

HOMEOWNERSHIP, GENDER AND POVERTY IN NICARAGUA

By

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A DISSERTATION PRESENTED TO THE GRADUATE SCHOOL
OF THE UNIVERSITY OF FLORIDA IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY

UNIVERSITY OF FLORIDA

2012

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To my mother and my husband

ACKNOWLEDGMENTS

Much of my dissertation is based on interviews that were possible only because of the generosity of men and women in Nicaragua who opened their doors and lives to me without expecting any compensation in return. I particularly want to thank Lucia Flores, Martha Sanchez and, Maria Auxiliadora Martinez. Enrique Alasino, Guy Delmelle and Dr. Lea Montes enthusiastically supported my research and facilitated access to their organizations and contacts in Managua and Rio Blanco. I also greatly appreciated their expert advice based on their years of experience working in Nicaragua.

I chose this dissertation topic because of my interests in Nicaragua's rich contemporary history and in the role of public policy conducive to gender equality. As part of Dr. Carmen Diana Deere's research project on the gender asset gap in Latin America I gained access to the LSMS surveys for Nicaragua and began to formulate my research design. The expert advice of both Dr. Deere and Dr. Charles Wood, my committee chairs, guided my research process as well the writing of the final product. Other members of my committee, Dr. Florence Babb, Dr. Charles Peek and Dr. Charles Gattone, also provided guidance and advice on specific chapters. I greatly benefitted from the detailed comments of all my committee members. I am very thankful I had an interdisciplinary committee whose questions and comments encouraged a richer interpretation of findings.

My research was supported by the Boonstra Family Graduate Student Field Research Grant awarded by the Center for Latin American Studies at the University of Florida as well as by the Ruth Mc Quown Supplementary Award from the College of Liberal Arts and Sciences. The writing stage of the dissertation was supported by the Emerging Scholars Madelyn Lockhart Dissertation Fellowship from the Association for

Academic Women and the Center for Women Studies at the University of Florida, and a Graduate School Dissertation Scholarship for summer and fall 2012.

The process that led to completing the PhD program and the dissertation would not have been possible without the support and encouragement of my family and friends, in particular my parents and sisters. Their commitment to the struggle against inequality in all its dimensions has always influenced my choice of academic projects. My husband, Zachary Catanzarite, and Carol and Frank Catanzarite, supported my project in several ways. It is difficult to explain the importance of having a supportive partner during field work that requires daily interviews about hardship and suffering, especially when most of the stories being told come from women abused by their partners. Zachary accompanied me to Nicaragua during the last stage of my field work and not only provided me with emotional support but also professional advice. Peruvian scholars and development practitioners, in particular Blanca Fernandez, Carolina Trivelli and Bruno Revesz also encouraged me throughout this process. Over the years I have been fortunate to have the support and friendship of Megan Sikaneta, Jennifer Twyman, Jared Gars, Rachel Hallum-Montes, Flavia Leite, Jennifer Fitzpatrick, Molly Green, Eleanor Lewis and Joanna Lara. Sociology faculty members Constance Shehan and Milagros Pena have been very important role models for me. I also benefitted of much needed advice and support of experienced grassroots organizers and activists in Gainesville, Robin Lewy and Fran Ricardo. Thanks to their friendship and constructive criticism my experiences in Gainesville and Nicaragua were more productive and resulted in a better learning experience towards becoming a more humane and sensitive scholar.

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LIST OF ABBREVIATIONS

AGEM	Women's Economic Agenda (Agenda Económica de Mujeres)
AMNLAE	Luisa Amanda Espinoza Association of Nicaraguan Women (Asociación de Mujeres Nicaragüenses Luisa Amanda Espinoza)
ATC	Rural Workers' Association (Asociación de Trabajadores del Campo)
BCN	Central Bank of Nicaragua (Banco Central de Nicaragua)
FEMUPROCAN	Federation of Agricultural Cooperatives of Rural Women Producers of Nicaragua (Federación Agropecuaria de Cooperativas de Mujeres Productoras del Campo de Nicaragua)
FSLN	Sandinista National Liberation Front (Frente Sandinista de Liberación Nacional)
HIPC	Highly Indebted Poor Countries
INIDE	National Institute of Information for Development of Nicaragua (Instituto Nacional de Información de Desarrollo)
INIM	Nicaraguan Women's Institute (Instituto Nicaraguense de la Mujer)
INRA	Nicaraguan Institute for the Agrarian Reform (Instituto Nicaraguense de Reforma Agraria)
LSMS	Living Standard Measurement Survey
MAGFOR	Ministry of Agriculture and Forestry (Ministerio Agropecuario y Forestal)
MIDINDRA	Ministry of Agricultural Development and Agrarian Reform
NGO	Non-Governmental Organization
OCR	Office of Conflict Resolution
PLC	Constitutionalist Liberal Party (Partido Liberal Constitucionalista)
TDH	Terre des Hommes
UNIFEM	United Nations Development Fund for Women
WB	World Bank
WHO	World Health Organization

Abstract of Dissertation Presented to the Graduate School
of the University of Florida in Partial Fulfillment of the
Requirements for the Degree of Doctor of Philosophy

HOMEOWNERSHIP, GENDER AND POVERTY IN NICARAGUA

By

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December 2012

Chair: Charles Wood
Co-chair: Carmen Diana Deere
Major: Sociology

A home is one of the most important assets in poor people's portfolios. Around 77% of Nicaraguan households live in homes that they own and 44% of homeowners are women. This rate of female homeownership is high compared to other Latin American countries. This picture of gender equality, however, is marred by significant differences in the homeownership rates and values of homes of urban and rural women. One of my main research questions is why rural women are at a disadvantage relative to urban women in terms of homeownership rates and values of owned homes. I analyze data from the Nicaragua 2005 Living Standards Measurement Study survey as well as life stories to analyze the effect of gender and locale of residence in the probability of being a homeowner, the value of owned homes and the meanings of homeownership in Nicaragua.

My results show that, holding all else constant, women in Nicaragua have a lower probability of being homeowners than men. Rural women have the lowest probability of being homeowners compared to urban women and rural and urban men. Land ownership increases the probability of being a homeowner, especially for rural and urban women. Among homeowners, women's homes have a higher value on average,

although rural women own the homes with the lowest values. To explain rural women's exclusion, I examine the effect of public policy and NGO interventions related to housing over the last twenty years. I argue that public policy has increased urban women's access to homeownership but has neglected rural women. The neglect of women in rural areas occurs because the policies that address rural and low income women frame the target populations in terms of poverty rather than in terms of the principles of equality and justice. Also, equality in homeownership in rural areas is more difficult to achieve because houses are usually built on farms. Because agriculture is still considered men's domain, men are privileged through biases in inheritance and the market.

