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REPORT

WOMEN AND SHELTER IN PARAGUAY:

A Survey of the Shelter Needs of Women  
in Low-Income Urban Areas

Submitted by

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## WOMEN AND SHELTER IN PARAGUAY:

### A Survey of the Shelter Needs of Women in Low-Income Urban Areas

#### I. SUMMARY OF FINDINGS AND RECOMMENDATIONS

##### A. Introduction

This report contains the findings of a survey carried out in October 1981 to (1) determine the shelter needs of low-income urban women in Asuncion, Paraguay, (2) pre-test a methodology for studying those needs in other countries, and (3) develop recommendations for reducing barriers to women's effective participation in shelter sector projects in Paraguay.

The survey, undertaken by Resources for Action at the request of the Office of Housing, reflects AID's recognition that women are an important factor in the development process. AID legislation, regulations and guidelines require that the Agency, in conjunction with host country institutions, effectively incorporate women into AID-funded project activities. While many studies and surveys have been conducted in support of this goal, few, if any, to date have addressed the area of women and shelter, specifically women's shelter needs, and the special legal, social and economic obstacles to satisfying those needs. The Office of Housing has been concerned by the lack of data available to form a basis for incorporating women's shelter needs into the design and implementation of the Agency's Housing Guaranty Program, and initiated the present study to fill this research gap.

##### B. Description of the Survey

###### 1. Approach

The conceptualization of the study was based on the general assumption, or hypothesis, that low-income women in most developing countries are at a disadvantage in obtaining adequate shelter due to a combination of socioeconomic, legal and cultural barriers. Flowing from this were specific hypotheses that:

- Shelter plays an important role in the development process, since it provides the basic physical, social and psychological security essential to any development. It is especially important to women, who have the prime responsibility for child-rearing and family development.
- Low-income urban populations include a significant subgroup of women-headed households living in substandard housing and in need of improved shelter.

- Women are generally grouped in the lowest paying, most unstable occupational categories, and earn less money than men. They consequently have less access to credit.
- Women's reduced economic circumstances place them beyond the reach of most low-cost shelter programs.
- In addition to economic status, socio-cultural norms and attitudes directly and/or indirectly affect women's access to credit and shelter projects.
- Legal constraints in some countries prevent women from obtaining shelter.
- Women have special concerns with respect to housing, infrastructure and community services.

These assumptions formed the basis for development of a research approach that included identifying the group to be studied within a national, community and individual context, a review of secondary sources, and individual interviews with a representative sample of low-income men and women.

## 2. Methodology

To ensure that the sample group would give as representative a picture as possible of the situation of low-income urban women, it was decided to select the sample from three types of low-income communities:

- o a low-income community in the informal sector, of the type most frequently found in the urban area of the country in question, i.e., slum or squatter settlement. Ideally, the community would be in existence for ten years.
- o a community developed in the formal sector, where the public sector produced unfinished shelter units (core housing). Ideally, the community would be in existence for approximately five years.
- o a community developed in the formal sector, where the private sector produced unfinished shelter units (core housing). Ideally, the community would be in existence for five years.

The requirements for community age were included for purposes of comparability. It was assumed that the informal community takes approximately twice as long to reach a given stage of development and organization as a community in the formal sector.

Interview Sample. An equal number of men and women were to be interviewed for reasons of comparability of socioeconomic and demographic data as well as for comparability of needs, experiences and attitudes with respect to shelter. Fifteen men and fifteen women were to be interviewed in each community, for a total of ninety in the three communities (45 men and 45 women).

Instruments Developed. Two basic survey instruments were developed to produce the needed data. The first, a community profile instrument designed to provide basic socioeconomic and demographic data on each community studied, measure the community services at its disposal, and describe the extent to which community residents utilize the services available. (See Figure 1, Appendix.) The second instrument developed was an individual interview form designed to elicit basic data on the interviewee, as well as his/her needs, desires and perceptions with respect to housing, experience with shelter-related resources, obstacles encountered, and reasons for unsatisfactory experiences, if any. (See Figure 2, Appendix.) The instruments were keyed to each other in the sense that where the community profile described resources, the individual instrument both verified the effectiveness of the resources from the user viewpoint and highlighted problem areas.

Data Analysis. The information resulting from the interviews was to be analyzed comparatively within each community and between communities, utilizing a series of previously defined variables. The synthesis of these analyses would result in a picture of the shelter situation of low-income urban women in the country studied, highlighting problem areas and needs, and, together with other data collected in the survey, would permit development of recommendations for addressing the problems and meeting the needs more effectively.

#### C. Major Findings in Paraguay

1. There are no legal constraints in Paraguay to impede women's access to shelter.
2. There is a significant number of women heads of household in squatter communities of Asuncion. These women are negatively impacted by a combination of extremely low income levels and employment instability, which prevents them from acquiring adequate housing.
3. Other factors that negatively impact low-income women's access to adequate shelter are: inadequate information channels; poor self-image and a fatalistic attitude towards their lot; poor knowledge of credit systems, and fear of transactions that involve legal commitments, because of poor knowledge of the law.
4. The overwhelming majority of women heads of household in low-income communities of Asuncion cannot qualify for any current or proposed low-cost housing programs because of their low levels of income.

#### D. Recommendations

It would be unreasonable to pretend that this study provides a total view of all the problems and adverse conditions faced by low-income women in Paraguay with respect to shelter. The sample studied was very small and there were not adequate conditions present to conduct the study as originally designed. However, from the data collected it is still possible to give some basic recommendations that could positively impact the shelter situation of this population.

1. It would be beneficial for AID programs seeking to integrate women into the development process to establish a project of technical assistance to the Women's Office of the Ministry of Justice and Labor, with the aim of organizing and executing specific projects to promote the participation of working women into housing programs. Such a project should be carried out in coordination with the savings and loan system of the country, in order to assure these women adequate credit conditions.

It would be especially important that the project be designed to permit the participation of women employed in the informal sector, since they do not have the job stability normally required by credit institutions, as do many women who work in factories and other formal sector sources of employment.

2. Establish within the savings and loan system outreach programs to keep low-income sectors of the population, and especially women, adequately informed about the different possibilities of participating in a credit scheme.
3. Low-cost housing programs should make special efforts to reach and inform women about the objectives, requisites, advantages, participating mechanisms, and financial and credit conditions of their projects. This should include:
  - a. previous identification of potential beneficiary communities and development of special publicity and informational programs for them, giving special emphasis to women's participation;
  - b. knowledge of the cultural background of the target group;
  - c. language and terminology easily understood by this group;
  - d. use of conventional and unconventional channels of information, making special use of popular media and outreach resources such as women's organizations, church groups, etc.

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4. Investigate the possibility of upgrading and in situ shelter improvements projects, as in many cases this type of project seems to offer the only financially viable and socioeconomically convenient alternative for the poorest of the poor, which include large numbers of women heads of household.
5. Since the principal problem of the target population studied is not shelter, but the lack of adequate employment and unstable income, an important conclusion of this study is that shelter programs in Paraguay that are concerned with reaching the neediest sector of the population should be coordinated with basic employment and training programs that give special emphasis to women's participation in the productive sectors of the economy.
6. Suggest to savings and loan institutions the planning and implementation of special savings programs for low-income families that would permit them to take positive and continuous steps toward the purchase of homes. These programs should make special efforts to attract the participation of women, particularly women heads of household, and should be structured and implemented in ways that make their participation possible.

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#### E. Findings and Recommendations with Respect to Methodology

The experience in Paraguay proved to be valuable as a pretest of the methodology. It demonstrated that the original conceptualization of the study had been generally correct, but that some methodological refinements and modifications were necessary in order to more effectively fulfill its objectives. The principal conclusion follow:

1. The main objective of the study remains as initially formulated. that is, to obtain a picture of the socio-economic and cultural reality of low-income women, with specific reference to shelter, infrastructure and community services. This objective will be reached through an analysis of secondary sources of in-country data relating to women and shelter and through analysis of primary data obtained through field interviews.
2. The analysis of primary data will focus on two different dimensions of the reality of low-income women: (a) basic socioeconomic indicators such as family and personal income, housing (size of dwelling, availability of basic infrastructure and social services, home ownership, densities), employment opportunities, etc. (b) an examination of perceived needs and preferences, as well as of the main

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problems and obstacles they encounter in attempting to improve their living conditions, and more specifically, their shelter situation.

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3. Experience in pre-testing the methodology suggests that it would be preferable to limit the subject of the study to women-headed households, in order to facilitate comparative analyses. This group has emerged as clearly the most in need of study, and the inclusion of other categories of women would blur the analyses, unless they formed a separate complete unit in the sample, as for example: 15 men, 15 women heads of household and 15 women (housewives or any other desired category). This option was considered but discarded for reasons of economy of time, not only in the field but in the subsequent analyses.
4. The initial criteria for the selection of the communities remain unaltered, but given practical difficulties that may arise in the countries under study, (as was the case of Paraguay, where there were no low-income formal public projects available), other housing alternatives have to be considered. These might be sites and services, or mutual-help and self-help housing projects, which are the only ones in many countries to reach the lowest-income populations.

The definition of the informal community to be selected should include options:

- a. squatter settlements - which refer to improvised housing usually located in illegally occupied lands, lacking many of the basic services, and with high rates of home-ownership; and
  - b. tenements - or high density rental areas which present very specific characteristics such as: central locations, shared services, usually composed of one-room homes, and which share with the previous category the fact of presenting a high concentration of women heads of household.
5. One of the results of the Paraguay study was to point out some difficulties of the instruments designed, with special reference to the Individual Interview Guide and the Individual Interview Form. While the information sought by these instruments (subjects, variables, socioeconomic indicators, etc.) proved to be most significant for the objectives of the study, it was also apparent that the way in which they were organized and structured could be improved to facilitate analysis of the data. A new form incorporating the same information has been designed. This instrument combines

the functions of the two previous forms and can be used for manual or computer tabulations. The instrument includes a separate Operational Guide for the interviewer that explains the objectives of each question and contains the operational definitions and clarifications required to orient the interviewer's task.

The survey form implies the use of an "open-structured" interview technique which preserves the establishment of an open dialogue with the interviewee, while providing a uniform basis for orienting the interview and of controlling the validity and usefulness of the information recorded.

The methodology does not include specific questions to be used by the interviewer, since the instrument is designed to be used in different countries, regions and cultures, and it would not be possible to design questions in ways that would be appropriate in each. It is assumed that the interviewer will be familiar with the local language and culture, and will possess the interview techniques necessary to conduct the survey, including the formulation of culturally appropriate questions.

6. The survey conditions in Paraguay, specifically the problem of access to data, made it difficult to adequately test the community profile form. Its partial use demonstrated that it could produce useful information, even if all the data requested were not available, and it remains in the methodology to be tested under more optimum conditions.

## II. PARAGUAY SURVEY

### A. Background

#### 1. Situation of Women in Paraguay

Women have had a special place in Paraguayan history since the War of the Triple Alliance,<sup>1</sup> (1865-70) in which Paraguay suffered over a million casualties, leaving women in a proportion of nine to one man. Women played an important role in the reconstruction of the country and there remains among Paraguayan women of all classes a sense of pride in this achievement, although it has not resulted in apparent measurable benefits for them. The demographic gap between the sexes has since slowly closed, and today they have attained a near normal balance in numbers.

Demographic Distribution. While statistics on rural-urban distribution of the population by sexes were not available, internal migration tables show a consistently higher and growing percentage of women migrants

<sup>1</sup>The Triple Alliance was composed of Argentina, Brazil and Uruguay, who combined against Paraguay in 1865 in a war that lasted for five years.

in Asuncion, demonstrating that the capital city is a magnet for women in rural areas and secondary cities seeking better life opportunities.<sup>2</sup>

Education. The educational level of women in Paraguay is relatively high, although still somewhat below that of men. Only 12.66 percent of illiterates in the country are women, while they comprise 47.4 percent of enrollments in primary school, 49.3 percent of enrollments in secondary school, and 43 to 47 percent of enrollments in universities. As might be expected, 90 percent of women enrolled in institutions of higher learning are in the field of education.<sup>3</sup>

Legal Situation. Paraguayan women have enjoyed equal civil and political rights with men since 1967. They have no legal impediments to enter into contracts, ownership of property, etc. In case of divorce or termination of an informal union of five or more years' duration, women have equal rights to community property. All loans, purchases on credit, etc. must be signed jointly by the man and woman in a marriage or legally recognized consensual union.

Participation in the Labor Force. Paraguayan women comprise a far lower percentage of the labor force than their male counterparts. In 1972, date of the most recent census figures, women constituted only 21 percent of the economically active population, a slight decline from the previous census date.<sup>4</sup> Nonetheless, the figure for women in Asuncion is two-and-a-half times higher than that of the rest of the country, and growing,<sup>5</sup> which serves to confirm the information on internal migration. Latest available figures show that 40.87 percent of the women in the labor force work in the service sector, principally as domestics, followed by 29 percent who work in the area of industrial manufacturing.

Women Heads of Households. Comparatively recent data (1977) indicates that 27 percent of households in Asuncion and other urban areas are headed by women. The figure in rural areas is 15.9 percent.<sup>6</sup> Other sources indicate that 75 percent of Paraguayan mothers have the responsibility of educating and maintaining their children.<sup>7</sup> This is consistent with comments from several sources interviewed to the effect that Paraguayan women do not depend on men to bring up their children, and are proud of their ability to carry out this responsibility on their own if need be. Family lawyers interviewed confirmed that few separated women sue their husbands or mates for child support.

<sup>2</sup>Centro Paraguayo de Estudios Sociologicos, Asuncion, 1974. La Poblacion del Paraguay.

<sup>3</sup>Monograph of the Paraguay Delegation to the United Nations Conference on the Women's Decade. Copenhagen, Denmark, July 1980.

<sup>4</sup>Centro Paraguayo de Estudios Sociologicas, op. cit.

<sup>5</sup>Juan Silva, Participacion de la Mujer en la Fuerza de Trabajo, Journal of the Centro Paraguayo de Estudios Sociologicos, 1975

<sup>6</sup>Ministerio de Hacienda, Direccion General de Estadistica y Censos. Le Mujer Rural en Paraguay. Asuncion, December 1970.

<sup>7</sup>Ministerio de Justicia y Trabajo - Una Propuesta del Plan de Accion, 1975. Asuncion, 1975.

Public Policy with Respect to Women's Development. The GOP National Plan for Economic and Social Development, 1977-81, makes mention at several points of the need to ensure women's increased participation in sector programs. Several ministries and other public agencies have offices which are responsible for implementing this policy. Most active among these appears to be the Office of the Working Woman in the Ministry of Justice and Labor, which gives courses for women, orienting them to the world of work, with particular emphasis on labor laws.

Leadership in the Public and Private Sectors. In spite of legal equality of opportunity, few women in Paraguay have reached positions of leadership or participate in policy-making at the highest levels of government or the private sector. Of thirty members of the Paraguayan senate, only one is a woman. Interestingly, she is also the director of CREDICOOP, the national federation of cooperatives. In municipal government, where officials are elected, few women hold office. Very few women hold executive positions in the private sector. Those who do are principally in banks and insurance companies, although somewhat more women are found in professional positions at the intermediate levels of government and business.

In summary, while women in Paraguay enjoy legal equality with men and have good access to educational resources, they are at a clear disadvantage in the economic sphere, where they are overwhelmingly grouped in the lowest paying job categories. At the same time a significant number of women, particularly in Asunción, are single heads of households, with attendant economic responsibilities for maintaining their families. As a result of cultural norms, an even larger group of women apparently take responsibility for providing their children's basic needs. Although the government has taken a formal position in support of women's development, women in Paraguay are still at the initial stages of the road to full and effective participation in the process of national development.

## 2. Survey of Secondary Sources

The survey in Paraguay included contacts and visits, where possible, to the major housing and credit institutions, to obtain data which could put women's participation in shelter programs into perspective. None of these institutions was able to provide disaggregated data, and program officers were unable to give any further insights into this facet of shelter activities. Nonetheless, the National Housing Bank provided a sample of 242 loan documents, which were then disaggregated, producing the following information about loans offered by six major savings and loan institutions in 1980:

Of 242 loan applications, 175, or 72.31 percent, were given to men, and 67 to women. The loans to three of the women were in the lowest category of \$300,000. Other loans were for much higher sums. Unfortunately the data did not indicate whether these women were heads of household. Nonetheless, the amounts of the loans were obviously far beyond the means of the income group with which this study is concerned.

