	2.42	557.4	1.60	1 551.7	2.00	3 757.5	4.03	3 479.4	3.04	7 060.2	5.57	7 533.6	4.75
Zacapa	18 079.7	2.90	1 037.8	5.65	1 651.2	4.76	2 255.1	2.91	1 864.5	2.13	3 254.5	2.85	3 169.0	2.50	4 697.6	2.96
Chiquimula	7 550.7	1.21	147.0	0.76	590.9	1.70	924.1	1.21	1 633.4	1.77	1 503.6	1.31	1 421.9	1.12	1 329.8	0.83
Jalapa	7 001.7	1.12	243.0	1.26	281.0	0.81	351.6	0.45	735.6	0.79	1 205.9	1.05	2 054.5	1.62	2 129.1	1.34
Jutiapa	17 667.3	2.84	605.1	3.15	763.8	2.29	1 837.0	2.25	2 322.0	2.52	3 249.1	2.84	4 234.1	3.34	4 655.2	2.93

NOTA: No se incluye la inversión no regionalizada.

FUENTE: Información proporcionada por las propias Unidades Ejecutoras.

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