Homeownership is important to low income people but for reasons that differ among men and women. Gender differences are especially evident in the case of women who have experienced gender violence and who think of homeownership as a means to gain control over their lives and to protect themselves and their children from sexual abuse.

CHAPTER 1 HOMEOWNERSHIP AND GENDER

Asset Ownership and Gender

My research is motivated by a tradition in feminist scholarship that explores the “disjuncture between men’s and women’s formal equality before the law and the achievement of real equality between them” (Deere and León 2001:1). My study focuses on homeownership, one of the most important assets in low income people’s portfolio in Nicaragua and in all of Latin America. Nicaragua’s legal framework supports women’s property rights and women overall are 44% of homeowners,¹ suggesting a small gender gap. However, there are large differences between rural and urban women. Landless rural women have a lower probability of being homeowners than landless urban women (17% and 27% respectively). Compared to rural and urban men as well as urban women, rural women own the homes with the lowest values and of the lowest quality. This dissertation examines why rural women are in this unfavorable situation by exploring the interaction between sex and locale of residence in the analysis of the probabilities of being a homeowner and the values of owner occupied homes. The importance of gender, poverty and living in an urban or rural area is also illustrated in my analysis of the meanings and outcomes of being a homeowner in relation to gendered violence. The general objective of my dissertation is to contribute to better public policy grounded in research that takes into account alternative meanings and dimensions of poverty that hinder well-being.

¹ 49% when the data are weighted (Table 2-1)

From an economic perspective, a home is a physical asset. Studying asset ownership nonetheless differs from traditional analyses of poverty that emphasize income generation and consumption, despite the empirical association between income and asset ownership (Nam, Huang and Sherraden 2008). Physical and financial assets improve the lives of people such that households owning one or more major assets are more likely to climb out of poverty than those who do not own any assets (Torche and Spilerman 2008; Attanasio and Székely 2001; Paxton 2002; Sen 1999; Shapiro and Wolff 2001; Sherraden 1991). Individual ownership of major assets, such as homes and land, increases individuals' bargaining power within households, the community and state (Deere and Doss 2006; Moser 2009; Grabe and Arenas 2009; Collins et al. 2009; Carter and Barret 2006; Caner and Wolff 2004; Agarwal 2003). Assets can be productive resources (Moser 2007; Székely 2001) and also decrease people's vulnerabilities to sudden unexpected negative events, such as loss of a job, illness, or other shocks (Sherraden 1991; Alderman and Paxton 1991).

The relationship between gender and asset ownership has been highlighted by feminist scholars who, relatively recently, began studying inequalities in the distribution of assets between men and women. Pioneering studies include a *Field of One's Own* by Bina Agarwal (1994) and *Empowering Women: Land Property Rights in Latin America* by Carmen Diana Deere and Magdalena León (2001). Both studies emphasize how women -in Latin American and Asian countries- often own fewer and less valuable assets than men. This gender related inequality negatively affects women's well-being and hinders women's freedom.

The importance of asset ownership for women's well-being is supported by the fact that women's rights to own assets are now recognized as socio-economic and cultural rights in international agreements. Despite this recognition, legal equality between the sexes has not necessarily translated into equal access and control of assets in many countries in Latin America (Deere and León 2001). Among the explanations for the gap between formal and real equality is that laws are important tools to promote change in social relations but only so far as the social conditions of particular contexts facilitate their application (Molyneux and Razavi 2002:7). Thus, women's ability to exercise economic rights is hindered by social institutions and gender ideology that reproduce gender inequality and operate beyond the legal scope; therefore, simply extending socio-economic rights to women is only a first step towards the goal of achieving equality between the sexes (Deere and León 2001; Fredman 2009).

The ownership of assets by women is directly related to their effective participation in political and personal choices. Therefore it is fundamental for women's well-being and for a more just society. Martha Nussbaum (2003) argues that women's equality is an issue of justice but also of substantive conditions and resources. Individual rights can increase well-being as long as they increase people's ability to live a life with dignity and this is only possible when people turn into agents of their own destiny (Nussbaum 2000; Sen 1999). Nussbaum argues that the ability of people to control their own environment by being able to hold property is fundamental to ensure dignity (Nussbaum 2003).

Women's equality is also supported by economic arguments. Agarwal (1994) and Deere and León (2001) argue that women's ability to exercise freedom politically and

socially can be increased if women gain economic autonomy through the ownership and control of assets (Agarwal 1994; Deere and León 2001). Central to this argument is the idea that the unequal distribution of power affects intra-household decision making. Following earlier feminist critiques of orthodox models of intra-household decision making (Folbre 1986; Bruce 1989), Agarwal (1994) and Deere and León (2001) criticize intra-household's models of decision making that posit that members of the households follow congruent interests. Folbre (1986) and Bruce (1989) argue that households do not constitute a unitary economy; rather, households allocate income and consumption unequally among members depending of the individual's bargaining power. Specifically, the economic argument in favor of women's increased ownership of assets is supported by the idea that ownership of assets gives women a better fallback position² in case of marriage dissolution (Deere 2001; Bradshaw 1995). An increased fallback position translates into an increase in women's bargaining power within households (Agarwal 1997; Katz 1991). Moreover, ownership of productive assets, such as land, is particularly important because ownership of productive assets allows women to generate income and increases women's access to credit because such assets can be used as collateral. Asset ownership also protects women in old age (Katz 1991).

Even though ownership of an asset does not necessarily guarantee its control by the owner, following Katz (1991), one can argue that women who own assets are more likely to control these assets or control the income produced by such assets. Therefore, women who own productive assets have a lower risk of poverty because they can

² Fallback position is defined by Agarwal (1997) as "the outside options which determine how well-off she/he would be if cooperation failed, also termed as the "threat point." Agarwal (1997:4)

control income generated by the use of the asset, such as profits from agricultural production, or renting an owned home or room to generate extra income (Agarwal 1994).