## B. Field Research

### 1. Communities Studied

Although the research methodology designed for this study called for carrying out the field surveys in one low-income informal community in existence for ten years, one low-income formal community developed in the public sector, providing core housing and in existence for five years, and one low-income formal community developed in the private sector, providing core housing and in existence for five years, the realities encountered in Paraguay dictated modifications in this methodology.

While there was no difficulty in identifying an informal community that met the required criteria, formal communities in the public and private sector meeting those criteria do not exist in Asuncion. It was therefore necessary to choose communities that approximated the requisite characteristics. The communities ultimately selected were: Ricardo Brugada, a zone in the squatter settlement of Chacarita; Nueva Trinidad, a low-cost private housing community sponsored by an ecumenical group, and Isla Valle, a low-cost private housing community supported by a charitable religious group.

Of interest in selecting these three communities was the fact that the residents of the two formal communities had come from Chacarita. It would therefore be possible to observe differences in the condition and perceptions of families as they moved from the environment of the squatter settlement to a more stable and secure situation.

#### Chacarita

Chacarita is the name given to the largest squatter zone in Asuncion. It is a long strip of low-lying flood plain along the Paraguay River, belonging to the city, that has over the years attracted rural migrants seeking a better life in the capital as well as residents of Asuncion who have not been able to meet the economic demands of the city. Chacarita has a population of 600,000 with a growth rate of 4.59 percent, in contrast to that of Asuncion itself, which is growing at the rate of 2.94 percent per year. The area is characterized by extreme poverty, high density and lack of infrastructure and public services. The periodic rising of the Paraguay River has caused serious flooding, most recently in 1979-80, leaving 6,000 families homeless.

Housing in Chacarita, as might be expected, is typical of an urban "invasion" - disorganized, impoverished, for the most part made of whatever scraps the owners can afford or find. A small minority of home owners who have lived in the zone for over thirty years have obtained title to their property, but the overwhelming majority of Chacarita residents are illegal squatters. Nonetheless, some residents have become "landlords," renting rooms in their houses to others. The government has announced its intentions to reclaim and develop the land, which would require the inhabitants to move elsewhere.

Ricardo Brugada, the area selected for the survey, is approximately ten blocks long and is one of the oldest sections of Chacarita. It offers some distinct advantages to its residents in that it is located close to the center of the city, with the attendant conveniences in terms of transportation, health and other important public services as well as easy access to places of employment. As in the rest of Chacarita, residents "borrow" electricity for their homes from public sources and take water from public fountains as well as nearby public buildings.

### Nueva Trinidad

Nueva Trinidad is a low-cost mutual-help housing community in Luque, one of the growing peripheral areas of Asuncion. The development of the community began in 1979, as a consequence of the flooding of the Paraguay River, which was repeated in 1980, forcing thousands of families in Chacarita to be housed temporarily in parks, schools, etc. An ecumenical group, the Committee of Churches, purchased a plot of land in Luque, and motivated eighty families from among the Chacarita refugees to move to the area and to participate in the construction of their own homes.

Each lot in Nueva Trinidad has an area of 200 m<sup>2</sup> with an area of construction of 58m<sup>2</sup>. Each house consists of one bedroom, a kitchen and a bathroom. A tile roof, door, window, floor and covered porch are included in the basic unit. The cost of the lot and a core house has been calculated at \$670,000 (\$5,317), payable in fifteen and-a-half years. Monthly payments are \$3,600 per month (\$28), excluding interest payments, calculated at the rate of one day of the current minimum salary per week (\$900). The payments will be tied to adjustments in the national minimum salary, although remaining at the rate of one day of salary per week.

Of the original eighty families motivated to participate in this program, only 30 finally moved to Nueva Trinidad, and these constituted the pool from which the sample for the current survey emerged. A second group of 50 families has since moved to Nueva Trinidad and has begun the process of integration into the program.

The families who participate in the program generally put up a rudimentary dwelling on the lot, (frequently using materials brought from their houses in Chacarita) while they build permanent homes through a system of mutual-help construction. Street lighting has been brought in by buying electricity from an older family in the area, and water is supplied from community wells.

Men, women and children over fourteen years of age participate in building the permanent homes, which, when completed, will be assigned to participating families through lottery. Although the construction is moving ahead, it is apparently slower than originally planned, since the men can only work evenings and weekends. Comments from interviewees reflected some dissatisfaction at the slowness of the process and resentment with individuals

who did not collaborate sufficiently, but the overall reaction to participation in the program is extremely positive.

### Isla Valle

A church group, Pastoral Social, concerned at the conditions in which families driven out by the flood were living, arranged with a land developer in Aregua, Inmobiliaria Aurora, to sell lots of 360 m<sup>2</sup> in the zone of Isla Valle, at prices varying between \$2,100 (\$16.66) to \$2,800 (\$22) per month. Each family from Chacarita agreeing to participate in the program signed a contract directly with the land developer, based solely on the verbal assurance from the Pastoral Social that it would guarantee the monthly payments.

The Pastoral Social also arranged with a manufacturer of prefabricated houses to sell houses to participating families at a special price of between \$220,000 (\$1,746) to \$250,000 (\$1,984), to be paid in monthly quotas of \$1,000 (\$7.93). The average monthly payments for lot and house is between \$24.59 and \$29.93.

A second phase of the program contemplates mutual help housing construction for other families, at a somewhat higher cost per family, and includes administrative costs.

Those families already participating in the first phase agreed to give one day of work a week to community improvement, such as putting in streets, building a church, etc.

The prefabricated house includes one to two rooms, a kitchen and a porch. Water is supplied through wells shared by several families; latrines are also shared, although several families are building their own latrines with the technical assistance of a Peace Corps volunteer. These will cost approximately \$55. Some families have used funds obtained from selling their dwellings in Chacarita to other families, to finance improvements in their new homes.

Although at the time of the study the community still did not have street lighting, it was due to be installed shortly, the result of requests by the Pastoral Social and advocacy on the part of the Isla Valle community organization. Although train service to the city is available, it is far from adequate, and the community organization is working to obtain better services in this regard, as well as to increase the number of classrooms available to the children of the new community.

## 2. Selection of Sample

Local conditions encountered in Paraguay impeded identification of a representative interviewee sample in each community selected for the survey, as planned in the methodology, beyond an approximately equal division between men and women interviewees. Thus, while it was possible to interview 30 individuals in Chacarita (16 men and 14 women), only 20 individuals (10 men and 10 women) were interviewed in each of the two

remaining communities of Nueva Trinidad and Isla Valle. Upon analysis of the composition of the sample in each community, it was apparent that a valid comparative analysis of male and female socioeconomic and demographic data between communities would not be possible, although some gross comparisons between the communities could still be made. The conditions of selection resulted in a lack of sufficiently comparable male-female categories in the two formal communities, although in Chacarita, where the conditions for selection were relatively more favorable, it was possible to identify a sample which permitted comparative analysis of socioeconomic and demographic data by sex.

The problems noted above did not present the same obstacles in obtaining a sex-differentiated analysis between the three communities with respect to preferences, experiences, and barriers in the area of shelter, since here we were primarily interested in differences in response between men and women, regardless of other possible variables, such as age, head of household, number in the family, etc., although these would have been of interest had sufficient comparability been available.

### 3. Analysis of Data

#### a. Basic Socioeconomic and Demographic Data by Community. (See Table 1.)

An examination of comparative data between the three communities indicates clear differences between the formal and informal sectors, as well as between the sexes, by community. It is interesting to note that the two formal communities (Nueva Trinidad and Isla Valle) have a higher percentage of individuals over thirty, which may indicate that those who are best able to improve their shelter conditions are families who have attained greater economic stability over time. This is supported by a comparison of data on average and median monthly incomes (see Table 2), which shows that families in formal communities are in higher income distribution brackets in comparison to Chacarita.

The differences in head of family status encountered in the survey sample between the communities is a direct effect of the high number of women heads of household found in the Chacarita sample (78 percent) as compared to the other two communities (10 percent and 20 percent, respectively). While it is important to keep in mind that the samples were selected literally at random (as compared to a random sample), it is still noteworthy that these differences emerged. The higher percentage of "members of family" in the two formal communities is a reflection of the higher number of housewives found in their sample. Since the sample in the formal communities came from Chacarita, it can be inferred that only a minimal percentage of women heads of household in the squatter communities were able to take advantage of the housing programs offered in Nueva Trinidad and Isla Valle, as compared to the male heads of household.

The elevated percentage of women heads of household in Chacarita impacts other comparative data categories as well. One hundred percent of men and women interviewed in Chacarita contribute financially to family maintenance, while the figures for the other two communities reflect the

higher number of non-contributing housewives. Sixty-two percent of the men in Chacarita contribute more than half of the family income, while 86 percent of the women in the Chacarita sample contribute more than half of the family's economic support (see Table 4).

While comparatively fewer women contribute economically to family maintenance in the Nueva Trinidad and Isla Valle samples, their percentages are still considerable. Seventy percent contribute in Nueva Trinidad and 40 percent in Isla Valle, albeit less than 50 percent of the family total, with the exception of three women heads of household in these communities, who contribute more than 50 percent. The higher number of women working in Nueva Trinidad as compared to Isla Valle may be related to the lower family income in the latter community, which puts pressure on the women to contribute to the expenses related to their new homes.

Those interviewees in the sample who earn money do so in petty trades, services and the informal sector, with the majority in the latter two categories. (See Table 1.) In the group interviewed, the overwhelming proportion of those working in services were domestics, while the informal sector included street vendors (some of whom obviously dealt in contraband trade, though it was not identified as such), sellers of lottery, etc. Petty trades included carpenters, shoemakers, plumbers, seamstresses, and the like.

If the above data are disaggregated by sex, we find that 60 percent of the women who work are employed in services, as compared to one percent of the men; 25 percent of the women who work are employed in petty trade, as compared to 70 percent of the men, while 35 percent of the working women are occupied in the informal sector as compared to 23 percent of the working men. Although figures on average incomes for these occupational categories were not available, a comparison of family incomes (Table 2) and occupations by sex of head of household (Table 4) in Chacarita, indicates that the women are grouped in the lowest paying categories.

The women-headed households in Chacarita account for the differences between communities in Item 5, Table 1, "No. of Persons in Home." While the two formal communities indicate larger families (five or more) a comparison of the data by sex within Chacarita (Table 4) shows that 71 percent of the women have less than five members, while the men present family sizes similar to those of the other two communities. These data are even more revealing if we consider that of the total number of women in Chacarita that have less than five family members, 90 percent are women heads of household.

#### Shelter Data

A review of the shelter data on Table 1 shows the precarious situation of the home owners in Chacarita as well as those who rent there, in comparison with the residents of the two formal communities. The latter group have achieved a stable shelter base which will enable them to plan and work toward future life goals with some sense of security and motivation; the sample group in Chacarita are living, if not day to day, at least

month to month, since they cannot be certain when the government will, as it has already announced, reclaim the land to which they have no legal title.

If the home owners in Chacarita are in a precarious situation, the renters, and in particular, the women renters, are doubly so. Analysis of the data graphically illustrates the point:

Of the sixteen home owners in the Chacarita sample, 14 are men (see Table 4). Several indicated that they rent rooms to others. Of the ten individuals in the sample who live in rented quarters, all are women, nine of whom are heads of households. The women renters live in an average of 16.5m<sup>2</sup>, as compared to 44.5m<sup>2</sup> for the men (see Table 5).<sup>8</sup> The women pay an average of 28.5 percent of their monthly incomes for shelter (Table 7) compared to 7.7 percent for the men. The latter figure is dedicated to home improvements. At the same time, the median income for women in the Chacarita sample is ₡12,000 (\$95), while the equivalent figure for men in the Chacarita sample is ₡40,000 (\$317).

Comparing the women's income with average incomes for Nueva Trinidad and Isla Valle (see Table 2), it is apparent why more women heads of household did not participate in either project. If measured against the current national minimum for monthly wages in Paraguay, ₡27,000 (\$214), the women of this group, who depend on their own earnings to support themselves and their dependents, are among the poorest of the poor segments of the population in Asunción.

At the time that the government implements its planned reclamation of the flood plain upon which Chacarita is situated, it is difficult to see where women heads of household represented by the sample interviewed will find even minimally affordable shelter of the type they presently have. There seems little possibility that they could participate in any currently available or planned formal housing program. In this regard, it is instructive to note that the lower monthly income limit in Asunción for participation in the proposed program to be financed by HG-002 is \$116<sup>9</sup> (₡14,616), which is higher than the average for the women in the Chacarita sample (₡14,000, or \$111) and higher yet than their above-noted median of ₡12,000 (U.S. \$95).

b. Preferences and needs with respect to shelter.

This section of the analysis covers comparative responses of men and women, and totals between and within communities, to Items A through G (Perceived Preferences) and to Chart I (Needs) on the Individual Interview Form (Figure 2, Appendix). In displaying the information, responses indicating changes made and changes desired have been combined, since in both cases they illustrate preferences of the respondents.

<sup>8</sup>Three of the male homeowners in the Chacarita sample have lots of substantial size, i.e., 160m<sup>2</sup>, 155m<sup>2</sup> and 140m<sup>2</sup>, which accounts for the higher community average for Chacarita in Table 2. The median size of lot for the men in the Chacarita sample is 27.5m<sup>2</sup>.

<sup>9</sup>U.S. International Development Cooperation Agency, Agency for International Development, Paraguay Project Paper, Project Number 526-H6-002, Washington, D.C., September 1980.

### Housing

The data on Tables 9-15 illustrate priorities that reflect the different life situations of the interviewees in the survey sample. The responses on Table 11 clearly show the preference of the Chacarita sample for home ownership, and the satisfaction of that need in the two other communities. The urgent need for improved shelter conditions in Chacarita is further illustrated on Table 9 (see Appendix), where 56 percent of the men and 35 percent of the women express the need for legal security of tenancy (the higher number for men is undoubtedly correlated to the almost exclusive male home ownership in the Chacarita sample). At the same time, the women show a marked preference (42 percent) to obtain housing outside of Chacarita for environmental reasons as well as for security of tenancy (Table 10, Appendix).

Apparently the densities in Chacarita are such that the need for more room for living purposes emerges as a priority need for both men and women (Table 11), whereas the major preferred physical modification indicated in a formal community (Isla Valle) is the expansion of kitchen space.<sup>10</sup> The major preoccupation of both the men and women in Chacarita with basic shelter needs is further confirmed by the fact that they were the only ones to respond to item No. 6 (Preference for Other Type of Materials, etc.).

It appears that the residents of Isla Valle, having satisfied their immediate shelter needs, (in contrast to Nueva Trinidad, where they are still involved in this process), are now concerned, both men and women, with how their property can be used not only for shelter, but to improve their overall economic conditions. On the other hand the shelter situation of the inhabitants of Chacarita is so precarious that their main priority is to have more room for living purposes.

### Infrastructure

Preferences with respect to infrastructure were obtained both through secondary sources as well as through informal conversations with the community residents. However, the data did not permit systematic and quantifiable analysis due primarily to deficiencies in the way the questions were posed.

The respondents in Chacarita did not express either need or preference for infrastructure because their strategic location gives them access to most basic services, although not through formal channels. For example, water is supplied either from the earliest inhabitants (who obtained installed services from the municipality thirty years ago) or from public parks or buildings. With respect to electricity, the situation is similar: a few streets have public illumination, which provides "borrowed" electricity to the other community residents.

The families of both Nueva Trinidad and Isla Valle also did not express major preoccupation with respect to infrastructure because both housing projects include them in the plans for the future. In the meantime

<sup>10</sup>Since the original participants in the Isla Valle program received pre-fabricated houses, they are now working on modifying them to suit their individual preferences. The participants in Nueva Trinidad, a mutual-help construction program, are at this stage primarily concerned with completing their core houses.

the residents have availed themselves of the resources at hand to provisionally satisfy these basic needs. Thus, they have built latrines, wells, etc. It is interesting to note that in cases where the services cannot be easily obtained through informal means, the communities have organized themselves to obtain them through formal channels. Such is the case for provision of electricity for Isla Valle.

It is also of interest to note that there were no significant differences in preferences between men and women with respect to infrastructure.

### Community Services

It is clear from Table 12 that education is a prime concern for the sample group. While it would not appear from the table that Chacarita has the same concern, the lack of response to this variable is explained by the fact that Chacarita, because of its central location, has ample access to educational resources.

