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**Villa Chaco Chico, Córdoba.** Argentinians secure tenure and develop their settlement.

Building Community: a third world case book, Ed. Bertha Turner, Building Community Books, London, 1988

# Argentini- ans secure tenure and develop their settlement

Documentation:  
Co-operativa 20 de Junio  
Diagonal Ica 975  
B General Bustos  
Córdoba 5001, and  
AVE/CEVE/SEHAS  
Igualdad 3600  
Villa Siburu  
Córdoba 5000, Argentina.

## Villa Chaco Chico

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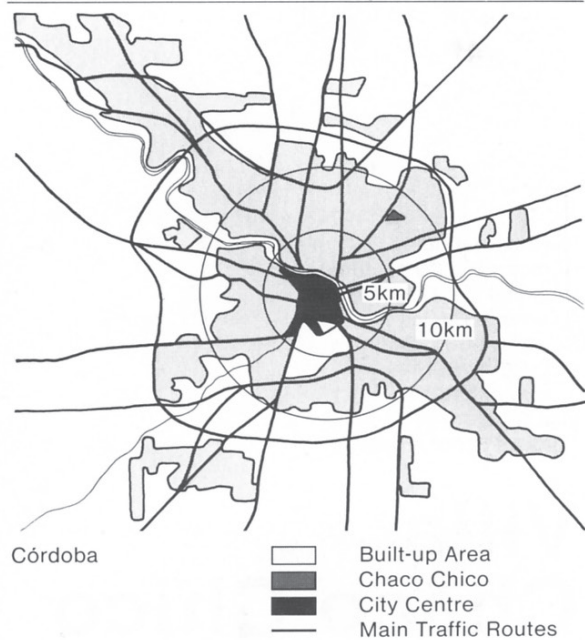
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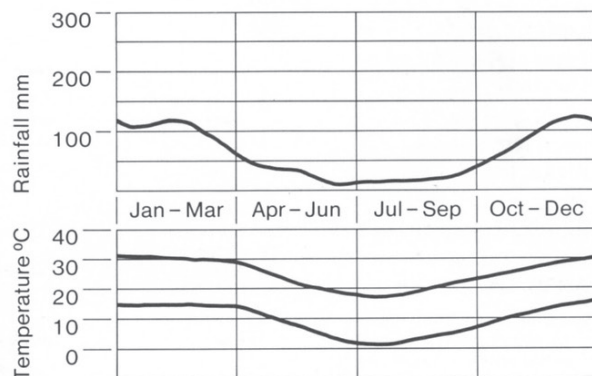
Population Córdoba (1986): 993,000  
Population Villa Chaco Chico (1986): 650



Average monthly income in Villa Chaco Chico is US\$230 for families and US\$182 for heads of families. The minimum wage is US\$121. About 50% of the people are in the medium-low income bracket, and about 25% each are in the low and medium brackets.

Abbreviations:

AVE	Association de Vivienda Económica
CEVE	Centro Experimental de Vivienda Económica
SEHAS	Servicio Habitacional y de Acción Social
CEBEMO	Central Agency for Joint Financing of Development Programmes, Netherlands



Climate Graph Córdoba (425m)



Spontaneous settlement layout of Chaco Chico, 1969.



Newly planned layout drawn up by the municipality in 1969, showing plot sizes and house types.

Villa Chaco Chico is a self-built settlement or 'villa de emergencia' in Córdoba, the second largest city of Argentina. Chaco Chico's population is 110 families or about 650 people. Starting in 1945 as a small squatter settlement by rural migrants, it is now a housing co-operative which has built houses for 70 per cent of its families. Its own construction workforce has built 12,000 square metres of floor area, both within and for others outside the settlement. In addition, the community has organized its own layout and planning, and has obtained basic services and community facilities.

#### Local NGO supports community

The 'Co-operativa 20 de Junio' was formed in 1964. Since 1973 it has been advised and supported by a local non-governmental organization (NGO): Asociación de Vivienda Económica (AVE) and its two associate units: Centro Experimental de Vivienda Económica (CEVE) and Servicio Habitacional y de Acción Social (SEHAS).

#### Technology as a tool for development

CEVE introduced a light-weight, prefabricated construction system called BENO, which was used to build all of the co-operative's houses. BENO was an important tool to the community in its own development. The community's experience with BENO has provided useful feedback for CEVE, allowing them to adjust and to improve the technology.

Housing before the start of the cooperative.







#### **Supporting community building**

SEHAS supported the development of community organization, the consolidation of the settlement and the provision of basic needs. Its aim was to help the community to enhance and to realize its own potential through self-organization and self-management.

#### **Enabling the community**

The NGOs involved supported the co-operative's own programme, by using a methodology sensitive and adaptable to changes in priorities and circumstances. This approach enabled the community and its organization to develop a capacity not only for providing houses, but for resolving other basic, local problems as well.