Katz (1991), Agarwal (1994) and Deere and León (2001) argue that asset ownership by women may also have more benefits for children. Women and men have different preferences and expenditure patterns such that women tend to favor children's food, health and education related expenses while men tend to favor personal items (Katz 1991; Udry et al. 1995; Khandker 1998; Katz and Chamorro 2002). Ownership of assets by women increases children's access to education, children's and women's health and decreases women's vulnerability to violence (Grabe 2010; Deere et al. 2010; Grabe and Arenas 2009; Agarwal 2003).

Despite arguments in favor of women's ownership of assets, we still know little about women's current access to assets, especially of homes. Moreover, the links between homeownership and gender have only recently begun to be explored, as I discuss in the following section.

Homeownership and Gender

The Economic Importance of Homeownership and Gender

Homeownership is important from an economic perspective because homes are often the most valuable and only major physical asset in poor people's portfolios (Caner and Wolff 2004; Fay 2005). Owning a home affects several dimensions of well-being (Henretta 1979; Flippen 2001; Dietz and Haurin 2003; Fox 2006). A home provides shelter and owning it outright reduces households' vulnerability to economic shocks. It also means that households can allocate more money to consume other goods and services, such as food, education, and clothing. Homeowners can use the homes for

productive activities to generate income or products to feed the family, as in the case of home gardens where one can grow vegetables and raise chickens or other small animals for self-consumption (Poats and Feldstein 1989). However, owning a home goes far beyond consumption needs as it is also an expression of power, status and inequality (Sherraden 1996; Keister 2000b; Spilerman 2000; Collins and Margo 2001; Flippen 2001; Caner and Wolff 2004; Shapiro 2004; Leppel 2007; Nam, Huang and Sherraden 2008; Torche and Spilerman 2008).

Studies that identify the factors that determine access to homeownership often underscore existing inequalities in specific societies. For instance, most of the literature on homeownership and social inequality in the United States suggests the persistence of race related inequalities in the access to homes. Non-Hispanic whites have higher rates of homeownership and higher average home values than African Americans and other racial and ethnic groups in the United States, net of the effect of other variables (Freeman 2005; Haurin, Herbert and Rosenthal 2007; Sykes 2008). The lower rate of homeownership and lower value of the homes owned by minority groups in the U.S. can also be partly explained by the persistence of discrimination in mortgage lending (Ondrich, Stricker and Yinger 1999; Hoff and Sen 2004), residential segregation (Collins and Margo 2001) and overall discrimination in the housing market (Collins and Margo 2001; Flippen 2001; Krivo and Kaufman 2004; Sykes 2008).

The differences between male and female headed households are often used as proxy for gender inequality when gender is included in analyses of social inequality (Sherraden 1996; Caner and Wolff 2004; Sedo and Kossoudji 2004). Studies of gender inequalities in wealth accumulation show that female headed households have less

accumulated wealth. Ozawa and Lee (2006) studied the effect of gender on wealth using the 1998 U.S. Survey of Consumer Finances. The results revealed that female headed households had the lowest net worth when compared to couples and male headed households. Ozawa and Lee (2006) also found that homes are the most valuable of the assets owned by married, cohabiting couples and male and female headed households. Caner and Wolff (2004) found that for all races (African American, Whites, Hispanics and Asian) female headed households have the highest rates of asset poverty in the United States. Homes are often the most valuable assets owned by asset poor households. Sedo and Kossoudji (2004) analyzed panel data from 1996 to 2000 of the United States Survey of Income and Program Participation and found that female householders³ are less likely to own homes than male householders. Moreover, female householders' homes have less value than those owned by men.

The study of gender inequalities using the sex of the head of the household as a proxy does not allow for analysis of the relative position of men and women within households when adults of both sexes are present (Deere et al., 2012). However, very few studies use the individual as the unit of analysis, whether analyzing gender and homeownership or gender and wealth. Recently, Sierminzka, Frick and Grabka (2010) used the 2002 wealth module of the German Socio-Economic Panel (SOEP) to examine the relation between wealth and gender with the individual as the unit of analysis. They found that, on average, women own assets worth 30,000 Euros less than those owned by men. The gap widens for married couples such that women on average own 50,000 Euros less than their partners (Sierminzka et al., 2010: 686). Women own a smaller

³ Householder is the reference person for the survey.

share of the net worth (wealth minus debts) of the total wealth owned by households formed by cohabiting and married couples. Sierminzka et al. (2010) also found statistically significant differences in the values of homes owned by men and those owned by women.

Studies of homeownership in the global South are often based on different perspectives than those carried out in North America and Europe. Homeownership studies in Latin America privilege class and poverty in the accounts of the processes of urbanization for low income residents of informal settlements (Lobo 1982; Gilbert and Ward 1985; Degregori, Blondet and Lynch 1986; Golte and Adams 1987; Stein and Castillo 2003). More recently, homeownership has been included in the study of trajectories of asset accumulation for poor families (Moser 2009) in Ecuador. These studies provide evidence that low income people in Latin American countries often acquire land first and build homes in processes that can take years (Lobo 1982; Gilbert and Ward 1985, Golte and Adams 1987; Athens 2004). Land seems to be a requirement for homeownership for low income people.

Overall, we still know very little about the links between gender and individual ownership of assets in Latin America. Lack of data that identify individual owners within households has prevented researchers from documenting gender differences in asset ownership and from further exploring the relationship between homeownership and social inequality. Feminist economists have only recently begun to document gender differences in the rates of asset ownership such as homes, land and businesses (Quisumbing and Maluccio 2003; Katz and Chamorro 2002; Doss 2005). We know that women own fewer assets than men in Latin America (Deere et al., 2010) but there is

very little evidence about the determinants of ownership of specific assets such as housing. My study aims to contribute to this area of inquiry and help fill that gap.