Other community services perceived as necessary by all of the interviewed sample are health and child care facilities, with the latter by far the most important. The need for child care facilities is significantly greater in Chacarita (63 percent of the Chacarita sample mentioned this) and while almost twice as many women as men indicate this need (85% the figure for male responses is still quite high (44 percent)). The response to this item in Chacarita is understandable in the light of the high number of working women in this community and the scarcity of child care resources. There is apparently only one formal child care facility in the area of Ricardo Brugada, from which the Chacarita sample was taken, and this has space for only 30 children for an area of approximately 3,500 families. While many informal child care arrangements are used, such as paying neighbors to care for the children of working parents, this evidently does not satisfy the need.

Isla Valle is the only community to mention the need for improved transportation services, which reflects the distance of the community from the central city and places of employment (25 kilometers) and the fact that it has only recently emerged as a suburb. While public transportation in metropolitan Asunción is reasonably adequate, this is not the case for areas in the expanding periphery of the city. The problem is apparently so acute in Isla Valle that the community organization has adopted improvement of transportation services, together with improvement of elementary school facilities, as its primary short-term goals. As might be expected, men in Isla Valle are twice as concerned as women over the issue of transportation, since far fewer women than men in the Isla Valle sample are employed outside of the home.

It is of interest to note that the need for improved police services is only mentioned in Chacarita, and while the number of mentions is low (4), three of the mentions were made by women, illustrating their greater concern for security.

### Participation in Community Activities

As a general initial comment, it is noteworthy that the interviewees as a whole showed a low level of participation in community activities, a situation which is even more obvious among women (see Table 14).

Isla Valle shows a higher level of participation in two of the variables considered, (Improvement of Physical, Environmental Infrastructure and Church Related Activities) which may be explained by a fact previously mentioned - that they have already satisfied their immediate housing needs and can dedicate time and efforts to other types of activities.

It is interesting to note the relatively significant participation of Chacarita inhabitants (30 percent of the sample) and a much higher percentage of the men, in political activities. This seems to be related to their perception that one of the important avenues to improving their living conditions is through their active participation in the leading political party's activities. Furthermore, some of the interviewees clearly manifested their expectations of counting on this political support in order to acquire their own homes.

#### c. Obstacles to Acquiring and Maintaining Shelter

A review of the responses to the section of the interview form related to obstacles perceived and experienced by the sample group with respect to acquiring and maintaining shelter, is revealing not only of significant differences between men and women's perceived obstacles and problems, but of the overall factors affecting low-income populations' accessibility to housing:

##### Legal Situation

Given the lack of the legal constraints to women's ownership of property in the country, it is not surprising that this did not emerge as a problem among women in the sample. The one woman who mentioned this was from Chacarita, and a property owner. She was reflecting the insecurity of not having legal title to the land. Women's concern over legal issues emerged on another level - that of fear of transactions involving legal terms and commitments. Here, many women felt on insecure grounds because they lacked knowledge about legal matters in general. This insecurity was also manifested in the replies to Item 3-c (Organizational prerequisites), as well as Items 6 and 7 ("Lack of Information" and "Self-Exclusion"), Table 15.

##### Socio-Cultural Patterns

This item reflects different problems in the three communities. The three women mentioning this in Chacarita saw the fact that they were single mothers as a barrier to being accepted into programs providing improved housing, even if these were available.<sup>11</sup> The respondents in Isla Valle and Nueva Trinidad are referring to the "individualism" which they

<sup>11</sup>These comments were offered during the interviews and were recorded on the interview forms.

feel is responsible for the lack of community collaboration in completing mutual-help tasks. This is confirmed by their responses to item 4 in the same table.

### Organizational Obstacles

It is clear on reviewing this item that the survey group perceives that the policies and prerequisites of shelter-related institutions are a major obstacles to their acquiring improved shelter. While only one person in the whole sample has approached a housing agency for assistance (with negative results), most of those responding to this item commented on the fact that there was little point in approaching any of the housing or credit institutions, since they would be rejected because of their low economic status. This was particularly true of the respondents in Chacarita, and is confirmed by their responses to Item 5 ("Personal Economic Situation") as well as to Item 3.

A second reason frequently mentioned as an obstacle in the "Organizational" category was the paperwork and documentation required by the formal institutions, both public and private (Item 3c - Table 15). Both women and men agreed on this point. A sub-theme expressed in the women's comments was their fear of the legal aspects that might be involved, in relation to their lack of knowledge about legal matters.

A telling confirmation of the sample group's perception that the policies and prerequisites of the formal shelter-related organizations are barriers to their acquiring adequate shelter is the fact that those in the group who were able to acquire better shelter in Nueva Trinidad and Isla Valle were assisted by rather loosely-structured religious organizations. The financial requirements of the programs they offered were well within the respondents' capacity to pay, and paperwork in both programs was kept to a minimum. A third factor in their favor, from the point of view of the program participants, was that the organizations came to them to invite their participation. They did not have to seek the programs out.

### Personal Economic Situation

This item drew a high response from the sample group, and it was here that a clear differentiation emerged between men and women. Sixty-four percent of the women, as against 27 percent of the men, perceived (correctly, as the data have shown) that their lack of sufficient income was an overwhelming obstacle to acquiring adequate shelter. This was particularly true of the women in the Chacarita group, where 92 percent of the women responded to this item.

### Lack of Information

A significant number of women commented during the interviews that they did not know about housing programs, or where to go to find out about them. Again, the women in Chacarita were the most insecure on this point.

### Self-Exclusion

This category was included on the interview form to determine whether individuals' (and especially women's) negative perceptions about themselves and the environment that surrounds them, constituted one of the obstacles to their acquiring adequate shelter.

A high percentage of individuals, particularly in Chacarita, considered that barriers such as illiteracy, single motherhood, lack of education, poverty, etc., excluded them from the possibility of improving their lives. Consequently they saw no reason to seek out or expect a better shelter situation.

#### d. Summary and Findings

From the overall analysis of the findings of the study, it is possible to infer that there are some significant socioeconomic and cultural differences between both the men and the women of the sample and the communities under study. If some of the main socioeconomic indicators for the Chacarita sample are analyzed, (e.g., family income, size of dwelling, home ownership, employment opportunities), it can be clearly inferred that women heads of household are in a much more unstable, precarious and vulnerable socioeconomic situation than men heads of household. This situation for women heads of household can also be indirectly measured when comparing data among the three communities. For example, the number of women-headed households in Chacarita is much higher than that of the other two communities, which reflects their limited participation in this type of housing program. Thus, it can be inferred that the combination of socioeconomic factors examined above have a negative impact on the access of women heads of households to adequate shelter.

If the sample group's perceived necessities and aspirations towards housing, community infrastructure and services are analyzed, it becomes apparent that most of their responses are directly related to their actual housing situation. Thus those who lack basic services such as educational facilities (as is the case in Nueva Trinidad and Isla Valle) will mention these as their basic preoccupation, while Chacarita residents, who do have access to educational centers, but do not enjoy a secure housing situation, will point out the latter as their main aspiration.

In this section it was interesting to note that there were no major differences between the perceptions of men and women.

Finally, with respect to the issue of obstacles to acquiring and maintaining shelter, one of the most significant conclusions was to reinforce the hypothesis that the objective socioeconomic situation (basically the income levels and employment stability) is one of the main barriers to access to any adequate housing or shelter project. What is even more revealing for the objectives of the study, is that the negative impact of this variable is especially felt by women.

It is important to note that there are other factors besides the socioeconomic situation that constitute obstacles to the general improvement of the sample group's living conditions. The most important of

these factors are: inadequate information channels; inability to cope with the paperwork and legal requisites of formal credit and shelter institutions; lack of community organization and collaboration, which delayed completion of mutual help housing; problems of self-esteem; etc. Again, the impact of these factors is especially felt by women, particularly those of Chacarita, who are in the most insecure and vulnerable situation.

e. Needs Perception: Project Planners, Administrators and Target Population.

There appears to have been a basic identification and responsiveness on the part of the planners and administrators of the housing programs examined in this study with the perceived needs of the target population and with relatively minor points of divergence.

In the case of Isla Valle, the persons living in the new community expressed, both in the interviews as well as informal conversations, their overwhelming satisfaction at having finally acquired their own home. Several respondents indicated that they would have preferred the houses to be made of brick, rather than the wood used in the prefabricated homes offered in the project. The reason for this preference seems to have been based on the cultural norm that brick has more status, rather than on any inconvenience with or defect in the material itself. The planners of the project, the Pastoral Social, originally chose the wood as the most economical solution for the target group, and the families participating in the program recognize this fact. Based on their comments, the choice of materials in this case is a very minor complaint compared to the positive fact of finally having acquired decent and affordable shelter, something most of them said they never dreamt would be possible.

Nonetheless based on the experience with this preliminary group, the promoters of the project have initiated a second stage for new families, in which the houses will utilize brick. The higher cost of this material will be somewhat counterbalanced through use of a system of mutual-help construction.

A somewhat analogous situation exists in the project in Nueva Trinidad. While the participants express almost disbelief at finally having acquired property and shelter, their "wish list" would include a larger home, with more room. Nonetheless, they too understand that the current project has been designed for maximum affordability, and they are prepared to add to the constructed area of their homes as their own resources permit.

APPENDIX A

Instruments Used in Paraguay Survey

**SOCIO-ECONOMIC PROFILE OF COMMUNITY TO BE STUDIED**

**I. Community: General**

Name:

No. shelter units:

Location:

Years of existence:

Total size (hectares)

Total population:                      Feminine:                      Masculine:

Ages:

0 - 5;    6 - 12;    13 - 18;    19 - 24;    25 - 36;    37 - 54;    More than 54.

(No \_\_\_%) (No \_\_\_%) (No \_\_\_%) (No \_\_\_%) (No \_\_\_%) (No \_\_\_%) (No \_\_\_%)

Woman

Man

Total

**II. Community Inventory**

Codified  
Information                      Rating

1. Location with reference to fixed points:

1.10 Distance by public transport to the center of the city	Less than 1/4 hour	100%
	1/4 - 1 hour	75%
	1 - 1 1/4 hour	50%
	1 1/4 - 2 hours	25%
	More than 2 hrs	-0-

1.11 Considering an area defined by a radius of distance of half an hour by public transport from the community

1.112(a) How many available jobs are there, as a % of the population?	35% or more	100%
	20 - 35%	90%
	15 - 19%	80%
	10 - 14%	70%
	3 - 9%	60%
	2% or less	50%

1.112(b)	Considering an area defined by 1 hour's transportation time;	35% or more 20 - 35% 25 - 19% 10 - 14% 5 - 9% 0 - 4%	80% 70% 60% 50% 40% 30%
1.112(c)	Considering a radius of 1½ hour's;	35% or more 20 - 34% 15 - 19% 10 - 14% 5 - 9% 0 - 4%	50% 40% 30% 20% 10% 5%
1.112(d)	Considering a radius of 2 hours;	35% or more 20 - 34% 15 - 19% 10 - 14% 5 - 9% 0 - 4%	20% 10% 5% -0- -0- -0-
1.112(e)	Considering a radius of other time;		-0-
1.113(a)	Considering the area determined by 1.11, the following commerce and services are available:		
	(a) food		20%
	(b) clothing		20%
	(c) complementary services (bank, post office, barber)		20%
	(d) professional services (lawyer, dentist)		20%
	(e) recreation/diversion		20%
			<u>100%</u>
1.113(b)	Considering the area as defined by 1.112b, codify the following services with a value for 10% for each item:		
	(a) food		10%
	(b) clothing		10%
	(c) complementary services (bank, post office, barber)		10%
	(d) professional services (lawyer, dentist)		10%
	(e) recreation/diversion		10%
			<u>50%</u>
1.113(c)	The same as above with area defined by 1.112(c), with an item value of 5%:		
	(a) food		5%
	(b) clothing		5%
	(c) complementary services (bank, post office, barber)		5%
	(d) professional services (lawyer, dentist)		5%
	(e) recreation/diversion		5%
			<u>25%</u>
1.113(d)	Other cases		-0-
1.2	<u>Legal Status of the Community</u>		
1.21	Legally Recognized	Yes No	100% 0
1.22	No. housing units legally deeded + total nos. of units	%	%
1.23	No. families homeowners + No. of housing units	%	%

1.24	No. families renting + No. families owners	0 - .25% 26 - .50% 51 - 75% 76 - 100%	100% 50% 25% -0-
1.25	No. families renting houses + No. housing units	0 - 5% 6 - 10% 10 - 25% 20 - 50% More than 50%	100% 75% 50% 25% -0-
1.30	Areas and density + gross maximum according to municipal norms (or 500, if no norms available)	1 Or less 1 - 1.25 1.25 - 1.5	100% 50% 25%
1.31	No. persons+No. hectares (gross density)	more than 1.5	-0-
1.32	Public areas (streets & sidewalks) + total area	20 - 25% 15-20% or 26-35% 10-19% or 36-50% less than 10% less than 50%	100% 90% 50% -0- -0-
1.33	Semi-Public Areas (commerce, institutional, industrial) + total area	15 - 20% 12-15% or 20-30% 10-12% or 30-50% Less than 10% More than 50%	100% 90% 30% -0- -0-
1.34	Size of lots (average) + minimum municipal norms	1 or more .75 - .99 .50 - .74 .25 - .49 0 - .24	100% 75% 50% 25% -0-
1.35	Sq. meters constructed per person + 6 <sup>m<sup>2</sup></sup>	0 - 100% (0 - 1)	
1.40	Basic services		
1.41	No. of lighted streets + No. of streets	0 - 100%	
1.42	No. houses with light + No. total houses	0 - 100%	
1.43	No. streets with water pipes + No. streets	0 - 100%	
1.44	No. houses with water connec- tions + No. houses	0 - 100%	
1.45	No. streets with sewage pipes + No. streets	0 - 100%	
1.46	No. of houses with sewage connections + No. houses	0 - 100%	
1.47	No. paved streets + No. streets	0 - 100%	
1.48	No. houses with garbage collec- tion + No. houses	0 - 100%	
1.49	No. finished houses + No. houses	0 - 100%	

1.50 Community Services

1.51 No. police working in the area +  
(No. families x 1000) 0 - 100%

1.52(a) Firemen:  
Each truck in the city +  
each 10,000 inhabitants - 100%

(b) No. streets transitable by truck +  
No. streets in the community 0 - 100%

1.53 Transportation

(a) No. houses situated less than  
5 minutes on foot from a bus  
stop + total no. houses 0 - 100%

(b) No. minutes wait between buses + 5 0 - 100%

1.54 Education - Schools

(a) No. places in primary schools +  
15% total population 0 - 100%

(b) No. places in secondary schools +  
10% total population 0 - 100%

(c) No. places in vocational schools +  
10% total population 0 - 100%

1.55 Health

No. of doctors working in the area +  
each 5,000 inhabitants in the community 0 - 100%

1.56 Child care centers or maternal and infant services:

No. pre-school places available +  
10% total community population 0 - 100%

No. children attended by maternal-infant  
service + 10% total population 0 - 100%

1.57 Community centers:

No. houses located less than one kilometer  
from a community center + no. total houses 0 - 100%

1.58 Telephones:

No. houses located less than one kilometer  
from a telephone + No. total houses 0 - 100%

1.60 Community Collaboration

Groups active in the community

	<u>1 - 5 mos.</u>	<u>Established More than 5 years</u>	<u>Manage Funds</u>
Civic	No. x 1	No. x 2	No. x 3
Political	No. x 1	No. x 2	No. x 3
Religious	No. x 1	No. x 2	No. x 3
Social	No. x 1	No. x 2	No. x 3
Sports	No. x 1	No. x 2	No. x 3
Economic	No. x 1	No. x 2	No. x 3
Institutional	No. x 1	No. x 2	No. x 3

Totals + each 3,000 persons/  
population 0 - 100%

III. Community Efficacy

] This portion of the data should be obtained before visiting the community. The data can be confirmed by the interviews. If the data does not exist in available form, this part of the profile will be based exclusively on interviews, and the universe will be defined accordingly.]