#### **Working together multiplies resources**

The houses were built by the co-operative, some working together in organized teams on each other's houses (mutual aid), others by their own construction workforce. They were financed by both central and local government. A contribution from CEBEMO, a European aid agency, allowed the co-operative to develop and to consolidate the construction workforce. By organizing and working together toward a common objective, the community has produced results to a value far exceeding the resources obtained from governmental and external sources. This was done by making good use of external finances and careful administration, the recovery and reinvestment of funds and the input of formal and informal resources by the families involved.

#### **Interchange and exchange**

Previously, Villa Chaco Chico was considered inferior by residents of the surrounding higher-income neighbourhoods. Today, people from outside come into the settlement to use its community facilities. Ideas and methods originating in Chaco Chico are now being taken up in other similar areas. 'Co-operativa 20 de Junio' has links with other settlements, both locally and in other parts of the country, to exchange experience, thereby enlarging the network of exchange.

#### **From squatter settlement to housing co-operative**

Argentina, in the middle of the present century, has experienced large scale migration by people from

depressed rural zones into the cities. This migration has given rise, in many cities, to the formation of squatter settlements called 'villas de emergencia', on both public and private land.

#### **An unserved squatter island**

Most of Chaco Chico's people came from the north of Córdoba province, and some from neighbouring provinces. Initially, 10 families moved onto an isolated brick field. The irregularly-shaped site was flat, as is the wide zone which surrounds it. Gradually, the surrounding areas were built up with houses for people of higher incomes, and with all services installed. Over time, Chaco Chico became an unserved squatter island set in their midst. The site area was originally 5 hectares (now reduced to 2.5 hectares) and became the property of the Municipality in 1954. By 1964, it was inhabited by 145 families.

#### **Students help to set up co-operative**

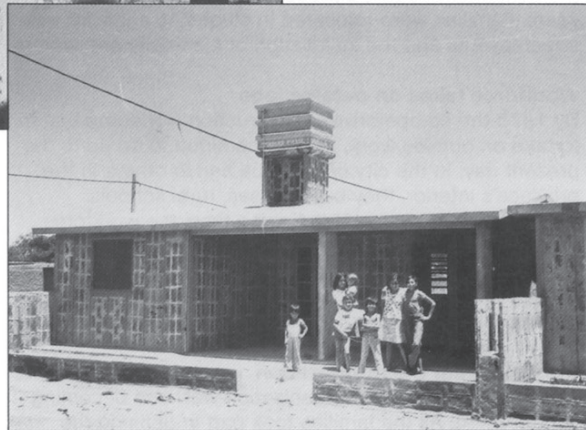
In 1964 a group of university students contacted the community and helped them to form a provisional committee, preparing for the future co-operative. It was called 'Co-operativa 20 de Junio' in honour of the date it was established in 1964. Its objectives were to obtain the land; to provide housing; to obtain credit; and to organize consumer units and social services. Forty families were the founder members, and they produced and printed an information bulletin to generate wider interest. Among their goals were: to devise standing orders and guidelines for running the co-operative; to obtain the land and to build houses; to find work; and to organize a consumer section. The co-operative was formally and legally registered in 1965.

#### **Co-operators raise levels of awareness**

In 1969, the Municipality donated the site to the community, under the condition that the co-operative would build 50 per cent of the total houses within five years. The Municipality itself drew up the layout plan. The co-operative's own housing plan began in 1969 by building two houses with used and donated materials. One was to be occupied by a group of nuns who came to live there, the other was for a member of the co-operative. These first houses raised the residents' awareness of the co-operative's potential. They soon adopted a slogan: 'The site belongs to the co-operative.' At the same time, people began to organize themselves into mutual aid building



PHOTOS: SEHAS/AVE, CÓRDOBA, ARGENTINA



*The make-shift homes of the first settlers were without electricity and water. In 1964 the tenants formed a co-operative which was able, by means of a simple building system and mutual support, to build 70 of the 96 planned new homes by 1986. Today the settlement is supplied with water and electricity and has long since lost its poor reputation.*





groups. The first technology experiments were also carried out with CEVE's construction system, BENO, later to be improved, due to this experience.

#### **Obtaining the first funds**

In 1970, the first funds were allocated by the Ministry of Social Welfare for the 'purchase of materials to build 40 houses'. The actual funds did not arrive until 1974, in the form of a loan. The funds were badly eroded by inflation and were barely enough to build 33 units. However, it allowed for the prefabrication of the first BENO panels.

#### **Thirty-three houses built by mutual aid**

By 1973, thanks to mutual aid construction, 33 houses were completed, including their sanitary installations. Families who received houses were required to use their own resources to enclose their plots. After this experience, modifications to the BENO system were carried out and the house designs were changed, reducing their size.

#### **Forming the construction workforce**

In stage two, the goal was to produce a further 19 houses. The government promised funds for the second stage including paid labour. This enabled the co-operative to form paid construction gangs, who later became their construction workforce. Funds did not actually arrive until 1975, and by that time were sufficient for only the foundations and walls of 13 houses. The new layout for the settlement began, a process which lasted for 3 or 4 years. Families were relocated in stages, to allow for new street layouts and the installation of electricity and water.