Homeownership; Beyond Economics and Gender

A discussion of homeownership in Spanish, my mother tongue and the national language of Nicaragua, automatically implies a focus on ownership of a dwelling. The emphasis is put on tenure and its meanings or on the meanings of the dwelling we call our home. Homeownership is literally translated as *tener casa*, or owning a home, and home is translated as *casa* or the physical dwelling itself. My discussion of homeownership does not include the broader definition of home that is commonplace in the Anglophone scholarship on the meanings of home.⁴

The idea of home has been central to Western contemporary society and is rich and complex in its associations (Moore 2000). My focus is the home in the sense of “the dwelling where people live” or “the house,” although owning a home means more than just having an asset or having shelter. For instance, we do not necessarily consider every dwelling we reside in as home. Some authors posit that intercultural variations of dwellings –the choice of different styles and ways of building houses and apartments that differ by cultural groups- express different meanings attached to homeownership (Rappoport 1969). Most researchers agree that the concept of home is socially

⁴ The richness of the meanings of home and the difference in meanings in varied languages is not a new topic. For instance, Hobsbawm (1993) reviews the differences in the meanings of the word “heim” and “heimat” in German where the latter refers to motherland, thus a more public and collective than the more private word Heim which refers to “the roof over our heads.” More recently Angelova (2010) explains the problematic differences between the physical space we call house and the understanding of home using the example of the difference in meanings in Bulgarian. Mary Douglas (1991) explored different ways of understanding home and ultimately considers it the birthplace of solidarity. Several writers have explored the linguistic significance of the concept of home as Moore (2000) notes and as can be easily seen in many books as in *Home: a Place in the World* (Mack 1993).

constructed and ideologically driven (Mallet 2004) such that its study requires attention to philosophical, phenomenological and psychological contexts (Moore 2000).

Moreover, following Bourdieu (2005), I challenge the idea that homeownership is overwhelmingly an economic phenomenon. A home can be seen as an economic asset and its purchase can be understood as an economic action. Nevertheless, actors engage in economic actions that are the product of their understanding of the world and its structure. As Bourdieu (2005:22) contends:

One can hardly fail to see, particularly where the purchase of a product so laden with meaning as a house is concerned, that the subject of economic action has about it nothing of the pure consciousness of the subject of orthodox theory, a consciousness wholly devoid of a past, and that economic strategies, which through the dispositions responsible for them, are very deeply rooted in the individual and collective past, are most often integrated into a complex system of strategies of reproduction and are thus laden with the whole history of that which they aim to perpetuate—namely, the domestic unit itself is the product of a collective construction...

An influential perspective on homeownership has been constructed around the stereotypical American case. Homeownership is a key ideological element such that being a homeowner embodies the realization of the “American dream.” Rakoff (1977) introduces this idea and associates the different meanings of homeownership in American society with its economic and political structure. Rakoff’s (1977:86) work proposes that:

(1) The house is a dominant symbol of a variety of problematic and conflicting life experiences—personal success and family happiness, mobility and permanence, privacy and social involvement, personal control and escape;

(2) This “multivocality” of the house as a symbol reflects the ambiguous meanings Americans attach to the private sphere;

(3) It is through homeownership that people attempt to resolve, often unsuccessfully, both the existential conflicts that the house symbolizes as well as the ambiguities of private space;

(4) These problems of meaning symbolized by the house are products of our individualistic ideology; and

(5) The attempted resolutions of these problems contribute to the ongoing reconstitution of that ideology and the political-economic structures it legitimizes.

Rakoff's constructivist approach is based on the idea that the subjective world is derived from people's own experience, affected by culture and absorbed through the socialization process. He studies homeownership as a component of ideology in everyday life and considers houses as "crucial commodities in the political economy" (Rakoff 1977: 88).

The need to have a home, and the meanings associated with being a homeowner, are not created ex nihilo- they change depending on different societal arrangements. Mallet (2004:66) agrees with Rakoff in that being a homeowner is ideologically laden and a product of social institutions, namely, the real estate market and the government:

House and home are often conflated in the popular media, typically as a means of selling real estate and promoting 'home' ownership. While the building and real estate industries clearly gain from a community's valorization of homeownership, so too do governments with particular social agendas.

The meanings of homeownership are dynamic, and interrelated with different economic, political and social dimensions. Madigan, Munro and Smith (1990) explain how the attention to tenure and homeownership is related to the changes in the social and economic context in European countries. For Madigan et al. (1990) the closure of social programs and public housing systems placed a bigger burden of responsibility on citizens to provide for their own individual housing. These changes affected the meanings of homeownership such that having a home has become a source of personal identity, status and security.

Elsinga et al. (2007) break with the discourse of some of the earlier works that associate tenure and homeownership with more positive meanings such as ontological security⁵ and comfort. In *Home Ownership: Beyond Asset and Security* (Elsinga et al. 2007), researchers discuss the meanings of homeownership in Hungary, Portugal, the United Kingdom, Belgium, Finland, Netherlands, Sweden, and Germany. Elsinga et al. (2007) analyze the impact of economic changes in the European Union on the development of housing policy and on the perception and behaviors of consumers in that market. They cite Doling and Ford (2003) regarding the effects of globalization on housing. Doling and Ford (2003) propose that changes in public policy have contributed to dismantling the symbolic relation between work, welfare and homeownership so that “what was assumed to be a stable relationship broke down. So homeownership, earlier a source of stability, security and investment, becomes for many a site of uncertainty and risk” (cited by Elsinga et al. 2003: 7). The housing bubble has further disrupted this traditional relation.

The way Elsinga et al. (2007) interpret the findings discussed by Doling et al. (2000) is important for my study because they contextualize how changes in the meanings of homeownership are part of changes in the surrounding social, political and economic systems. Shifts in late capitalism produced changes in the market and the ideological apparatus of the state. These shifts involved dismembering the welfare state and this affected individuals directly along different dimensions. For instance, lack of child care, closure of public housing, and increasing job insecurity eroded the traditional

⁵ Ontological security is defined by Dupuis and Thorns (1998:27) as “the sense of confidence and trust in the world as it appears to be. It is the security of being” This definition was adapted from Giddens (1991) who posits that ontological security contributes to the attainment of trust and confidence in the world. Thus ontological security is key for the modern reflexive person.

links between the public-private spheres. Globalization has affected people's everyday strategies as well as the meanings they give to their lives through the worsening of labor conditions and the cuts in the provision of social services. In the analysis of homeownership we can thus observe tensions that result from the contradictions between what we desire and what we can afford.

Research exploring the meanings of home and homeownership in the United States and Europe is abundant. Although rich and varied, most research overlooks the relation between homeownership and gender.