1.0 Family Structure

- 1.1.1(a) Average age of head of family: \_\_\_\_\_
- (b) Average age of women heads of household: \_\_\_\_\_
- (c) Average age of male heads of household: \_\_\_\_\_
- 1.1.2(a) No. families headed by women +  
no. total families \_\_\_\_\_%
- (b) No. families headed by men +  
total no. families \_\_\_\_\_%
- 1.1.3(a) No. families with more than the  
average no. of members: \_\_\_\_\_
- (b) No. families headed by women with  
more than the average no. of members  
1.1.3(b) + 1.1.2(a) \_\_\_\_\_%
- (c) No. families headed by men with  
more than average no. of members  
1.1.3(c) + 1.1.3(a) \_\_\_\_\_%

1.2 Densities per housing unit

- 1.2.1(a) Square meter/psn. in housing of  
families headed by women + sq. m./psn. (II.1.3.5) \_\_\_\_\_%
- (b) Sq. meter/psn. in housing of  
families headed by men + sq. m/psn.(II.1.3.5) \_\_\_\_\_%
- (c) Sq. meter/psn. in housing of  
families where the major breadwinner  
is a woman + sq.m./psn.(II.1.3.5) \_\_\_\_\_%
- (d) Sq. meter/Psn. in housing of  
families where the major breadwinner  
is a man + sq.m/psn.(II.1.3.5) \_\_\_\_\_%

1.2.2. State of construction (i.e. "Finished) according to the classification given by the inhabitants

- (a) No. of houses of women-headed households in a  
finished state + total no. houses finished (II.1.4.9) \_\_\_\_\_%
- (b) No. of houses of male-headed households in a  
finished state + total no. houses finished (II.1.4.9) \_\_\_\_\_%
- (c) No. of houses where the main breadwinner is a  
woman, in a finished state + total no.  
finished (II.1.4.9.) \_\_\_\_\_%

1.2.3 See No. 1.3.2.9 - Home rentals.

1.3 Economic Situation

1.3.1 Work and Sources

- 1.3.1.1.(a) No. psns. between 12-50 years of  
age who work (Labor force): \_\_\_\_\_
- 1. Labor force + no. psns.  
between 12-50 years \_\_\_\_\_%

- 1.3.1.1.(b) No. women between 12-50 who work  
(Feminine Labor Force) <sup>1</sup>
1. + No. women \_\_\_\_\_ %
2. + Total Labor force \_\_\_\_\_ %
- 1.3.1.1.(c) No. men between 12-50 who work  
(Masculine Labor Force) <sup>2</sup>
1. + Total No. Men \_\_\_\_\_ %
2. + Total Labor Force \_\_\_\_\_ %
- 1.3.1.2. Sources of work
- (a) No. persons working in industry: \_\_\_\_\_
- (b) No. women working in industry: \_\_\_\_\_
- (c) No. men working in industry: \_\_\_\_\_
- (d) Percentage woman working in industry  
1.3.1.2.(b) + 1.3.1.2.(a) \_\_\_\_\_ %
- (e) Percentage of men working in industry  
1.3.1.2.(c) + 1.3.1.2.(a) \_\_\_\_\_ %
- 1.3.1.3.(a) Number persons working in commerce: \_\_\_\_\_
- (b) No. women: \_\_\_\_\_  
% of persons 1.3.1.3.(b) + 1.3.1.3.(a) \_\_\_\_\_ %  
% of F.L.F. 1.3.1.3.(b) + 1.3.1.1.(b) \_\_\_\_\_ %
- (c) No. men: \_\_\_\_\_  
% of persons 1.3.1.3.(c) + 1.3.1.3.(a) \_\_\_\_\_ %  
% M.L.F. 1.3.1.3.(c) + 1.3.1.1.(c) \_\_\_\_\_ %
- 1.3.1.4
- (a) No. persons working in services: \_\_\_\_\_
- (b) No. women \_\_\_\_\_  
% persons 1.3.1.4.(b) + 1.3.1.4.(a) \_\_\_\_\_ %  
% F.L.F. 1.3.1.4.(b) + 1.3.1.1.(b) \_\_\_\_\_ %
- (c) No. men \_\_\_\_\_  
% of persons 1.3.1.4.(c) + 1.3.1.4.(a) \_\_\_\_\_ %  
% of M.L.F. 1.3.1.4.(c) + 1.3.1.1.(c) \_\_\_\_\_ %
- 1.3.1.5
- (a) No. persons working in the informal sector: \_\_\_\_\_
- (b) No. women \_\_\_\_\_  
% persons 1.3.1.5.(b) + 1.3.1.5.(a) \_\_\_\_\_ %  
% F.L.F. 1.3.1.5.(b) + 1.3.1.1.(a) \_\_\_\_\_ %
- (c) No. men \_\_\_\_\_  
% of persons 1.3.1.5.(b) + 1.3.1.5.(a) \_\_\_\_\_ %  
% M.L.F. 1.3.1.5.(c) + 1.3.1.1.(c) \_\_\_\_\_ %
- (d) No. persons working in the home: \_\_\_\_\_
1. % of labor force 1.3.1.5.(d) + 1.3.1.1.(a) \_\_\_\_\_ %
2. No. women working in home + 1.3.1.5.(d) \_\_\_\_\_ %
3. No. men working in home + 1.3.1.5.(d) \_\_\_\_\_ %
- 1.3.2. Income
- 1.3.2.1. Distribution
- (a) No. persons earning more than 200%  
of Minimum Wage <sup>3</sup> \_\_\_\_\_  
+ total labor force (1.3.1.1.a) \_\_\_\_\_ %

1 F.L.F.  
2 M.L.F.  
3 M.W.

1.3.2.1.(b) No. women earning more than 200% M.W. \_\_\_\_\_

- 1. % of total no. of persons:  
1.3.2.1.(b) + 1.3.2.1.(a) \_\_\_\_\_%
- 2. % F.L.F.: 1.3.2.1.(b) + 1.3.1.1.(b) \_\_\_\_\_%

(c) No. men earning more than 200% M.W. \_\_\_\_\_

- 1. % total no. of persons:  
1.3.2.1.(c) + 1.3.2.1.(a) \_\_\_\_\_%
- 2. % M.L.F.: 1.3.2.1.(c) + 1.3.2.1.(c) \_\_\_\_\_%

1.3.2.2.

(a) No. persons earning between 100-200% M.W.: \_\_\_\_\_  
+ total labor force \_\_\_\_\_%

(b) Total no. women earning between 100-200% M.W.: \_\_\_\_\_

- 1. % Total no. of persons 1.3.2.2.(b) + 1.3.2.2.(a) \_\_\_\_\_%
- 2. % F.L.F. 1.3.2.2.(b) + 1.3.1.1.(b) \_\_\_\_\_%

(c) Total no. men earning between 100-200% M.W.: \_\_\_\_\_

- 1. % Total no. of persons: 1.3.2.2.(c) + 1.3.2.2.(a) \_\_\_\_\_%
- 2. % M.L.F. 1.3.2.2.(c) + 1.3.1.1.(c) \_\_\_\_\_%

1.3.2.3.(a) No. persons earning between 50-100% M.W.: \_\_\_\_\_  
+ Total Labor Force \_\_\_\_\_%

(b) Total no. women earning between 50-100% M.W.: \_\_\_\_\_

- 1. % No. women 1.3.2.3.(b) + 1.3.2.3.(a) \_\_\_\_\_%
- 2. % F.L.F. 1.3.2.3.(b) + 1.3.1.1.(b) \_\_\_\_\_%

(c) Total no. men earning between 50-100% M.W.: \_\_\_\_\_

- 1. % men earning between 50-100% M.W. 1.3.2.3.(c) + 1.3.1.1.(c) \_\_\_\_\_%
- 2. % M.L.F. 1.3.2.3.(c) + 1.3.1.1.(c) \_\_\_\_\_%

1.3.2.4.

(a) No. persons earning between 25-50% M.W.: \_\_\_\_\_  
+ Total Labor Force \_\_\_\_\_%

(b) No. women earning between 25-50% M.W.: \_\_\_\_\_

- 1. % of women earning between 25-50% M.W.: 1.3.2.4.(b) + 1.3.2.4.(a) \_\_\_\_\_%
- 2. % F.L.F. 1.3.2.4.(b) + 1.3.1.1.(b) \_\_\_\_\_%

(c) No. men earning between 25-50% M.W.: \_\_\_\_\_

- 1. % of men earning between 25-50% M.W.: 1.3.2.4.(c) + 1.3.2.4.(a) \_\_\_\_\_%
- 2. % M.L.F. 1.3.2.4.(c) + 1.3.1.1.(c) \_\_\_\_\_%

1.3.2.5.

(a) No. persons earning less than 25% M.W.: \_\_\_\_\_  
+ Total Labor Force \_\_\_\_\_%

(b) No. women earning less than 25% M.W.: \_\_\_\_\_

- 1. % women earning less than 25% M.W. 1.3.2.5.(b) + 1.3.2.5.(a) \_\_\_\_\_%
- 2. % F.L.F. 1.3.2.5.(b) + 1.3.1.1.(b) \_\_\_\_\_%

(c) No. men earning less than 25% M.W.: \_\_\_\_\_

- 1. No. men earning less than 25% M.W. 1.3.2.5.(c) + 1.3.2.5.(a) \_\_\_\_\_%
- 2. % M.L.F. 1.3.2.5.(c) + 1.3.1.1.(c) \_\_\_\_\_%

1.3.2.6. A. Family Income

(a) Average \_\_\_\_\_ + M.W. \_\_\_\_\_%

(b) Median \_\_\_\_\_ + M.W. \_\_\_\_\_%

(c) Mean \_\_\_\_\_ + M.W. \_\_\_\_\_%

B. Income, Female-headed households:

- a) Average \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.a: \_\_\_\_\_
- b) Median \_\_\_\_\_ + M.W.  
+ 1.3.2.5.A.b: \_\_\_\_\_
- c) Mean \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.c: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

C. Income, families where woman is main breadwinner:

- a) Average \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.a: \_\_\_\_\_
- b) Median \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.b: \_\_\_\_\_
- c) Mean \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.c: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

D. Income, male-headed households:

- a) Average \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.a: \_\_\_\_\_
- b) Median \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.b: \_\_\_\_\_
- c) Mean \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.c: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

E. Income, families where main breadwinner is a man:

- a) Average \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.a: \_\_\_\_\_
- b) Median \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.b: \_\_\_\_\_
- c) Mean \_\_\_\_\_ + M.W.  
+ 1.3.2.6.A.c: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1.3.2.7. Housing Expenditures

- a) No. women-headed families owning own home: \_\_\_\_\_  
+ II 1.1.2.a \_\_\_\_\_ %
- b) No. families where woman is main breadwinner,  
owning own home \_\_\_\_\_ + 1.1.4.a. \_\_\_\_\_ %
- c) No. male-headed families owning own home: \_\_\_\_\_  
+ II.1.2.2. \_\_\_\_\_ %
- d) No. families where main breadwinner is a man,  
owning own home \_\_\_\_\_ + II.1.2.2. \_\_\_\_\_ %

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

1.3.2.8. Family Expenditures

A. Community Average

- a) Average % spent in housing: \_\_\_\_\_
- b) Average % spent in infrastructure: \_\_\_\_\_
- c) Average % saved: \_\_\_\_\_

B. In women-headed households

- a) Average % in housing: \_\_\_\_\_ + 1.3.2.8.A.a) \_\_\_\_\_ %
- b) Average % in infrastructure \_\_\_\_\_ + 1.3.2.8.A.b. \_\_\_\_\_ %
- c) Average % saved: \_\_\_\_\_ + 1.3.2.9.A.c: \_\_\_\_\_ %

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

C. In families where the woman is the main breadwinner:

- a) Average % in housing: \_\_\_\_\_ + 1.3.2.8.A.a. \_\_\_\_\_ %
- b) Average % in infrastructure: \_\_\_\_\_ + 1.3.2.8.A.b. \_\_\_\_\_ %
- c) Average % saved: \_\_\_\_\_ + 1.3.2.8.A.c. \_\_\_\_\_ %

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

D. In families headed by man:

- a) Average % in housing: \_\_\_\_\_ + 1.3.2.8.A.a. \_\_\_\_\_ %
- b) Average % in infrastructure \_\_\_\_\_ + 1.3.2.8.A.b. \_\_\_\_\_ %
- c) Average % saved: \_\_\_\_\_ + 1.3.2.8.A.c. \_\_\_\_\_ %

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

E. In families where the major breadwinner is a man:

- a) Average % in housing \_\_\_\_\_ + 1.3.2.8.A.a. \_\_\_\_\_ %
- b) Average % in infrastructure \_\_\_\_\_ + 1.3.2.8.A.b. \_\_\_\_\_ %
- c) Average % saved: \_\_\_\_\_ + 1.3.2.8.A.c. \_\_\_\_\_ %

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- 1.3.2.9.a) No. families renting: \_\_\_\_\_
- b) No. female headed households, renting \_\_\_\_\_  
+ 1.3.2.9.a. \_\_\_\_\_
- c) No. families where the major breadwinner is a woman, renting: \_\_\_\_\_  
+ 1.3.2.9.a. \_\_\_\_\_
- d) No. male-headed households, renting: \_\_\_\_\_  
+ 1.3.2.9.1. \_\_\_\_\_
- e) No. families where the main breadwinner is a man, renting: \_\_\_\_\_  
+ 1.3.2.9.a. \_\_\_\_\_

1.4.0. Community Services

1.4.1. Education

- 1.4.1.1.a) No. illiterate: \_\_\_\_\_
- b) No. female illiterates: \_\_\_\_\_  
1. + 1.4.1.1.a. \_\_\_\_\_  
2. + Total No. women \_\_\_\_\_
- c) No. male illiterates: \_\_\_\_\_  
1. + 1.4.1.1.a. \_\_\_\_\_  
2. + Total No. men \_\_\_\_\_
- 1.4.1.2.a) No. persons completed primary school: \_\_\_\_\_  
+ Total No. persons \_\_\_\_\_
- b) No. women completed primary school: \_\_\_\_\_  
1. + 1.4.1.2.a. \_\_\_\_\_  
2. + Total No. women \_\_\_\_\_
- c) No. men completed primary school: \_\_\_\_\_  
1. + 1.4.1.2.a. \_\_\_\_\_  
2. + Total No. men \_\_\_\_\_
- 1.4.1.3.a) No. persons completed secondary school: \_\_\_\_\_  
+ Total No. persons \_\_\_\_\_
- b) No. women completed secondary school: \_\_\_\_\_  
1. + 1.4.1.3.a. \_\_\_\_\_  
2. + Total No. women \_\_\_\_\_
- c) No. men completed secondary school: \_\_\_\_\_  
1. + 1.4.1.3.a. \_\_\_\_\_  
2. + Total No. men \_\_\_\_\_

1.4.2 Health and Children's Services

- 1.4.2.1. Health
  - a) No. persons who have used community medical services (1 or more visits) + No. persons \_\_\_\_\_
  - b) No. women who have used community medical services: \_\_\_\_\_ + 1.4.2.1.a) \_\_\_\_\_  
+ No. women \_\_\_\_\_
  - c) No. men who have used community medical services: \_\_\_\_\_ + 1.4.2.1.a) \_\_\_\_\_  
+ No. men \_\_\_\_\_
- 1.4.2.2. If community maternal-child services exist, No. of women who have utilized them: \_\_\_\_\_
  - a) + Total No. of women \_\_\_\_\_
  - b) + Total No. of children \_\_\_\_\_
- 1.4.2.3. Pre-School facilities/services
  - a) No. children in the community included in formal programs: \_\_\_\_\_  
1. + No. places available \_\_\_\_\_  
2. + No. pre-school children \_\_\_\_\_
  - b) No. children involved in informal programs: \_\_\_\_\_  
+ Total No. children \_\_\_\_\_

- c) No. children cared for by mothers \_\_\_\_\_  
+ No. children \_\_\_\_\_
- d) No. children cared for by relatives \_\_\_\_\_  
+ No. children \_\_\_\_\_
- e) No. children cared for by neighbors: \_\_\_\_\_  
+ No. children \_\_\_\_\_

1.5.0. Community Relations

1.5.1. Community groups

- 1.5.1.1. No. persons who participate: \_\_\_\_\_  
+ No. persons \_\_\_\_\_
- 1.5.1.2. No. of women who participate: \_\_\_\_\_
  - a) + 1.5.1.1. \_\_\_\_\_
  - b) + Total No. women \_\_\_\_\_
- 1.5.1.3. No. men who participate: \_\_\_\_\_
  - a) + 1.5.1.1. \_\_\_\_\_
  - b) Total No. men \_\_\_\_\_
- 1.5.1.4. No. groups that have achieved  
change or improvement in services: \_\_\_\_\_  
+ No. groups \_\_\_\_\_
- 1.5.1.5.a) No. persons members: \_\_\_\_\_
  - b) No. women members: \_\_\_\_\_  
+ 1.5.1.5.a) \_\_\_\_\_
  - c) No. men members: \_\_\_\_\_  
+ 1.5.1.5.a) \_\_\_\_\_

