

Summary

Social Economic Study and Housing Satisfaction

Guarayos, Bolivia

Final Report



Summary

In the present study the social-economic situation and habitat has been investigated of the families of the eight associations of cusi collectors in the province of Guarayos, located 300 km north of Santa Cruz de la Sierra, Bolivia. With this information the input to develop a micro credit product for housing is obtained, to adjust and develop the credit based program of SHF and other issues that the institutions in the area can develop, adapted to the culture and reality of the cusi collecting families of Guarayos.

The associations of cusi collectors were newly formed and have little organizational and management experience. The associated families have high expectations to improve their income through working with Guaguazú S.A. The offer is an opportunity to secure additional income, but these incomes are not sufficient to cover a credit. On the other hand, there is a risk that they cannot collect the amount of cusi needed by Guaguazú S.A since the vast majority does not know the hard work of collecting the cusi. In addition, many women are over the age of 40 years.

Culturally the families of Guarayos live in groups, but they have an individual vision of interest. Within the family there is a typical division of roles and therefore women are economically dependent on men who have greater authority over the family. Because of this situation, the institutions focus their work on developing the capacities of women to contribute to family welfare and show women to be more responsible than men when it comes to making a commitment. However, the participation of women in projects is limited, mainly due to language and little schooling.

In order to get to know the current economic situation of the families, an economic balance was made between monetary and non-monetary income and expenses, in which it can be verified that a significant percentage has a deficit at the end of the year. The categorization of family income (A, B, C, D, E and F) made it possible to identify those families with annual income ranges that would allow them to be creditworthy. The few families who have positive balances do not have the requirements for a credit that the conventional bank requires.

There are seven financial institutions that provide services in the province of Guarayos where a significant group of women applied for credits in 2009, mainly through group guarantees. The credits are intended to support productive activities of the women, but most of them assign them to family expenses, housing or investment in farming. Many families express to prefer individual credits due to failure of some members of the group. Moreover, it was found that families do not have experience in savings.

The majority of cusi collecting families have access to community lands, some have private qualifications and a small percentage does not have access to land. At the same time many families have their own lot, which is registered in the municipality but they do not have the official titles of the Real Right. The families mainly live in houses of available local materials: adobe with roofs of cusi leaves, and have a poor basic infrastructure. In general, the families are very dissatisfied with their homes, because they say they are small, they do not protect against the weather and the cusi leaf roof is vulnerable to fire.

Most families want a house of brick and colonial roof tiles, which has much higher costs because the materials cannot be found in the area and they are built with a construction worker. However, when they have higher incomes, they invest in building one more room instead of building with better materials.

Most families are interested in obtaining a credit to improve or build a house, but families still have no conditions or warrants to purchase a credit.