Gender analysis of the meanings of homeownership has been controversial. One of the main areas of contention is related to the different ways of understanding gender relations. For example, based on his finding of common discourses of homeownership between men and women in England, Saunders (1989) asserts that gender is irrelevant to the construction of the meanings of home. Nevertheless, I contend the lack of differences between men's and women's discourses is not enough evidence for the absence of gender differences. The association between gender and homeownership is not simple and direct because gender intersects with social class as well as with other indicators of social location. Making the intersections between class, gender and the meanings of homeownership visible requires acknowledgement of the complexity of power relations and kinship (Townsend 2000, Dowling 1998).⁶

Experiences imprint meanings on homeownership (Dupuis and Thorns 1998). One's experiences are marked by our position in society and are affected by several

⁶Following Somerville (1989), Paula Townsend (2000) calls attention to the family and kinship relations as "places" where power structures are performed and reproduced. Therefore if we want to study the effect of gender on homeownership we need to pay attention not only to what participants in our studies declare about the meanings of homeownership but also to how gender relations take place in the home.

axes of differentiation, of which gender is one of the most important. Experiences that are related to being a man or a woman, as in the case of intimate partner violence, can have an impact on the meanings of homeownership. Not all men and women will necessarily share those meanings because the relations between gender and homeownership are also affected by social class, geographic location, and age.

I propose that there are some dimensions of homeownership where the influence of gender is more obvious than others. Understanding the home as a private place, as a place for leisure activities, and as a safe shelter are meanings that become problematic when gender is included in the equation.

Privacy, gender and homes

Intra-household power relations are hardly ever taken into account when the search for privacy through homeownership is mentioned in the literature (Rakoff 1977; Saunders 1989; Després 1991; Dowling 1998; Kleinhans and Elsinga 2010). The result is gender neutral notions and interpretations of homeownership.

Gendered roles and the intra-household division of labor often affect people's perceptions and experiences of privacy for men and women such that spaces considered women's domain are often spaces accessible to any member of the household. Therefore, women in the household often have less privacy (Townsend 2000). Having privacy can enable people to have more control of daily activities and in that sense privacy is desirable and positive.

Privacy can also have negative associations when it turns into isolation, such as in the case of people living in rural areas- particularly in the case of women. Most early studies of gender and the home associate home with negative connotations, for instance, women's reclusion to the home, isolation, depression, and the obligation to

perform traditional domestic roles (Fox 2008). In her analysis of rural areas in the United States, Pruitt (2008) contends that although rural areas can be seen as a haven for privacy, several characteristics related to the rural condition can make privacy dangerous for women because they enable men's control over female partners. Spatial and geographical isolation is related to social isolation and anonymity. In a context of severe economic disadvantage and patriarchy, this "privacy" can worsen the effects and increase the occurrence of domestic violence (Pruitt 2008).

Leisure, safety, gender and homes

Gender also affects the meanings of homes as places for leisure. Understanding home as a place for leisure can be difficult for women, whether they are homeowners or not, when they carry most of the responsibility for household chores. This gendered intra-household division of labor leads to different perceptions of home between men and women. Men may talk about the home as a place where you come after work to rest. Women, especially low income women who lack help to carry out household chores, may see the home as the place where they work until bedtime.

Safety is another highly gendered area. Although a home can be a safe haven from the public sphere and the outside world, it can also be a place for male domination and violence. As Darke (1994) posits, the ambivalence of women's feelings associated with homes is particularly obvious in the case of women who live in homes where male domination is exerted through violence and abuse (Darke 1994). Thus, homes "can be also a prison and place of terror or a place of haven and love" (Moore 2000:212). Intra-household relations of domination may affect the meaning of home negatively for those in weaker positions, as in the case for women and children (Moore 1984). Evidence suggests that to investigate the link between gender and the meanings of

homeownership it is necessary to pay attention to power relations inside the household as well as outside in order to identify places where gender related subordination takes place.

Gender Violence and Homeownership

In this study I assume that violence⁷ occurs at different levels; at the macro level it can take the form of structural violence as well as of exclusion from socio-economic rights.⁸ Violence at this level is seldom considered an illegal or a criminal act. At an intermediate level, the level of localities and neighborhoods, violence comes from different sources; violence can be perpetrated by gangs against men and women, or gendered violence in the form of sexual harassment and unwanted physical contact in the streets. Finally, at the micro level of the household, physical, sexual or psychological violence takes place with different potential perpetrators: it may be women's intimate partners who are abusing them. It can also be intra-household violence exercised by people who are not necessarily the intimate partner of the abused but a relative in the household, as is often the case with respect to child abuse. This form of violence is not

⁷ Although definitions and typologies of violence vary in the literature (Moser and McLlwayne 2006; Scheper-Hughes and Bourgois 2004; Buvinic 1999), I understand violence as a multidimensional concept that encompasses both physical and psychological damage or, "material deprivation, and symbolic disadvantage" (Moser and McLlwayne 2006:93). Violence can be structural or direct and can be classified in various ways such as by type of act. Namely, physical violence, such as beating, kicking; sexual, such as forcing sexual intercourse, touching private parts; emotional and psychological, such as humiliation, insults (Peetz 2008; WHO 2005; Buvinic et al 1999). Other typologies such as the one used by the World Health Organization focus on who perpetrates violence. The resulting types are i) self-directed, as in suicide and self-abuse; ii) interpersonal, such as by somebody in the family or community, and iii) collective, such as social, political and economic violence (WHO 2005:13).

⁸ Specifically laws developed under the umbrella of the international conferences and conventions organized by organizations as the United Nations and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Not all the countries that participate in these conferences are obliged to adopt the laws and translate them into their own legal systems. For a discussion on the specific topic of reservations in the case of CEDAW see Riddle (2002). For a discussion on problematic aspect of gender, law and United Nations see Defeis (2011). For a discussion on women's rights to housing and international law see Westerndorp (2007).

exclusively perpetrated by men, yet most perpetrators are men and most victims are women (Resko 2010).

I consider domestic violence and intimate partner violence a form of gender violence. Gender violence⁹ is an umbrella term that refers to violence at different levels. This term allows me to talk about both intimate partner violence as well as other forms of violence against women. Gender violence is usually illegal at the micro and meso levels as in the case of what constitutes domestic abuse or rape. The legislation on gender violence includes “laws, decrees, regulations, and the like which address violence against women, intra-family violence, and sexual(ized) violence; (...) also to those elements of legislation which address violence against children because this phenomenon is often closely related to issues of intra-family and sexualized violence” (Peetz 2008:14). Gender violence is usually linked to structural violence such that some authors suspect connections between structural inequalities and violence that occurs at interpersonal levels (Scheper-Hughes and Bourgois 2004; Grabe 2010).