**PERCEIVED PREFERENCES**

**A. HOUSING**

1. Finished house

a. Structure

b. Materials

c. Exterior finish

2. Furnishings

3. Addition to structure

4. Addition to lot

**B. INFRASTRUCTURE**

1. Water: Street \_\_\_ House \_\_\_

2. Light: Street \_\_\_ House \_\_\_

3. Sewage system: Street \_\_\_ House \_\_\_

4. Garbage collection

5. Paved streets

**C. COMMUNITY SERVICES**

1. Schools: Primary

Secondary

Vocational/Technical

Adult nonformal

Other

2. Health post

3. Child care center

4. Transportation

5. Police

6. Recreation/Parks/Sports

**D. COMPLEMENTARY SERVICES**

1. Markets

2. Telephone/Post Office

3. Church

4. Industry

5. Commerce

**E. COMMUNITY COLLABORATION**

1. Cooperatives:

Consumer

Producer

2. Environmental improvement projects

3. Activities of common interest

**F. PROPERTY**

1. Occupancy, deed

2. Rental contract

3. Lease contract

**G. LOCALE**

1. In re:

a. Social services

b. Transportation

c. Work

d. Social relationships

**CHART 1  
NEEDS**

1. Legal security

2. Physical security

3. Physical comfort (space, privacy, maintenance, cleanliness)

4. Health

5. Social (friendship)

6. Status, self-respect

7. Socio-cultural norms

8. Personal development

9. Improve economic status

a. Reduce costs

b. Better employment

c. Investment

d. Other (e.g., adding room for rental)

10. Other

**CHART 2**

**RESOURCES USED**

## INDIVIDUAL INTERVIEW FORM

Interviewee # \_\_\_\_\_ Community \_\_\_\_\_

Length of time in community \_\_\_\_\_

1. Sex                                      Female                                       Male
2. Age                                        Under 30                                       Over 30
3. Family status:                              Head of family                                       Member of family   
 Civil status:                                      Describe relationship: \_\_\_\_\_

4. Financial contributor:                      Yes                                       No   
 If "yes":                                      Less than 50%                                       More than 50%

5. Education:                                      Can read                                       Write   
 Schooling: Indicate highest grade completed \_\_\_\_\_  
 If vocational, indicate \_\_\_\_\_

6. Employment:                                      Outside of the home                                       In the home   
 Describe: \_\_\_\_\_  
 \_\_\_\_\_

7. No. of persons in the home:              Less than 5                                       Five or more

8. No. of sq. ft. in dwelling \_\_\_\_\_                                      No. of rooms \_\_\_\_\_

9. Family income (monthly) \_\_\_\_\_  
% of total income

10. Income dedicated: to shelter \_\_\_\_\_  
    to infrastructure \_\_\_\_\_  
    to food \_\_\_\_\_  
    to transportation \_\_\_\_\_  
    to savings \_\_\_\_\_  
    to tax \_\_\_\_\_

11. Rent home \_\_\_\_\_ Own home \_\_\_\_\_ Other (describe) \_\_\_\_\_  
 Lease lot \_\_\_\_\_ Own lot \_\_\_\_\_ Other (describe) \_\_\_\_\_

12. Use of or benefit from community services? \_\_\_\_\_  
 Describe: \_\_\_\_\_

13. Participation in community activities? \_\_\_\_\_  
 Describe: \_\_\_\_\_



**CHART 2  
RESOURCES USED**

**CHART 3  
OBSTACLES ENCOUNTERED:**

	1. Legal situation	2. Socio-cultural patterns	3. Organizational:	-- a. Functionaries	-- b. Policies	-- c. Prerequisites	4. Lack of community collaboration	5. Personal economic situation	6. Lack of information (indicate resources that were not investigated)	7. Self-exclusion (indicate resources that were not investigated)	8. Others
<b>1. Housing agency:</b>											
National - yes											
- no											
Municipality - yes											
- no											
<b>2. Other public agency:</b>											
National - yes											
- no											
Municipality - yes											
- no											
<b>3. Private builder/developer - yes</b>											
- no											
<b>4. Private financing entity - yes</b>											
- no											
<b>5. Informal lender - yes</b>											
- no											
<b>6. Charitable group - yes</b>											
- no											
<b>7. Political group - yes</b>											
- no											
<b>8. Community group - yes</b>											
- no											
<b>9. Cooperative group - yes</b>											
- no											
<b>10. Self-help - yes</b>											
- no											
<b>11. Loan through employer - yes</b>											
- no											
<b>12. Public community service organization - yes</b>											
- no											
<b>TOTALS</b>											

**CHART 2 ·  
RESOURCES USED**

- |   |
|---|
| 1. Housing agency:                              |
| National - yes                                  |
| - no  |
| Municipality - yes                              |
| - no  |
| 2. Other public agency:                         |
| National - yes                                  |
| - no  |
| Municipality - yes                              |
| - no  |
| 3. Private bullder/developer - yes              |
| - no  |
| 4. Private financing entity - yes               |
| - no  |
| 5. Informal lender - yes                        |
| - no  |
| 6. Charitable group - yes                       |
| - no  |
| 7. Political group - yes                        |
| - no  |
| 8. Community group - yes                        |
| - no  |
| 9. Cooperative group - yes                      |
| - no  |
| 10. Self-help - yes                             |
| - no  |
| 11. Loan through employer - yes                 |
| - no  |
| 12. Public community service organization - yes |
| - no  |

**TOTALS**

INDIVIDUAL INTERVIEW GUIDE

- Interviewee Data Interviewee #: \_\_\_\_\_ Community: \_\_\_\_\_
1. Sex \_\_\_\_\_ Female \_\_\_\_\_ Male \_\_\_\_\_ Length of time in community \_\_\_\_\_
2. Age \_\_\_\_\_ Under 30 \_\_\_\_\_ Over 30 \_\_\_\_\_
3. Family status: Head of family \_\_\_\_\_ Member of family \_\_\_\_\_  
Civil status: (i.e., married, \_\_\_\_\_ Describe relationship: \_\_\_\_\_  
\_\_\_\_\_
4. Financial contributor: Yes \_\_\_\_\_ No \_\_\_\_\_  
If "Yes": Less than 50% \_\_\_\_\_ More than 50% \_\_\_\_\_
5. Education: Can read \_\_\_\_\_ Write \_\_\_\_\_  
Schooling: Indicate highest grade completed \_\_\_\_\_  
If vocational, indicate \_\_\_\_\_
6. Employment: Outside of the home \_\_\_\_\_ In the home \_\_\_\_\_  
Describe: \_\_\_\_\_
7. No. of persons in the home: Less than 5 \_\_\_\_\_ Five or more \_\_\_\_\_
8. Number of square feet in dwelling \_\_\_\_\_ Number of rooms \_\_\_\_\_
9. Family income (monthly) \_\_\_\_\_ % of total income \_\_\_\_\_
10. Income dedicated to shelter \_\_\_\_\_  
" " " infrastructure \_\_\_\_\_  
" " " food \_\_\_\_\_  
" " " transportation \_\_\_\_\_  
" " " savings \_\_\_\_\_  
" " " tax \_\_\_\_\_
11. Rent home \_\_\_\_\_ Own home \_\_\_\_\_ Other (describe) \_\_\_\_\_  
Lease lot \_\_\_\_\_ Own lot \_\_\_\_\_ Other (describe) \_\_\_\_\_
12. Use of or benefit from community services? \_\_\_\_\_  
Describe: \_\_\_\_\_
13. Participation in community activities? \_\_\_\_\_  
Describe: \_\_\_\_\_

CHART 1 - A: PERCEIVED PREFERENCES

A. Housing

1. Finished house: a) Structure \_\_\_\_\_ b) Materials \_\_\_\_\_ c) Exterior finish \_\_\_\_\_
2. Furnishings: \_\_\_\_\_
3. Addition to structure: \_\_\_\_\_
4. Addition to lot: \_\_\_\_\_

B. Infrastructure

1. Water: Street \_\_\_\_\_ House \_\_\_\_\_
2. Light: Street \_\_\_\_\_ House \_\_\_\_\_
3. Sewage system: Street \_\_\_\_\_ House \_\_\_\_\_
4. Garbage collection \_\_\_\_\_
5. Paved Streets \_\_\_\_\_

C. Community Services

1. Schools: Primary \_\_\_\_\_ Secondary \_\_\_\_\_ Voc./Tech. \_\_\_\_\_  
Adult Non-formal \_\_\_\_\_ Other \_\_\_\_\_
2. Health post \_\_\_\_\_
3. Child care center \_\_\_\_\_
4. Transportation \_\_\_\_\_
5. Police \_\_\_\_\_
6. Recreation/ Parks/Sports \_\_\_\_\_

D. Complementary services

1. Markets \_\_\_\_\_
2. Telephone/post office \_\_\_\_\_
3. Church \_\_\_\_\_
4. Industry \_\_\_\_\_
5. Commerce \_\_\_\_\_

CHART 1-B: NEEDS

(Describe in each case)

1. Legal security \_\_\_\_\_
2. Physical security \_\_\_\_\_
3. Physical comfort \_\_\_\_\_ (space, privacy, maintenance, cleanliness)
4. Health \_\_\_\_\_
5. Social (friendship) \_\_\_\_\_
6. Status, self-respect \_\_\_\_\_
7. Socio-cultural norms \_\_\_\_\_
8. Personal development \_\_\_\_\_
9. Improve economic status \_\_\_\_\_
  - a) Reduce costs \_\_\_\_\_
  - b) Better employment \_\_\_\_\_
  - c) Investment \_\_\_\_\_
  - d) Other (e.g., adding room for rental)
10. Other \_\_\_\_\_

Chart 1-A: Perceived preferences (cont'd)

E. Community collaboration

1. Cooperatives: Consumer \_\_\_\_\_ Producer \_\_\_\_\_
2. Environmental improvement projects \_\_\_\_\_
3. Activities of common interest \_\_\_\_\_

F. Property

1. Occupancy, deed \_\_\_\_\_
2. Rental contract \_\_\_\_\_
3. Lease contract \_\_\_\_\_

G. Locale

1. In re:
  - a. Social services \_\_\_\_\_
  - b. Transportation \_\_\_\_\_
  - c. Work \_\_\_\_\_
  - d. Social relationships

CHART 2: RESOURCES USED

<u>Resource*</u>	<u>Positive*</u> <u>Result</u>	<u>Negative*</u> <u>Result</u>
Housing agency:		
National _____	_____	_____
Municipality _____	_____	_____
Other public agency:		
National _____	_____	_____
Municipality _____	_____	_____
Private builder/developer _____	_____	_____
Private financing entity _____	_____	_____
Informal lender _____	_____	_____
Charitable group _____	_____	_____
Community group _____	_____	_____
Political group _____	_____	_____
Cooperative group _____	_____	_____
Self-help _____		
Loan through employer _____	_____	_____
Public community service organization _____	_____	_____

\*Describe in each case

CHART 3: OBSTACLES ENCOUNTERED

(Describe in each case)

1. Legal situation
  
2. Socio-cultural patterns
  
3. Organizational:
  - (a) Functionaries
  
  - (b) Policies
  
  - (c) Prerequisites
  
4. Lack of community collaboration
  
5. Personal economic situation
  
6. Lack of information (indicate resources that were not investigated)
  
7. Self-exclusion           "           "           "           "           "
  
8. Others

APPENDIX B

Modified Instruments

APPENDIX B

Figure 1

SURVEY ON WOMEN AND HOUSING

Country \_\_\_\_\_

Community \_\_\_\_\_

Date \_\_\_\_\_

Interview No.: \_\_\_\_\_

Section I: Demographic Characteristics

1. Sex and Family Position of the Interviewee

Woman head of household	1 <input type="checkbox"/>
Man head of household	3 <input type="checkbox"/>

2. Structure of the Family Unit

- Couple with direct dependents (children, grandchildren, nieces, etc.) under 7 years of age 1
- Couple with dependents over 7 years of age 2
- Couple with dependents over and under 7 years of age 3
- Couple without direct dependents 4
- Single person with dependents under 7 years of age 5
- Single person with dependents over 7 years of age 6
- Single person with dependents over and under 7 years of age 7
- Single person without dependents 8
- Other \_\_\_\_\_ 9

(specify)

3. Number of direct economic dependents of the head of household \_\_\_\_\_

4. Age of Interviewee \_\_\_\_\_

5. Marital Status of Interviewee

single	1 <input type="checkbox"/>	divorced	4 <input type="checkbox"/>	widow	7 <input type="checkbox"/>
married	2 <input type="checkbox"/>	separated	5 <input type="checkbox"/>	other	_____
consensual union	3 <input type="checkbox"/>	abandoned	6 <input type="checkbox"/>	8 <input type="checkbox"/>	

(specify)

Education of the Interviewee

6. Reads

Yes	1 <input type="checkbox"/>
No	2 <input type="checkbox"/>

7. Writes

Yes	1 <input type="checkbox"/>
No	2 <input type="checkbox"/>

8. Attends School

Yes	1 <input type="checkbox"/>
No	2 <input type="checkbox"/>

9. Last approved year

None	00 <input type="checkbox"/>
Primary	1 <input type="checkbox"/>
Secondary	2 <input type="checkbox"/>
University	3 <input type="checkbox"/>

10. Vocational or Technical Training

No	1
Yes	2

\_\_\_\_\_  
(specify)

Section II: Present Housing Situation

- |                            |                            |                                |                      |
|----------------------------|----------------------------|--------------------------------|----------------------|
| 11. <i>House Structure</i> |                            | <i>Available Space</i>         |                      |
| Individual - 1 storey      | 1 <input type="checkbox"/> | 12. Number of rooms            | _____                |
| Individual - 2 storeys     | 2 <input type="checkbox"/> | 13. Number of dormitories      | _____                |
| Duplex house               | 3 <input type="checkbox"/> | 14. Number of persons          | _____                |
| Row house                  | 4 <input type="checkbox"/> | living in the house            | _____                |
| Tenement                   | 5 <input type="checkbox"/> | 15. Total constructed lot area | _____ m <sup>2</sup> |
| Other _____                | 6 <input type="checkbox"/> | 16. Plot size                  | _____ m <sup>2</sup> |
|                            | (specify)                  |                                |                      |

17. *Predominant Material of Walls*

- |                       |                            |                                   |                            |
|-----------------------|----------------------------|-----------------------------------|----------------------------|
| Cement or brick       | 1 <input type="checkbox"/> | Palm, bamboo, etc.                | 5 <input type="checkbox"/> |
| Wood                  | 2 <input type="checkbox"/> | Zinc                              | 6 <input type="checkbox"/> |
| Mud brick or similars | 3 <input type="checkbox"/> | Scraps (plastic, cardboard, etc.) | 7 <input type="checkbox"/> |
| Dung mixture          | 4 <input type="checkbox"/> | Other _____                       | 8 <input type="checkbox"/> |

(specify)

18. *Predominant Floor Material*

- |                |                            |             |                            |
|----------------|----------------------------|-------------|----------------------------|
| Tiles or brick | 1 <input type="checkbox"/> | Dirt        | 4 <input type="checkbox"/> |
| Cement         | 2 <input type="checkbox"/> | Other _____ | 5 <input type="checkbox"/> |
| Wood           | 3 <input type="checkbox"/> |             |                            |

(specify)

19. *Water Supply*

- |                          |                            |
|--------------------------|----------------------------|
| Public spring or well    | 1 <input type="checkbox"/> |
| Pipe out of home         | 2 <input type="checkbox"/> |
| Pipe in home             | 3 <input type="checkbox"/> |
| River or brook           | 4 <input type="checkbox"/> |
| Purchased, street vendor | 5 <input type="checkbox"/> |
| Other _____              | 6 <input type="checkbox"/> |

(specify)

20. *Electricity Service*

- |                        |                            |
|------------------------|----------------------------|
| None                   | 0 <input type="checkbox"/> |
| Street lights only     | 1 <input type="checkbox"/> |
| House light only       | 2 <input type="checkbox"/> |
| Street and house light | 3 <input type="checkbox"/> |
| Other _____            | 4 <input type="checkbox"/> |

(specify)

21. *Toilet Facilities*

- |                             |                            |
|-----------------------------|----------------------------|
| Shared sewer connection     | 1 <input type="checkbox"/> |
| Individual sewer connection | 2 <input type="checkbox"/> |
| Shared septic tank          | 3 <input type="checkbox"/> |
| Individual septic tank      | 4 <input type="checkbox"/> |

- |                    |                            |
|--------------------|----------------------------|
| Shared latrine     | 5 <input type="checkbox"/> |
| Individual latrine | 6 <input type="checkbox"/> |
| Other _____        | 7 <input type="checkbox"/> |

(specify)