#### **Workforce takes on outside jobs**

By 1976 the co-operative's construction workforce began to take on outside work, as they continue to do up to the present day. In the city of Córdoba and in others in the province's interior, they built houses, rural schools, workshops and shops. At the same time, the workforce carried on building in Villa Chaco Chico, as resources permitted. By 1978, new government funds allowed the completion of the 13 houses from stage two, and the construction of 6 more.

#### **Consolidating the organization**

The community's social organization was also becoming consolidated. All the families took part in defining the

internal rules for regulating their particular neighbourhood, as well as the policies for allocating housing, repayment and reinvestment of funds. The construction workforce strengthened its internal organization and clarified its rules. In 1981, with funds from CEBEMO, the co-operative's construction workforce decided to focus on income-earning work for external bodies and upgraded its plant and equipment to include a workshop and a lorry.

#### **Stimulating other groups**

Over the next few years, the workforce suffered the effects of high inflation. Despite difficulties, they built more than 12,000 square metres of floor area, both for the co-operative and for outsiders. During the peak period of work, 15 people were employed permanently, with 35 others on a temporary basis. Of the total 96 houses which were proposed, 70 houses had been built by 1986. The co-operative has consolidated its organizational structure, stimulating other groups and communities, who see it as a model.

#### **A process of consolidation**

The community has always directed its own development. This was accepted by the various non-governmental organizations who worked with them. But participation by families was erratic. At the start, few people were convinced that the co-operative would succeed. Certain crucial events, such as the first stage of the housing plan (1970-73) or when plots were being allocated and occupied, evoked a higher level of participation. Those co-operative members who had been part of the construction workforce naturally formed a stronger and more cohesive group than the community in general.

#### **Tensions between leaders and community**

The first phase of building brought together a group of responsible, capable leaders. Some tensions arose between those being housed in the first phase, and the rest of the community who were waiting for their houses. Both leaders and families experienced a lack of confidence when events did not keep pace with their expectations.

#### **Lack of resources threatens participation**

Similar problems arose in the second stage, when the 13 houses could not be finished due to lack of funds. People



became dispirited and discouraged. Other financing methods were tried. Self-financing did not work, given the variations of income within the community along with inflation, which quickly devalued people's savings. Other families tried to build individually, but with their low incomes, houses generally ended up unfinished and without sanitary installations. The co-operative's basic democracy was even challenged, but it was eventually agreed that the problems were really external and due to lack of resources.

#### Community implements new layout

The implementation of the new layout presented its own problems. In the first phase, 33 plots had to be vacated. These families were relocated to another part of the settlement, which increased densities there.

The second phase suffered as well from many complications: the co-operative could not afford to build temporary houses for the relocated families; all relocated families could not be guaranteed a new permanent house;

some families whose houses would be demolished were not co-operative members, and therefore had to move to another place; some relocated families had already moved previously, and it was difficult for them to make yet another move.

Families were required to position themselves to the rear of their new plots, to allow their permanent houses to be built at the front. The AVE team willingly took up ideas generated by the residents, and the new layout was implemented without excessive resistance from the families who had to move. The entire process provided a very rich exercise in participation for every family, strengthening the community's organization.

#### Building community confidence

Building houses showed the residents just how much they could achieve by organizing and working together toward their common objective. The people of Villa Chaco Chico gained confidence in themselves. Through their achievement in resolving their shared housing problem, they gained the capacity to do many other things.

*Planning together*



*The result: new homes for the families*



PHOTOS: SEHSA/AVE, CÓRDOBA, ARGENTINA





## Self confidence and external acceptance

### Changing Chaco Chico's image

Health and education were always priorities for the community, which they dealt with over the years. The co-operative also succeeded in inverting outside, negative prejudices which existed against its members in the early years. Then, the settlement was considered a refuge for thieves and prostitutes; their children had difficulties in attending the local school and there was little access to the public health service. Now people come in from outside the area to make use of the modern medical centre, night school and training courses which are located in one of the co-operative's own buildings.

### People define their priorities

Villa Chaco Chico's people defined their own priorities. Because the community was in charge, problems such as legalizing land titles, obtaining services and building

houses drew a high level of community support and participation. The community maintained an independent stance, and a relationship of equals with political parties, the state, NGOs, funding and other agencies. Its own vision and control has guided the process of change and development.

### Development as community learning

The community was able to take control of its own development process, dealing with problems gradually. This allowed a real learning process to take place, through a constant interplay between thought and action, a gradual consolidation of the community. Villa Chaco Chico's people have shown that they are capable of formulating their own plans, projects and programmes. The role of the state should be as enabler and articulator of people's initiatives, encouraging a 'bottom-up' process of planning and management, rather than taking a technocratic role and imposing its ideas on people.