Most studies of intimate partner violence recognize the importance of socio-economic conditions in explaining the prevalence of gender violence (Resko 2010; Levy 2008; Andersen 1997). There are still competing views among those who privilege individual psychological traits of the victims or perpetrators (Dutton 2007) versus those who seek macro level explanations (Scheper-Hughes and Bourgois 2004; Grabe 2010). One element emphasized by researchers who study the effect of social structures on violence is the importance of patriarchal structures of power and gender with effects that

⁹ “Violence that is structured to harness cultural notions of femininity, masculinity, procreation, and nurturance (...) [it] fuels peacetime forms of domination that make the subordinate participate in their own socially imposed suffering” (Scheper-Hughes and Bourgois 2004: 22).

can be found at the individual, community and societal levels. As Ellsberg et al., (2000) point out, gender violence is grounded in the interplay between individual, situational and socio-economic factors. Although there is consensus about the importance of imbalances of power and that power derives from the access to resources, there is less agreement about what specific factors trigger violence. Goode (1971) argued that physical force is used by people when they lack other resources to achieve their goals. Therefore men who are violent against their partners may do it to compensate for their lack of other resources such as education or income. Following the resource theory, Anderson (1997) argues that men with lower income or level of education than their partners are more likely to be violent than men who have a more equal income or level of education (Anderson 1997). Goode's work (1971) has been criticized, among other reasons, because it suggests that men have traditionally assumed positions of power; women's higher share of power threatens men who may be frustrated and assert control by using violence. Therefore, women who attempt to become more powerful economically have a higher risk of being victims of gender violence because they challenge the man's presumptive authority and compel the man to retaliate. Others, such as Anderson (1997), point out that not all the imbalances in the access to resources trigger violence. Imbalances in the access to resources that result in a threat to men's status and masculinity result in violence. These theories suggest that factors that break the threat point vary by country because they depend on societal expectations of masculinity and femininity.

Feminists using theories of bargaining power offer a competing explanation against resource theories. They suggest that resources, assets, or income owned by

women balance intra-household relations and thus women who own key assets will have greater bargaining power and will therefore be less vulnerable to violence. For example, Agarwal (1997) argues that women who own arable land in some parts of Asia often have enhanced negotiation powers and are less vulnerable to violence. Although evidence suggests that power differentials derived from ownership of assets are expressed through violence, only few studies have included homeownership as independent variables in models to explain women's vulnerability to violence. For example, Resko (2010) in her analyses of U.S. data finds that women's homeownership is associated with a 61% reduction in the odds of violence victimization (Resko 2010: 175); in India, Panda and Agarwal (2005) analyze a household survey applied in a district in Kerala and find that homeownership and land ownership are significantly associated with a lower incidence of violence victimization. In Nicaragua, Grabe (2010) finds that landownership is related to lower vulnerability to intimate partner's violence victimization. Aduro, Deere and Catanzarite (2012), in a comparative study of Ecuador and Ghana, find that women's share of the couple's wealth is significantly correlated with lower rates of physical violence in the case of Ecuador. However, it is not statistically significant in the case of Ghana. Together, these results suggest that the ownership of land or homes play an important role in explaining violence.

Although there is no consensus in the literature about the determinants of violence, the prevalence of intimate partner violence and other forms of gender violence that occur in the private spaces of the home is high in many places in the world.¹⁰

Sexual abuse of children and rape of women often occur at home, perpetrated by

¹⁰ Moe (2009) reported that approximately 1.5 million women are assaulted by intimate partners annually in the United States.

spouses, boyfriends, girlfriends and other relatives or acquaintances (Resko 2010). In a worldwide study, researchers of the World Health Organization found the most commonly mentioned perpetrators of sexual abuse of children under the age of 15 were male family members other than a father or stepfather (WHO 2005).

I argue that suffering gender-related violence in such a private space as the home affects the idea of security and safety linked to one's home. Moreover, regardless of who is the homeowner in a household, the decision to break up an abusive relationship can result in homelessness for the person who suffers violence: "Approximately one homeless woman in four is in the predicament mainly because of her experiences with violence, and a woman's risk of homelessness increases with the number of dependent children under her care" (Moe 2009:246). In the specific case of intimate partner violence, or when the spouse is abusing children in the home, women may delay the breakup because leaving an abusive relationship often necessitates careful planning and access to social and financial capital (Moe 2009). Therefore, having access to resources, such as social networks of support, assets or independent income, may help victims of intimate partner violence leave abusive relationships.

Why Study Homeownership and Gender in Nicaragua?

Although homeownership is important for low income people in Latin America, they often own low quality homes (Gandelman 2008; Athens 2004). There is insufficient information about the share of homeowners among the poor and non-poor, as well as among men and women in rural and urban areas in Latin America. My analysis of the situation in Nicaragua is possible because the Living Standard Measurement Study (LSMS) surveys in Nicaragua in 1998, 2001 and 2005 are among the very few in Latin America that identify who in the household owns the home (Deere et al., 2012). This

makes it possible to identify the sex of the homeowner and analyze the difference in access to assets between men and women without using headship of the household as a proxy for gender-based inequalities in the ownership of assets. Furthermore, Nicaragua is an interesting case for the study of homeownership because of an apparent paradox in terms of the variables of interest to this study. Nicaragua is the second poorest country in Latin America. Yet, despite widespread poverty, in 2001, 77% of Nicaraguan households lived in homes they owned, a figure that is substantially higher than in the U.S. (66%) (Gandelman 2008; Torche and Spilerman 2008).

The case of Nicaragua also illustrates some of the common problems of informal settlements in Latin America, where rapid industrialization and internal political conflicts lead to rural-urban migration (Lobo 1982; Gilbert and Ward 1985; Degregori, Blondet and Lynch 1986; Golte and Adams 1987; Stein and Castillo 2003; Torche and Spilerman 2008). As a result of migration processes and the lack of stable incomes, people often own homes that they have constructed on occupied land; these squatter settlements often lack electricity and other basic services (Athens 2004, Torche and Spilerman 2008).

Using Mixed Methods to Study Homeownership, Poverty and Gender in Nicaragua

Research questions

My study uses mixed methods - quantitative and qualitative data analysis- to identify the variables that affect the probabilities of being a homeowner and on the values of owned homes in Nicaragua, as well as the subjective meanings of being a homeowner. Specifically, my research questions are: What is the effect of gender, poverty, and geographical location on the probabilities of being a homeowner and on the values of owned homes, after controlling for other demographic and household

characteristics? Why do low income people in Nicaragua want to be homeowners? Is there a difference between men and women, rural and urban low income people in terms of homeownership?