None 0 *Existence of Basic Community Services*

- |                                      |                                |                               |
|--------------------------------------|--------------------------------|-------------------------------|
| 22. Public telephone                 | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 23. Garbage collection               | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 24. Primary school in the vicinity   | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 25. Secondary school in the vicinity | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 26. Park or recreation center        | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 27. Bus service                      | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 28. Paved streets                    | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 29. Health post                      | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 30. Communal center                  | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 31. Religious center                 | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 32. Market or commercial center      | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |
| 33. Police post                      | Yes 1 <input type="checkbox"/> | No 2 <input type="checkbox"/> |

Distance in Minutes to:

- 34. Nearest primary school \_\_\_\_\_
- 35. Nearest bus stop \_\_\_\_\_
- 36. Place of employment of head of household \_\_\_\_\_
- 37. Nearest health center \_\_\_\_\_
- 38. Nearest market or commercial center \_\_\_\_\_
- 39. Nearest vocational/technical education center \_\_\_\_\_

40. House Tenancy

- Rented 1
- (If renting proceed to question 52)
- Owned 2
- Shared 3
- Borrowed 4
- Other \_\_\_\_\_ 5
- (specify)

41. Lot Tenancy

- Rented 1
- Owned 2
- Borrowed 3
- Illegally occupied 4
- Other \_\_\_\_\_ 5
- (specify)

Only for Home Owners

42. Form of Purchase of the House

- Built with family's own resources 1
- Inherited 2
- Built through mutual help 3
- Built with a loan from \_\_\_\_\_ 4
- (specify)
- Other \_\_\_\_\_ 5

43. Monthly Sums Dedicated to Shelter Payments \$ \_\_\_\_\_

*Additions and/or Improvements Introduced to the House and Uses*

44. Addition of rooms

- No 1
- Yes for family uses 2
- for rental 3
- for workshop 4
- for a small store 5
- Other \_\_\_\_\_ 6
- (specify)

45. Addition of bedrooms

- Yes 1  No 2

46. Kitchen expansion

- Yes 1  No 2

47. Expansion of windows

- Yes 1  No 2

48. Front porch

- No 1
- Yes Aesthetic purposes 2
- Social and recreational purposes 3
- Ventilation 4
- Working purposes 5
- For sales activities 6
- Other \_\_\_\_\_ 7
- (specify)

49. Lot utilization

- No 1
- Addition of rooms for family uses 2
- Workshops 3
- Addition of rooms for rental 4
- Garden 5
- Vegetable and fruit garden 6
- Domestic animals 7
- Other \_\_\_\_\_ 8
- (specify)



58. (continued)

- Lack of money 3
  - Lack of employment opportunities 4
  - Physical limitations to obtain a better paying job: illness, age, etc. 5
  - Other \_\_\_\_\_ 6
- (specify)

59. Problems related to the characteristics and requisites of Housing Projects (HP)

- Not mentioned 1
  - Yes Existing HPs do not reach the poor 2 
    - HP's location is economically inconvenient: far from employment sources, expensive in transportation, etc. 3
    - HP's location is socially inconvenient (far from the family, far from the center of the city, etc.) 4
    - HPs require integrated families (father, mother and children) 5
    - HPs require small family sizes 6
    - Unable to participate in a HP requiring collaboration in building houses: no available time, children are too small, etc. 7
    - Terms of payment of existing HPs are impossible to meet 8
    - Other \_\_\_\_\_ 9
- (specify)

60. Problems of Self-Image

- Not mentioned 1
  - Yes There are no possibilities to progress for the poor 2 
    - Single women have no alternatives or possibilities to progress 3
    - I am too ignorant, too uneducated to participate in a HP 4
    - Other \_\_\_\_\_ 5
- (specify)

61. Problems related to lack of information

- Not mentioned 1
  - Yes There is no available information on HPs 2 
    - Don't know where to find the necessary information 3
    - Other \_\_\_\_\_ 4
- (specify)

62. Other problems and limitations

- Not mentioned 1  Yes \_\_\_\_\_ 2
- (specify)

*Basic Services Perceived as Necessary in Any Housing Project*

- 63. Water pipe No 1  Yes: In home 2  Out of home 3  In and out of home 4
- 64. Flush toilet No 1  Yes: Individual 2  Shared 3
- 65. Electricity No 1  Yes: Street light 2  House light 3  Street and house lights 4

- 66. Public telephone Yes 1  No 2
- 67. Garbage collection Yes 1  No 2
- 68. Primary school in the vicinity Yes 1  No 2
- 69. Secondary school in the vicinity Yes 1  No 2
- 70. Park or recreation center Yes 1  No 2
- 71. Bus service Yes 1  No 2
- 72. Paved streets Yes 1  No 2
- 73. Health post Yes 1  No 2
- 74. Communal center Yes 1  No 2
- 75. Religious center Yes 1  No 2
- 76. Market or commercial center Yes 1  No 2
- 77. Police post Yes 1  No 2

*Rooms and Usable Space Considered as Necessary in a House*

- 78. Front porch
  - No 1
  - For working or sales purposes 2
  - For family uses 3
- 79. Space in lot for vegetable garden and/or animals
  - No 1
  - Yes 2
- 80. Space in lot for additional rooms
  - No 1
  - For rental 2
  - For working purposes 3
  - For family use 4
- 81. Separate room for small store or workshop
  - No 1
  - Yes 2
- 82. Separate kitchen No 1  Yes 2
- 83. Separate living room No 1  Yes 2
- 84. Separate dining room No 1  Yes 2
- 85. Number of bedrooms \_\_\_\_\_
- 86. Other \_\_\_\_\_ No 1  Yes 2   
(specify)

Section IV: Family Income and Expenses

- 87. Do you have any type of earning activity? No 1  Yes 2
- 88. Number of earners in the family \_\_\_\_\_
- 89. Number of persons who contribute to the family income \_\_\_\_\_
- 90. Average monthly family income (including the contributions to the family income of those members of the family who have an earning activity and any other type of income deriving from: family support, social assistance programs, pensions, sales, etc.) \_\_\_\_\_

*Monthly Family Expenditures*

91. Payments for basic housing services (electricity, water, garbage collection, etc.) \_\_\_\_\_
92. Rent or any type of housing services (mortgages, loans, taxes) \_\_\_\_\_
93. Any other type of loans or debts \_\_\_\_\_
94. Transportation \_\_\_\_\_
95. Medical expenses \_\_\_\_\_
96. Food \_\_\_\_\_
97. Recreation \_\_\_\_\_
98. Education (schools, books, uniforms) \_\_\_\_\_
99. Clothing \_\_\_\_\_
100. Savings \_\_\_\_\_
101. Other \_\_\_\_\_  
(specify) \_\_\_\_\_
102. Total family expenditures \_\_\_\_\_

Section V: Employment Situation of the Interviewee

(Those who don't have an earning activity, proceed to Section VI)

103. *Occupational Category*

- |                             |                            |                        |                            |
|-----------------------------|----------------------------|------------------------|----------------------------|
| Employer                    | 1 <input type="checkbox"/> | Permanent wage earner  | 4 <input type="checkbox"/> |
| Self-employed, regularly    | 2 <input type="checkbox"/> | Occasional wage earner | 5 <input type="checkbox"/> |
| Self-employed, occasionally | 3 <input type="checkbox"/> | Other _____            | 6 <input type="checkbox"/> |
- (specify)

104. Average monthly income during the last six months \_\_\_\_\_

105. Average number of hours worked per week \_\_\_\_\_

106. *Job Stability.* Last year had work:

- |                  |                            |                            |                            |
|------------------|----------------------------|----------------------------|----------------------------|
| All year round   | 1 <input type="checkbox"/> | Less than half of the year | 4 <input type="checkbox"/> |
| Most of the year | 2 <input type="checkbox"/> | Recently started to work   | 5 <input type="checkbox"/> |
| Half of the year | 3 <input type="checkbox"/> | Don't know                 | 6 <input type="checkbox"/> |

107. Do you perform your work: In home 1  Out of home 2 108. *Occupation:* Description of the type of work performed by the interviewee  
\_\_\_\_\_

Section VI:  
Participation of the Interviewee in Formal and  
Nonformal Organizations

109. *Participation in any type of organization* (communal, political, religious, etc.) No 1  Yes 2   
(End of interview for those who answer "no.")



APPENDIX B

Figure 2

Operational Guide for the Interviewer

1. GENERAL INSTRUCTIONS TO THE INTERVIEWER
  - 1.1. Field Research Instruments
    - (1) Survey Form
    - (2) Field Diary
  - 1.2. Interviewee Categories
    - (1) Woman Head of Household
    - (2) Male Head of Household
  - 1.3. Interviewing Technique
  - 1.4. Length and Number of Interviews
  - 1.5. Research Procedure
  - 1.6. Filling out the Survey Form
2. SPECIFIC INSTRUCTIONS AND OPERATIONAL DEFINITIONS RELATED TO THE SURVEY FORM
  - 2.1. Section I: Demographic Characteristics
  - 2.2. Section II: Present Housing Situation
  - 2.3. Section III: Perceived Housing Needs and Limitations
  - 2.4. Section IV: Family Income and Expenses
  - 2.5. Section V: Employment Situation of the Interviewee
  - 2.6. Section VI: Participation of the Interviewee in Formal and Nonformal Organizations

## OPERATIONAL GUIDE FOR THE INTERVIEWER

### 1. General Instructions to the Interviewer

#### 1.1. Field Research Instruments

The field work will be carried out with the help of two basic instruments:

(1) Survey Form: A structured questionnaire which includes the different topics and questions that must be covered by the interviewer. It is divided into six (6) main sections, each section having a limited set of questions and each question including a list of the different possible answers or alternatives. For each question there is usually an open space for "other" in the event that the answer given by the interviewee cannot be located in any of the listed alternatives.

(2) Field Diary: The interviewer should avoid to the extent possible taking the survey form to the interview. Instead, she/he should prepare (preferably in a note book and not in loose sheets) a list of the different topics and questions that must be covered, leaving enough space under each question to record answers as literally as possible. This instrument is known as the field diary.

#### 1.2. Interviewee Categories

The interviewees must necessarily belong to one of the following categories:

(1) Woman Head of Household: The head of household will be defined as the person who is principally responsible for the economic support of the family. In this case it must be a woman.

(2) Male Head of Household:

Every interviewer will be assigned an equal number of interviews for each of these categories.

#### 1.3. Interviewing Technique

For the collection of the required data the interviewer will use the technique known as an open-structured interview. This means that the interview will be carried out in the form of an open dialogue, in which the interviewer is responsible for formulating the appropriate questions and

the interviewees are permitted to express themselves freely. Nevertheless, the interviewer must have permanent control of the dialogue, leading it towards the different topics that must be covered and that were previously noted in the field diary.

#### 1.4. Length and Number of Interviews

The length of the interviews has been estimated between one hour and one hour and a half. Each interviewer should be able to perform an average of five (5) interviews daily.

#### 1.5. Research Procedure

Ideally, the work of the interviewers should be organized in the following way:

(a) Mornings and early afternoons should be dedicated to the field work, i.e., to fill out the five interviews assigned daily to each one of the interviewers.

(b) The rest of the afternoon should be dedicated to transferring to the survey form, the information recorded in the field diary, identifying each of the responses given by the interviewees to the different questions with one of the possible answers listed in the survey form. The advantages of carrying out the field work and filling out the questionnaire on the same day are many:

(1) the interviewer will have a recent memory of the relevant topics covered during the interview (especially of those that s(he) was unable to write down);

(2) the interviewer will immediately find out if any of the requested topics or questions were left out and will be able to fill out the encountered gaps first thing the next day;

(3) by comparing the answers given by the interviewees with the corresponding list of alternative responses presented in the survey form, the interviewer will find out whether s(he) is formulating the questions correctly and obtaining the desired replies.

(c) In those cases in which it is impossible to locate the interviewees during the daytime, the interviews will have to be carried out at night and the survey forms filled out next day.

#### 1.6. Filling Out the Survey Form

There are some general principles that must be followed when filling out the survey forms:

(a) The survey forms must be completely filled out. This implies that each question must appear with its corresponding answer, unless the contrary is specified. For example, questions 42 to 51

45

are exclusively dedicated to home owners, but this is clearly specified in the questionnaire, and persons not included in this category (basically those who are renters) must proceed with the following questions.

(b) For each question or topic, only one answer must be marked in the corresponding square.

(c) Given a question where it is absolutely necessary to use the space for "other" (because the interviewee's response is impossible to classify within any of the given alternatives), this "other" alternative should always be specified.

(d) In special cases where the interviewer feels that s(he) recorded relevant data or information that is not contained in the survey form, s(he) may add an extra sheet of paper to the questionnaire, including the information and the pertinent clarifications.

## 2. SPECIFIC INSTRUCTIONS AND OPERATIONAL DEFINITIONS RELATED TO THE SURVEY FORM

In this section clarifications and/or definitions are provided for those questions that are considered to need further explanation beyond that provided in the survey form in order to be properly filled out.

### 2.1. Section I: Demographic Characteristics

#### Question No. 2: Structure of the Family Unit

The objective of this question is to find out whether the basic family unit in its present situation is composed of a couple (regardless whether the union is formal or consensual) and their direct dependents, or by a single person (in the sense of not having a partner) and his (her) direct dependents. Direct Dependents is defined as their own children or any other minors or adults who depend economically on them. The answers must also be classified according to the age of the direct dependents: responses 1 and 5 refer respectively to those couples or single persons whose direct dependents are all under 7 years of age. Responses 2 and 6 refer to those whose direct dependents are all above 7 years of age, and responses 3 and 7 correspond to those who have dependents both above and under 7 years of age. Finally, answers 4 and 8 refer to those family units formed only by a couple or a single person, who do not have children or direct dependents.

#### Question No. 3: Economic Dependents

The interviewer must indicate only the number of persons who depend economically on the head of family, and not the total number of persons living in the house.

Question No. 5: Marital Status

The objective here is to determine the legal status of the interviewee. Example: a woman with children but not married or not living in consensual union, will appear as single. Response No. 6: "abandoned" is defined as a separation from a consensual union.

Question No. 8. Attends School

The objective is to find out whether the interviewee is or is not attending school at the moment of the interview.

Question No. 9. Last Approved School Year

In this question, each of the three levels of academic education starts with a different number (primary level = 1, secondary = 2 and university = 3) as pointed out in the survey form. Next to this initial number the interviewer indicates the last school year completed by the interviewee. For example: if the interviewee only reached 3rd grade of primary school, the answer will be 13 (1 indicating primary level and 3 last year completed). If, on the other hand, the interviewee has completed up to the third year of high school, the answer would be 23.

Question No. 10. Vocational Training

The objective is to indicate whether the person has taken or is presently taking any type of vocational training, and if the answer is affirmative to specify clearly the type of training mentioned.

2.2. Section II: Present Housing Situation

The objective of this section is to find out the present housing situation of the families interviewed, understanding by housing: shelter plus infrastructure and community services and facilities. Some of the information required in this section (mainly that included from questions No. 11 to No. 33) can be collected basically through observation, while other information has to be directly asked of the interviewee.

Question No. 11. House Structure

The main objective is to find out whether the houses are built separately from one another or in series. Some necessary definitions are the following:

Response No. 3: duplex houses - refers to houses which are built in pairs, united by a common wall and which may or may not share a common garden or patio.

Response No. 4: row houses - several houses (more than two) built in series, sharing common walls. This also includes 1-room dwellings, such as a row of rooms built along a street or alley.

Response No. 5: tenement - refers to old buildings or houses which have been subdivided into several rooms, each room representing a separate home.

Question No. 17: Predominant Material of Walls

Response No. 4: dung mixtures - refers to houses in which dung represents the basic binding material, but can be found mixed with several other elements such as water, urine, stones, etc.

Response No. 5: includes any type of natural fiber, leaves, corteza, etc.

Question No. 19: Water Supply

Response No. 5: purchased, street vendor - refers to water which is bought from any type of street vendor (trucks, carts, etc.) and delivered to the home area.

Question No. 21. Toilet Facilities

The objective is to indicate both the type of toilet facility and whether it is used individually by each family, or shared with other families.

Questions No. 34 to 39: Distance in Minutes to:

The objective of these questions is to indicate how long it takes for the family to walk to some strategic places, such as nearest schools, nearest bus stop, etc.

Question No. 42: Form of Purchase of the House

Response No. 3: refers to houses that were built mainly with the family's own economic resources but with labor contribution during the construction stages from other families or neighbors.

Response No. 4: refers to loans provided either by credit institutions (credit unions, cooperatives, etc.), by private money lenders or by family members. In each case the type of lender must be identified.