The Quantitative Data and Analysis

I employ quantitative data to calculate the probability of being a homeowner in Nicaragua, to discuss quality of housing and to study the values of homes in Chapter 3. In the quantitative analysis, the variables of interest are sex of the owner, locale of residence and ownership of land. The data I analyze were collected by the Living Standard Measurement Study (LSMS) survey in Nicaragua 2005. The sample consists of 8,220 households and is representative at the national and departmental level. Because the data are nationally representative, assertions based on my analysis of the LSMS refer to the country. The survey includes questions regarding household expenditures and consumption, as well as access to public services and other variables related to individual and household living conditions.¹¹ I limit my sample to individuals 18 years and older (n=19,611) for my logistic regressions that treat homeownership as the dependent variable; 5,652 individuals (28%) are identified as homeowners, 44% of whom are women.

This analysis tests whether women have a lower probability of being a homeowner and identifies the associated individual and household characteristics. I run separate regression models for men and women to test whether there are significant effects on

¹¹The LSMS survey use only one questionnaire per household but it is organized in different modules with different units of analysis. For instance, module 1 collects information about housing conditions with the household as the unit of analysis; the second module collects individual information using individuals in the household as the unit of analysis.

the probability of owning a home for being urban or a landowner. I incorporate ownership of land following the studies that suggest ownership of land is a prerequisite for homeownership for low income people in Latin American countries, particularly in rural areas (Lobo 1982; Gilbert and Ward 1985; Athens 2004; Torche and Spilerman 2008). I use similar models for the Ordinary Least Squares (OLS) analysis of the values of owned homes.

In conventional studies, the sex of the household head serves as a proxy indicator of the gender of the homeowner, a strategy that underestimates the inequality between men and women and introduces the problem of endogeneity (Gandelman 2008) due to the high correlation among the determinants of headship and ownership. My study takes advantage of the fact that the LSMS provides individual information on the individual owner of the home and avoids these problems. The ability to identify the actual owner of the home is a significant methodological advance over previous work that infers ownership from headship of the household.

The Qualitative Data and Analysis

I use three main tools of data collection: individual interviews, group interviews and ethnographic accounts. A summary of the logic that guided the choice of tools is presented in Table 1-1.

The interviews and data production

I used informal interviews and semi-structured interviews with individuals and groups to collect two types of information (see Appendix A for informed consent and interview guides). First, I used individual semi-structured interviews to help women and men narrate their life-stories. My use of interview guides helped participants maintain a plot line in the narration and ensured coverage of questions and topics of interest.

Second, semi-structured group interviews captured key cultural representations such as those related to poverty, homeownership, strategies to obtain homes, and the participants' relationships with neighborhoods and communities. Third, I used unstructured settings to conduct informal interviews. Reinharz (1992) suggests that unstructured settings help build rapport as well as allows the researcher to gather participants' candid insights and the subtleties embedded in their experiences. Table 1-2 shows the number of interviews carried out by type and sex.

I interviewed twelve key informants in addition to those identified as participants. Among the key informants were people who worked in the two research sites, District VI in Managua and Rio Blanco in Matagalpa, and who were knowledgeable about homeownership and gender-based violence. I also used field notes to gather descriptive data about the neighborhoods and situations I witnessed to better place the interviews in the participants' context. For this analysis, I combined interviews, observation, participation, and the review of secondary data.

I identified volunteers for my study using snowball sampling. During the first part of the recruitment process, my study focused on women. Later, by the end of my second visit to Nicaragua, I decide to include men. Indeed, it is now my belief that we cannot fully appreciate the context of one voice when we exclude the other.

This study is multi-sited and multi-layered (Babb 2001) not only because my interviews and observations took place in both rural and urban settings but also because I sought explanations at the micro and macro levels. I will briefly make some remarks on the process of getting to know the locations, how participants were recruited and how the information was gathered. Because my study took place in two

neighborhoods, assertions based on the analysis of the interviews and observations refer only to people who participated in the study.

The urban location was District VI in Managua. I focused on the neighborhood “Corazon de Maria,” comprised of neighborhoods surrounding the wholesale market of Managua’s “Mercado Mayoreo”. I carried out preliminary field work there in 2009 and contacted organizations working in the area and people living there. When I arrived in Managua for the first time in 2008, I realized that the organization of Managua made differentiating neighborhoods by level of poverty a complicated task. In 2008, most of my notes with observations of the city reveal my difficulty in identifying what makes a neighborhood poor. I remember being struck by the differences in quality of construction material; here cement walls and fluorescent light, there across the street, plastic, tin and campfires.

I relied on NGOs for initial introductions, the organization of the group interviews and some general information on the neighborhoods. I used snowball sampling to select participants for group interviews among self-proclaimed heads of households or spouses (18 years old and older). A female *promotora* (outreach worker) from Terre Des Hommes (TDH) introduced me to women in Corazón de María in 2009. I used the offices of TDH to hold the group and individual meetings in that neighborhood. Most of the meetings with women in Managua took place between June and August 2009.

During the first interviews I realized that violence was a central component in the life of women in the neighborhood. Women frequently mentioned events in which they had been victims of violence while they discussed the importance of homeownership. Gender violence perpetrated by men was also a common theme during individual

interviews when participants were asked to remember a period of hardship in their life. As a result, I reconsidered my approach and decided to include men in the interviews for my study. I arranged a group interview with men at the end of my fieldwork in 2009.

I invited women and men to attend sex-segregated group interviews about their neighborhoods, poverty, and the meanings of homeownership. I assumed that women and men were not going to be able to participate as freely in mixed-sex meetings. In fact, participants often made remarks about the differences between men's and women's knowledge in relation to the topics discussed. They often classified topics as those "women knew" or "men knew" better than the other. In some cases they considered that the language used and the topics discussed would not have been appropriate for members of the opposite sex.

I recruited participants for individual interviews among those who attended the group meetings. Those interested in participating in the second part of the study met me for individual interviews to share their life histories. I always did my utmost within reason to conduct individual interviews in private and in as safe a space as possible.