Questions No. 44 to 50: Additions and/or Improvements Introduced to the House and Uses

The objective of these questions is to point out all those improvements (enlargement of kitchen, etc.) or additions (construction of extra rooms, porch, etc.) that have been introduced--throughout the years--to the initial structure of the house, and their respective uses.

Question No. 44: Addition of Rooms

Response No. 2: for family uses - refers to rooms that were added exclusively for domestic uses: as living or

dining rooms, to perform domestic chores, etc.

Response No. 4: For workshop - refers to additional rooms dedicated to carry out any type of activity that represents a source of income to the family: from a mechanical workshop to a place for taking in laundry (for others).

Response No. 5: For a small store - refers to rooms dedicated to any type of sales.

Question No. 48: Front Porch

Response No. 3: Social and recreational purposes - refers to porches used by the family members mainly for social reasons.

Response No. 4: Ventilation - refers to porches that were built to provide a ventilated, cool place for the family.

Question No. 55: Would you consider leaving this community to participate in a housing project?

The objective of this question is to find out whether people living in rented houses would consider participating in a public or private low-income housing project in order to purchase their own home, or whether they refuse or would not consider leaving their present house and neighborhood. If the latter, the reason for this attitude must also be noted. Interviewees might give several reasons for not wanting or not considering participation in a housing project, but the interviewer must indicate only the principal reason, which usually is the one they mention first, or the one they consider as most important.

Response No. 3: Lack of Economic Resources - includes answers such as: because they don't have the money to participate in a housing project, or they don't have access to credit institutions, etc.

Response No. 4: Lack of Information - refers to answers such as: because they do not know where to obtain information on housing projects, or they do not know of any housing project that is being carried out, etc.

Response No. 5: In this case the interviewees must identify the one requisite that is the principal barrier to their participating in these housing projects.

Response No. 9: Includes fatalistic answers such as: because the poor cannot improve, because this is what we deserve, etc.

### 2.3. Section III: Perceived Housing Needs and Limitations

The objective of this section is to identify the basic attitudes and aspirations of the interviewees towards housing in general, and to point out those factors that they find responsible for limiting their possibilities to improve their housing situations.

It is also a crucial objective of this section to discover any significant differences between women's (especially women heads of households) and men's perception of reality. This section also seeks to discover whether women consider that they have special difficulties and barriers to improving their housing situation in comparison with men in a similar socioeconomic condition.

#### Question No. 56:

This is a delicate question to ask, but one of the most important of the questionnaire. Although there is a space for a negative response, the interviewer must be prepared to stimulate a response that reflects the interviewee's authentic perceptions by formulating the question in several ways, if necessary. The interviewee's opinion will then be recorded on the following 6 questions of the survey form.

#### Questions No. 57 to 62: Difficulties and Limitations Mentioned

The objective of these questions is to identify the different types of constraints perceived by the interviewees as the principal limitations to their participation in a housing project. As in previous questions, the interviewee might express several opinions for each of the topics mentioned, but the interviewer must check only the principal ones.

#### Question No. 59: Problems Related to the Characteristics and Requisites of Housing Projects

- Response No. 5: Some HPs require or give priority to participants who form part of an integrated family - in the sense of families composed of both a father and a mother, and their children. Thus, a single head of household is practically excluded from these projects.
- Response No. 6: Some HPs establish a limited family size (for example, 6 members maximum). This automatically excludes families with several family members.
- Response No. 7: Refers specifically to mutual-help or self-help housing projects, in which the family's participation in the construction activities is obligatory.

#### Question No. 60: Problems of Self-Image

This question tries to identify those persons who see the main barriers to the improvement of their situation not deriving from external sources or from their objective conditions of life, but from a more subjective and personal point of view. This includes attitudes of self-defeat, of

underestimation, or a general fatalistic view of the prospects of the poor or of persons in situations similar to theirs.

Questions No. 63 to 77: Basic Services Perceived as Necessary in any Housing Project

In order to fill out the information required under this topic, the interviewer must be prepared to place the interviewees in an ideal situation by formulating a question such as the following: "In the event that you were participating in a housing project, or that you were considering moving to a new neighborhood, what are the basic minimum services that you would like this neighborhood to have?" Or: "If you could choose the house and neighborhood that you have always desired, what are the basic services and facilities that you consider this neighborhood should offer?"

Questions No. 63 to 65: Water Pipe, Flush Toilet, and Electricity

The objective of these questions is to find out whether the interviewees consider that it is necessary to have these services (i.e., "water pipe" and not water supply in general), and if so, in what way they would like to have these services provided.

Questions No. 78 to 86: Rooms and Usable Space Considered as Necessary in a House

As with the previous set of questions, the interviewer should elicit the interviewee's perception of an ideal situation in order to find out the required information. One possible question could be: "If you had the possibility and the resources to build your own house, how many rooms and how much living space do you think it would have and what uses would you give to each of them?"

Question No. 78: Front Porch

Response No. 2: For Working or Sales Purposes - working here is exclusively understood as any type of earning activity.

Question No. 80: Additional Rooms

Response No. 3: For Working Purpose - as in the previous situation, working in this case refers only to earning activities.

2.4. Section IV: Family Income and Expenses

This section seeks basically to discover the monthly family income of the interviewed families, taking into account the contributions of the different family members and of other sources. It also pretends to estimate amounts of money spent by the family on basic goods and services. The total sum of these expenditures also provides an indirect measure of the family's total income.

## 2.5. Section V: Employment Situation of the Interviewee

The objective of this question is to find out whether the interviewee works for a company or other persons, or whether he/she works on his/her own account, and whether his/her job or earning activity implies a regular or irregular source of income.

### Question No. 103: Occupational Category

Response No. 1: Employer - refers to persons having their own business, workshop or store, who hire employees (either family members or outsiders).

Response No. 2: Self-employed, regularly - refers to persons working on their own account and on a regular basis. For example: the owner of a store or a workshop who does not hire employees but who has a permanent source of income will be classified under this category.

Response No. 3: Self-employed, occasionally - refers to persons working on their own account but on an irregular basis, thus not enjoying a permanent source of income. Example: a sales person, a window cleaner, a car mechanic, who do not have permanent customers.

Response No. 4: Permanent wage earner - refers to any person who receives a fixed salary for the work he/she performs and whose job is ensured by a permanent contractual transaction.

Response No. 5: Occasional wage earner - refers to persons who receive a salary for their job, but who do not have permanent contracts. Example: a construction worker or assistant, who might work during a period of time on a specific job, but after that might stay unemployed for some time until he/she finds a new job.

### Question No. 107: Job In home - Out of home

The objective is to find out whether the person performs his/her work at home (example: a small store or a workshop located in the house) or out of the home.

## 2.6. Section VI: Participation of the Interviewee in Formal and Nonformal Organizations

### Question No. 110: Type of Organization

In the event that an interviewee belongs to more than one organization, the interviewer should record only the one that is most important for him/her or where he/she has a more active participation.

Response No. 1: Neighborhood or Communal - refers to organizations that have a neighborhood basis and whose

activities are usually oriented towards improving the physical and social infrastructure of the community.

Question No. 111: Type of Participation

The objective of this question is to find out whether the interviewee participates as a regular member or takes a leading role within the organization.

Question No. 112: Most Frequent Activities

In this question the interviewer is asked to record the activity in which the interviewee is most frequently involved.

APPENDIX C

Tables 1 through 15

APPENDIX C

TABLE 1

BASIC DEMOGRAPHIC AND SOCIOECONOMIC DATA BY COMMUNITIES

	Chacarita		Nueva Trinidad		Isla Valle		Total	
	Total Interviewed		20		20		70	
	No.	%	No.	%	No.	%	No.	%
1. Age								
Under 30	16	53.	9	45.	8	40.	33	47.
Over 30	14	47.	11	55.	12	60.	37	53.
2. Family Status								
Head of Family	24	80.	10	50.	8	40.	42	60.
Member of Family	6	20.	10	50.	12	60.	28	40.
3. Financial Contributor								
Yes	30	100.	16	80.	14	70.	60	85.
Less than 50%	8	27.	6	30.	6	30.	20	28.
More than 50%	22	73.	10	50.	8	40.	40	57.
No	0	0	4	20.	6	30.	10	14.
4. Employment								
Outside of Home	27	90.	13	65.	14	70.	54	77.
Industry								
Commerce								
Service	12	40.	4	20.	2	10.	18	26.
Petty Trades	10	33.	8	80.	5	25.	23	33.
Informal Sector	5	17.	1	5.	9	45.	15	21.
In Home								
Sewing, Shoe-making, electrical repairs, mending, etc.	3	10.	4	20.	0	0	7	10.
5. No. of Persons in Home								
Less than Five	17	57.	7	35.	9	45.	33	47.
Five or more	13	43.	13	65.	11	55.	37	53.
6. Rent Home/Lot								
Own Home	10	33.	0	0	0	0	10	14.
Own Lot	16	53.	20	100.	20	100.	56	80.
Other (Live with Relatives)	0	0	20	100	20	100	40	57.
	4	13.	0	0	0	0	4	6.

**TABLE 2**  
**SELECTED DATA BY COMMUNITY**

	Chacarita	Nueva Trinidad	Isla Valle	Total
<b>Total Interviewed</b>	30	20	20	70
<b>Average m<sup>2</sup> in Dwelling</b>	39.5	27.35	28.05	30.8
<b>Average Number of Rooms</b>	1.5	1.0	1.0	1.5
<b>Average Family Income/Month</b>	¢24,933	¢25,320	¢29,340	¢26,502
<b>Maximum</b>	¢60,000	¢40,000	¢40,000	¢60,000
<b>Minimum</b>	¢ 6,000	¢15,000	¢18,000	¢ 6,000
<b>Median</b>	¢20,000	¢25,500	¢30,000	¢26,000
<b>Education</b>				
<b>Can Read, Write</b>	30 (100%)	15 (50%)	18 (90%)	63 (90%)
<b>Highest Grade Completed</b>				
<b>Average Years of Schooling</b>	3.5	2.9	3.2	3.5

\$1. U.S. = ¢126.

TABLE 3

AVERAGE HOUSEHOLD EXPENSES IN RELATION TO AVERAGE INCOMES BY COMMUNITY

	Chacarita		Nueva Trinidad		Isla Valle		Total	
	Average Expenses	% of Average Income	Average Expenses	% of Average Income	Average Expenses	% of Average Income	Average Expenses	% of Average Income
<b>Family Expenses</b>								
Shelter	¢4,513	18.1	¢3,889	15.3	¢4,902	16.7	¢4,427	16.70
Infrastructure	1,763	7.	1,478 <sup>1</sup>	5.8	1,820 <sup>2</sup>	6.2	1,720	6.4
Food	19,208	77.	15,600	61.6	19,425	66.2	18,239	68.8
Transportation	2,705	10.8	4,264	16.3	4,438	15.1	3,995	15.

<sup>1</sup>Based on universe of six.

<sup>2</sup>Based on universe of five.

TABLE 4

CHACARITA  
BASIC DEMOGRAPHIC AND SOCIOECONOMIC DATA

Total Interviewed	Men 16		Women 14		Total 30	
	No.	%	No.	%	No.	%
<b>1. Age</b>						
Under 30	9	56.	7	50.	16	53.
Over 30	7	44.	7	50.	14	47.
<b>2. Family Status</b>						
Head of Family	13	81.	11	78.	24	80.
Member of Family	3	20.	3	21.	6	20.
<b>3. Financial Contributor</b>						
Yes						
Less than 50%	6	38.	2	14.	8	27.
More than 50%	10	62.	12	86.	22	73.
No						
	0	0	0	0	0	0
<b>4. Employment</b>						
Outside of Home						
Industry	14	87.	13	92.	27	90.
Commerce						
Service	3	19.	9	64.	12	40.
Petty Trades	9	56.	1	7.	10	33.
Informal	2	12.	3	21.	5	17.
In Home						
Sewing, Shoe-	2	12.	1	7.	3	10.
making, electri-						
cal repairs,						
mending, etc.	2	12.	1	7.	3	10.
<b>5. Number of Persons in Home</b>						
Less than Five	5	31.	10	71.	17	57.
Five or more	11	69.	4	28.	15	50.
<b>6. Rent Home/Lot</b>						
Own Home	0	0.	10	71.	10	33.
Own Lot	14	87.	2	14.	16	53.
Other (Live with Relatives)	0	0	0	0	0	0
	2	12.	2	14.	4	13.

TABLE 5  
CHACARITA  
SELECTED DATA

Total Interviewed	Men 16	Women 14	Total 30
Average m <sup>2</sup> in Dwelling	49.6*	17.9	39.5
Average Number of Rooms	2.0	1.07	1.5
Average Family Income/ Monthly	ø34,000**	ø14,000	ø24,933
Maximum	ø60,000	ø20,000	ø60,000
Minimum	ø12,000	ø 6,000	ø 6,000
Median	ø40,000	ø12,000	ø20,000
Education			
Can Read, Write	16 (100%)	14 (100%)	30 (100%)
Highest Grade Completed	6th	6th	
Average Years of Schooling	3.2	4	3.5

\*Median m<sup>2</sup> for men is 27.5.

\*\*U.S. \$1 = ø126.

TABLE 6  
CHACARITA  
AVERAGE HOUSEHOLD EXPENSES IN RELATION TO AVERAGE INCOMES

	Men		Women		Total	
	Average Expenses	% of Average Income	Average Expenses	% of Average Income	Average Expenses	% of Average Income
<u>Family Expenses</u>						
Shelter	ø6,050 <sup>1</sup>	7.7	ø3,745 <sup>2</sup>	26.7	ø4,513	18.1
Infrastructure	2,570	7.5	795	5.6	1,763	7.0
Food	26,600	78.0	9,217	34.7	19,208	77.0
Transportation	4,360	12.8	1,135	8.1	2,705	10.8

1. Based on universe of five.

2. Based on universe of ten.

TABLE 7

## SHELTER DATA FOR WOMAN RENTERS - CHACARITA

	Size of Dwelling	Monthly Income by Guaranís	Percentage of Income spent Shelter	Monthly Rent by Guaranís	Monthly Rent in U.S.\$*
1	15 m <sup>2</sup>	¢18,000	30.	¢ 5,400	\$42.85
2	11 m <sup>2</sup>	15,000	30.	4,500	35.71
3	20 m <sup>2</sup>	15,000	35.	5,250	41.66
4	16 m <sup>2</sup>	10,000	30.	3,000	23.80
5	16 m <sup>2</sup>	10,000	30.	3,000	23.80
6	25 m <sup>2</sup>	6,000	30.	1,800	14.28
7	25 m <sup>2</sup>	10,000	30.	3,000	23.80
8	12 m <sup>2</sup>	10,000	25.	2,500	19.84
9	16 m <sup>2</sup>	20,000	25.	6,250	49.60
10	9 m <sup>2</sup>	20,000	20.	4,000	31.74
<b>Average:</b>	16.5 m <sup>2</sup>	¢13,400	28.5%	¢ 3,870	\$30.70

\*U.S. \$1.00 = 126 Guaranís

TABLE 8

## CHACARITA: FAMILY INCOMES BY SEX OF HEAD OF HOUSEHOLD

Categories of Income	No.	Men %	% cum.	No.	Women %	% cum.	Total No.	%
₡								
0 - 9,999	-	-	-	5	35.7	35.7	5	16.7
10,000 - 19,999	4	25.0	25.0	5	35.7	71.4	9	30.0
20,000 - 29,999	3	18.7	43.7	4	28.6	100.0	7	23.3
30,000 - 39,999	3	18.7	62.4	-	-	-	3	10.0
40,000 - 49,999	5	31.3	93.7	-	-	-	5	16.7
50,000 - 59,999	1	6.3	100.0	-	-	-	1	3.3
<b>Totals</b>	<b>14</b>	<b>100.0</b>		<b>16</b>	<b>100.0</b>		<b>30</b>	<b>100.0</b>
<b>Average Income</b>		<b>₡34,000</b>			<b>₡14,000</b>			<b>₡24,700</b>

TABLE 9

CHACARITA  
CONDITIONS OF TENANCY DESIRED AND REASONS  
(Number and Percentage of Mentions)

Number Interviewed	Men		Women		Total	
	No.	%	No.	%	No.	%
	16		14		30	
Deed to Property	9	56.	5	35.	14	46.
Rental Contract						
Legal Security	1	6.	-	-	1	3.
Other	-	-	-	-	-	-

TABLE 10

CHACARITA  
DESIRED LOCALE OF HOME AND REASONS  
(Number and Percentage of Mentions)

Number Interviewed	Men		Women		Total	
	No.	%	No.	%	No.	%
	16		14		30	
Present Locale	-	-	-	-	-	-
Other Locale	4	25.	6	42.	10	33.
Better Environment	2	12.	6	42.	8	26.
Security of Occupancy	2	12.	6	42.	8	26.
Other	-	-	-	-	-	-

TABLE 11

IMPROVEMENTS MADE OR DESIRED WITH RESPECT TO HOUSING  
(Number and Percentage of Mentions)

Number Interviewed	Chacarita						Nueva Trinidad*						Isla Valle*						Total						
	Men 16		Women 14		Total 30		Men 10		Women 10		Total 20		Men 10		Women 10		Total 20		Men 36		Women 34		Total 70		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1. Own Home	5	31.	8	57.	13	43.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. More Rooms	11	69.	6	43.	17	57.	1	10.	0	0	1	5	1	10.	2	20.	3	15.	13	36.	8	24.	13	19.	
Domestic Use	7	64.	5	83.	12	71.	0	0	0	0	1	5	0	0	2	20.	3	15.	7	54.	8	24.	21	30.	
Economic Use	4	36.	1	17.	5	29.	1	100.	0	0	1	100.	1	100.	0	0	0	0	6	46.	3	37.	9	43.	
3. Kitchen Added	0	0	0	0	0	0	0	0	0	0	0	0	8	80.	5	50.	13	65.	8	6.	5	15.	13	19.	
4. Porch	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Social and Re- creational Use	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Economic Use	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Addition to Lot and Uses	2	13.	2	14.	4	13.	0	0	1	10.	1	5.	2	20.	3	30.	5	25.	4	11.	6	18.	10	14.	
Family Use	2	100.	2	100.	4	100.	0	0	1	100.	1	100.	0	0	3	30.	5	25.	4	11.	6	18.	10	14.	
Economic Use	0	0	0	0	0	0	0	0	0	0	0	0	2	100.	3	100.	5	100.	2	50.	3	50.	5	50.	
6. Other Type of Ex- terior Finish or Materials	5	31.	4	36.	10	33.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Aesthetic Reasons	2	40.	1	20.	3	30.	0	0	0	0	0	0	0	0	0	0	0	0	5	14.	5	15.	10	14.	
Health & Hygiene	2	40.	2	40.	4	40.	0	0	0	0	0	0	0	0	0	0	0	0	2	40.	1	20.	3	30.	
Comfort	1	20.	2	40.	3	30.	0	0	0	0	0	0	0	0	0	0	0	0	2	40.	2	40.	4	40.	
							0	0	0	0	0	0	0	0	0	0	0	0	1	20.	2	40.	3	30.	

TABLE 12

COMMUNITY SERVICES PERCEIVED AS NECESSARY  
(Number and Percentage of Mentions)

Number Interviewed	Chacarita						Nueva Trinidad						Isla Valle						Total					
	Men		Women		Total		Men		Women		Total		Men		Women		Total		Men		Women		Total	
	16	14	30	10	10	20	10	10	20	10	10	20	36	34	70									
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1. Primary School	-	-	-	-	-	-	8	80.	10	100.	18	90.	10	100.	7	70.	17	85.	18	50.	17	50.	35	50.
2. Secondary School	-	-	-	-	-	-	-	-	-	-	-	-	1	10.	-	-	1	5.	1	3.	-	-	1	1.
3. Vocational/Technical School	-	-	-	-	-	-	1	10.	1	10.	2	10.	-	-	-	-	-	-	1	3.	2	6.	3	4.
4. Adult Nonformal Education	-	-	-	-	-	-	2	20.	-	-	2	10.	-	-	-	-	-	-	2	6.	-	-	2	3.
5. Health Post	3	19.	6	43.	9	30.	4	40.	-	-	4	20.	-	-	4	40.	4	20.	7	19.	10	29.	17	24.
6. Child Care Facility	7	44.	12	85.	19	63.	3	30.	2	20.	5	25.	-	-	1	10.	1	5.	10	28.	5	15.	15	21.
7. Transportation	-	-	-	-	-	-	-	-	-	-	-	-	10	100.	5	50.	15	75.	10	28.	5	15.	15	21.
8. Police	1	6.	3	21.	4	13.	-	-	-	-	-	-	-	-	-	-	-	-	1	3.	3	9.	4	6.
9. Recreation/Park/Sports	-	-	-	-	-	-	-	-	-	-	-	-	2	20.	2	20.	4	20.	2	6.	2	6.	4	6.
10. Telephone/Post Office	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11. Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE 13

IMPROVEMENTS MADE OR DESIRED WITH RESPECT TO INFRASTRUCTURE  
(Number and Percentage of Mentions)

Number Interviewed	Chacarita						Nueva Trinidad						Isla Valle						Total					
	Men		Women		Total		Men		Women		Total		Men		Women		Total		Men		Women		Total	
	16	14	30		10	10	20		10	10	20		36	34	70									
No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1. Water Connection to House	1	6.	0	0	1	3.	4	40.	0	0	4	20.	0	0	0	0	0	0	5	14.	0	0	5	7
2. Water Pipe in Street	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Street Lights	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Electricity in the Home	1	6.	0	0	1	3.	5	50.	0	0	5	25.	8	80.	9	90.	17	85.	14	39.	9	26.	23	33
-Domestic Use	0	0	0	0	0	0	5	100.	0	0	5	100.	8	100.	9	100.	17	100.	13	93.	9	100.	22	96
-Educational Purpose	1	100.	0	0	1	100.	0	0	0	0	0	0	0	0	0	0	0	0	1	7.	0	0	1	4
-Economic Purpose	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Sewage System	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Garbage Collection	2	13.	2	14.	3	13.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Streets and Sidewalks	0	0	0	0	0	0	0	0	0	0	0	5	50.	2	20.	7	35.	5	14.	2	6.	7	10	



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**TABLE 15**  
**OBSTACLES TO ACQUIRING AND MAINTAINING SHELTER\***

Total Interviewed	Chacarita						Nueva Trinidad						Isla Valle						Total						
	Men 16		Women 14		Total 30		Men 10		Women 10		Total 20		Men 10		Women 10		Total 20		Men 36		Women 34		Total 70		
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
1. Legal situation	0	0	1	7	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	1
2. Socio-cultural patterns	0	0	2	14	2	6	0	0	1	10	1	5	5	50	3	30	8	40	0	0	6	17	6	8	
3. Organizational																									
a. Functionaries	1	6	0	0	1	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
b. Policies	5	31	2	14	7	23	2	0	0	0	0	0	5	50	0	0	5	25	12	33	2	5	14	20	
c. Prerequisites	6	37	5	35	11	36	2	20	0	0	0	0	4	40	0	0	0	0	12	33	5	14	17	24	
4. Lack of community collaboration	1	6	0	0	1	3	5	50	0	0	5	25	10	100	2	20	0	0	16	44	8	23	24	34	
5. Personal economic situation	7	43	13	92	20	66	3	30	4	40	7	35	0	0	5	50	5	25	10	27	22	64	32	45	
6. Lack of information	4	25	10	71	14	46	1	10	4	40	5	25	1	10	1	10	2	10	6	16	15	44	21	30	
7. Self-exclusion	9	56	11	78	20	66	5	50	1	10	6	30	1	10	5	50	6	30	15	41	17	50	32	45	
8. Others	0	0	0	0	0	0	0	0	1	10	1	5	0	0	0	0	0	0	0	0	1	2	1	1	

\*Number of mentions

APPENDIX D

The Paraguay Survey: Practical Problems and Limitations

## APPENDIX D

### THE PARAGUAY SURVEY:

#### PRACTICAL PROBLEMS AND LIMITATIONS

A combination of circumstances limited the extent to which Paraguay could serve as a pretest for the study methodology. These limitations notwithstanding, it was possible to learn a good deal about the methodology and how it could be applied in other country settings. The modifications since developed bear this out. At the same time some insights were gained into the shelter situation of low-income urban women in Paraguay, leading to recommendations for integrating them more effectively into future shelter projects.

It is important, nonetheless, to present the conditions under which the study took place, in order to place the findings in a proper context, and to extrapolate from the experience those learnings which can benefit testing of the methodology in other countries.

Following are some of the key factors which impacted the implementation of the study:

#### In-Country Preparation Time

The RFA research specialist was met on arrival in Paraguay by the FCH representative, who had been identified as her principal liaison to the AID Mission as well as to other in-country resources. He had been previously apprised of the nature and requirements of the study, and was prepared to support her efforts.

The researcher was provided with a list of the persons and institutions considered to be the most appropriate in terms of the interests of the study, as well as with information relative to the community study aspects of the research. No specific communities had yet been selected, however, or preparatory contacts made in this regard, since Asunción did not appear to have low-income communities of the type previously identified as desirable for the study.

As has been pointed out in the country Shelter Sector Assessment,<sup>1</sup> the Government of Paraguay has to date focused its housing efforts on the establishment of a system of savings and loan institutions, supported by the National Housing Bank. It has initiated some low-cost housing projects financed by AID and other international lending sources. The majority of them, however, are in secondary cities and peripheral areas of Asunción. In any case, the few housing construction projects that have been financed by the private and public sector, have been beyond the credit abilities of persons earning

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<sup>1</sup>Agency for International Development, Office of Housing, Paraguay Shelter Sector Assessment. Washington, D.C., January 1980.

the national monthly minimum of ₡27,000, or \$214. The target group to be studied in the present survey would not be eligible for, or found in these projects.

Under the circumstances it was necessary to seek communities in Asunción which, while not meeting the specific criteria originally defined in the methodology, would nonetheless contain the group we wished to study.

While an informal squatter community was identified easily enough (Chacarita), the two communities in the formal sector (Nueva Trinidad and Isla Valle) were identified only after several days of interviews, discussions with knowledgeable sources of information, and personal observation.

Concurrent with the search for appropriate communities, it was necessary to locate and contract the services of local research assistance. It proved possible to find two highly capable assistants while still remaining within the established budget for survey personnel. The two, one a sociologist, the other a psychologist, had considerable field research experience and were specifically familiar with the group to be studied as well as with the communities that had been selected.

The process of selecting communities, establishing appropriate contacts within them, and locating and orienting support personnel, took almost one week of the ten days planned for the study.

#### Limitations to Fieldwork

There were other factors, in addition to time, which impacted the field survey. Through discussions with knowledgeable persons it became apparent that as a non-Paraguayan the RFA researcher would have difficulty in implementing the community surveys because of restrictions, many of them more implied than explicit, to carrying out such activities without official (GOP) authorization and support. Since the study was not an officially-sponsored activity, it was doubtful that such support would be forthcoming.

The problem was addressed through a decision that the community surveys would be carried out by the local research assistants. The project directors in the two formal communities identified for the study agreed to facilitate the work of the research assistants based on a letter of support from the AID Mission director.

The RFA researcher reviewed the work of the interviewers in daily conferences with them. The major portion of her time was spent in interviews with persons related to shelter and the situation of women in Paraguay, and in pursuit of secondary sources of data.

#### Secondary Sources of Information

Access to verbal or written information from official sources also proved difficult to obtain without official support for the study. It required considerable time to work this through, further limiting opportunities to review the data itself.

A second obstacle in this regard was the lack of data disaggregated by sex in almost any of the shelter or credit institutions visited. It

should be noted, however, that the National Housing Bank did make available 242 loan applications for review. These were disaggregated, with the assistance of a volunteer, and subsequently analyzed and commented on in the study.

The above limitations notwithstanding, some excellent data was obtained, but under less than optimum conditions, particularly in the light of the limited time available for the study. Given these conditions, it was not possible to develop a fair test of the community profile instrument (described in the methodology), since this relies to a great extent on the availability of secondary data.

The experience in Paraguay highlights the importance of advance in-country preparation for a study of this type. The support of the AID Mission in obtaining the collaboration of local officials as well as other resources is essential. The Paraguay study also points out the need for more in-country time on the part of the researcher -- three weeks rather than two. The personnel and time requirements for the study in country will be outlined in more detail in a separate section appended to the report.

APPENDIX E

Time and Resource Requirements for Conducting the Survey

In-Country

APPENDIX E

TIME AND RESOURCE REQUIREMENTS FOR CONDUCTING THE SURVEY  
AND PREPARATION OF THE REPORT

## APPENDIX E

### TIME AND RESOURCE REQUIREMENTS FOR CONDUCTING THE SURVEY

#### AND PREPARATION OF THE REPORT

Based on the experience of the pre-test, the following resource requirements are estimated for conducting the survey, gathering data, analysis of primary and secondary data and preparation of the report.

#### In-country: Data collection

Personnel required: One researcher and two local assistants. The local assistants should be professionals or advanced students with experience in interview techniques, and in working with low-income populations.

#### Time required:

1. A minimum of one week of preparation time is required for the researcher in-country prior to initiating the community surveys. This assumes advance preparation by the AID Mission in the following areas:
  - (a) identification of potential communities, potential assistants, and sources of information for the community profile, assembling any data or materials that can be gathered beforehand;
  - (b) arrangement of tentative appointments with key individuals relevant to the study, or informing those individuals of the study and requesting their collaboration.

If the Mission is not in a position to provide this advance preparation, one local assistant should be made available for three additional days.

2. At least one day of time is required during the first week for orientation/preparation of the assistants.
3. Two six-day weeks are required for the community survey, utilizing two local assistants full-time and the researcher part-time. The researcher must in any case meet daily with the assistants to ensure that the survey process is moving smoothly and to make any on-site modifications that seem required as a result of local conditions.

#### U.S.: Data analysis and preparation of report

Personnel required: One researcher, one computer specialist and one key punch operator. The use of computer assistance in the analysis of primary data acquired in the survey is strongly recommended, for economy of time and for facilitation of correlations essential to the analysis. It will be possible to design a common computer program for analysis of the data from surveys in any of the countries included in this study, which will further contribute to the cost effectiveness of using this medium for data analysis.

Time required: Two to two-and-one-half weeks, including:

1. Computer analysis (key punch, program preparation and installation, analysis);
2. Analysis of primary and secondary data and preparation of report.

APPENDIX F

Persons Contacted

APPENDIX F

PERSONS CONTACTED  
in Asunción, Paraguay

Abe Peña  
AID Mission Director

Julio Bassualdo  
Housing Program Officer, AID

Charles van Fossen  
Banco Nacional de la Vivienda (F.C.H.)

William Oglesby  
Program Officer, AID

Instituto Paraguayo de Vivienda y Urbanismo (IPVU)  
Arq. Perla Baade, Dept. Técnico

Banco Nacional de Ahorro y Crédito para la Vivienda (BNV)  
Dr. Oscar Alberto Vera  
Director, Departamento de Administración  
Dr. Armando Alarcon  
Director, Departamento de Operaciones

OGARAFE, S.A. de Ahorros y Prestamos para la Vivienda  
Dr. Miguelángel Báez Gonzalez  
Gerente

Centro Paraguayo de Estudios Sociológicos (CEPES)  
Dra. Graziela Corvalán, Sub-Directora  
Daniel Campos Ruiz, Sociólogo

Secretaría Técnica de Planificación Económica y Social de la  
Presidencia de la República (STP)  
Lic. Silvia Arias de Martínez

Secretaría General de Estadística y Censo  
Sr. David Vera, Director

Ministerio de Trabajo/Oficina de la Mujer Trabajadora  
Lic. Lina Yedros de Velásquez

PROGRESO - Banco de Ahorro y Prestamos para la Vivienda  
Dra. Blanca de Rodriguez, Gerente

Liga Paraguaya de Mujeres  
Lic. Ismelda Romero Briardeli  
Rodriguez de Francia 1083

Comisión Interamericana de Mujeres (CIM)  
Isabel Arrua Vallejo  
Delegate to the Interamerican Commission of Women

Sra. Hortensia de Merzán  
Presidenta, Consejo Nacional de Entidades de Beneficencia (CONEB)

Sra. Senadora Nacional - Leónidas Paéz de Virgili  
Delegada Alternativa a la Comisión Interamericana de Mujeres (CIM)  
Director, CREDICOP Ltd., Central Cooperativa Nacional

Sister Elfriede Schnell, Pastoral Social  
Responsable General, Proyecto de Vivienda, Isla Valle

Sr. Agustin Diana  
Proyecto de Vivienda, Isla Valle  
Pastoral Social, Coronel Bogado 367

Comité de Iglesias  
Rev. Padre José Blanch  
Director General

Dr. Mario Alcará  
Comité de Iglesias  
Director Proyecto Vivienda, Nueva Trinidad, Luque

Maria Inés Ferreira  
Hidroeléctrica YACIRETA

Emilia Duarte de Kurth  
Consejo Nacional de Entidades de Beneficencia (CONEB)  
Brasil 315

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