When I returned to Corazón de María in September 2010 I had a stronger connection to the neighborhood. My deeper connection led me to stay in the house of one of the women who had collaborated with me during the previous year. Her husband was the first man interviewed in this new stage of the research. This time, I organized group and individual meetings with men and took more descriptive field notes. I also organized one more meeting with some of the women who had previously worked with me and carried out some informal follow-up interviews with them.

I found it harder to carry out meetings with men for two reasons. First, men were reluctant to participate in the meetings because most men thought that the NGO that was my contact worked mainly on topics that concern women, although the NGO did have activities related to men in the neighborhoods. The man responsible for these activities served as my liaison. He, along with the spouses of women I had met the year before, helped me with the introductions and invitations.

Second, there was the matter of trust. Some men expressed discomfort during the first part of the group interviews when they were asked to sign the IRB consent forms. It was also embarrassing for those who could not write well. In one of the first group meetings one participant stopped the discussion to call out another participant, whom we will call Jesus, because he used improper language in the presence of a woman. Jesus apologized but he remained visibly upset during the meeting. He later broke down in a combination of anger and frustration while talking about the meanings of poverty. He raised his voice and almost to the point of crying he asked me “do you know what it is like not to be able to feed your kids? Do you? Do you know how bad one can feel about oneself? How desperate it is? Have you ever gone through that?” I had not expected the questions addressed in the group meetings to be so emotionally charged since they were related to presumably less personal issues than those addressed in individual interviews. During the course of my fieldwork I learned that economics is an emotional subject for both men and women but for different reasons. For women, economic issues were charged with the subject of violence. For men, they were related to feelings of inadequacy at being a provider. Jesus’s reaction, as well as the reaction of

other participants, suggests that economics in a context of precarious survival strategies is both personal and emotional.

Rafael, a man from Managua in his late forties, participated in a group interview and volunteered for a subsequent individual meeting. When I arrived at his house, he had just tripped on a branch in his front yard. He had fallen and cut his forehead and lips. He was sitting and babbling, visibly drunk, while his oldest child- a 12 year old whom I had met before- was trying to clean the blood off his face. My first reaction was to cancel the meeting but the man insisted on talking and having the interview. He cried while talking about his childhood and his failed business ventures. He told me that the thought of the interview had made him very depressed earlier that day because of his memories of a happier childhood and his now shattered dreams. During the interview he emphasized how frustrated he felt by not being able to get a stable job. He had lost his truck because of what he called a bad investment. He was not able to provide for the household after so many failed attempts to make a living.

I engaged in a reflection about reliability and positionality as I learned more from these men. In particular, they made me reexamine my understanding of gender and violence. These men, some of whom admitted being violent with their partners, were also suffering. Over the course of their lives they had been both perpetrator and victim of violence. In the face of that realization I decided to try to understand men's actions in a larger context. This larger context reveals the links between structural violence, or "the violence that is built into the structure and shows up as unequal power and consequently as unequal life chances" (Galtung 1969:170), and its relation with direct

forms of violence related to the condition of poverty (Scheper-Hughes 2004; Bourgois 1996).

My preliminary work in Managua suggested that, in addition to incorporating men in this study, I should also conduct fieldwork in a rural area. An expert in Managua told me about a project she had started in Rio Blanco, in the district of Matagalpa, and suggested this locale after she learned about my interests. The NGO where she worked had a new office of conflict resolution in the area. According to her observations and a previous study on the prevalence of conflicts, Matagalpa had a high concentration of cases of gender violence. She thought this was related to women's lack of access to land and resources for economic independence. Our conversation influenced my choice of Rio Blanco. Another important factor in favor of that location was its designation as one of the poorest municipalities in Nicaragua. Between 60 and 70 % of the households in Rio Blanco were classified as having a level of consumption under the poverty line in 2005 (Gomez et al. 2008).

In Rio Blanco, in December 2010, I established contacts with the Office for Conflict Resolution (OCR) and a grassroots organization working on women's rights. I used the contacts the workers of the OCR had established in the nearby communities. Since the communities were dispersed and had very heterogeneous origins and history, I stayed in Rio Blanco and visited the nearby communities of La Isla, La Ponzóna and Paiwas. I contacted women and men who volunteered for the OCR and other organizations and met them to discuss having group meetings and individual interviews as I had done in Managua.

Men and women were more willing to attend the group meetings and participate in individual interviews in this area than in Managua. However, women in Rio Blanco were more reluctant to talk about violence than women in Managua. Moreover, the topic was hardly mentioned by them in public. Nevertheless, the individual interviews revealed that gender violence was not at all foreign to them.

In Rio Blanco, the individual interviews were carried out in the participants' homes. I settled on this space due to the lack of access to a private setting in the communities and because it was hard to get them to the town of Rio Blanco. I explained that we needed a place where they would feel comfortable speaking about private matters. We looked for the most private settings and this often meant that our conversations were carried out while sitting on a chair in their front or back yards or while walking through nearby fields. The group interviews with men and women in La Ponzoña and San Ignacio/Paiwas were carried out in the house of the volunteers of the OCR. Only the meetings in La Isla took place in their community house. I selected people who lived in households with under 3 *manzanas* (2.01 hectares) of land or no land at all, which according to the informants could be a valid proxy for poverty. I interviewed women and men who self-identified as homeowners as well as those who did not own a home.

Techniques of analysis and interpretation

I taped all the interviews and group discussions and transcribed them. I changed participants' names to protect their privacy and coded their interviews to capture concepts and dimensions that emerged from the data. The life stories began with me asking them to introduce themselves and to tell me about their first memories. I tried to open a space for individuals to talk about any event they considered important to their life histories. Despite the fact that I had not included questions about gendered violence

in the first part of my research, the topic of violence emerged. Violence was often linked to the reasons why women found it important to become homeowners. I introduced a question explicitly about violence in the guides in 2010.

Schensul, LeCompte et al., (1999) explain that, in a general sense, coding means organizing data in terms of the framework and hypothesis used in a study. Coding can be done by reading through the interviews and field notes and assigning specific codes to sentences and paragraphs. I considered meanings of homeownership, violence and poverty as concepts. Following Corbin and Strauss (2008), I consider concepts as “deriving from the data.” Concepts derive from the data when they originate from the interviews and notes, as in my study. Codes represent the impression of the researcher of “what is being described as experiences, spoken words, actions, interactions, problems, and issues expressed by participants” (Corbin and Strauss 2008: 51).

After coding the interviews, my analysis looked for different levels of abstraction. For example, my first codes named meanings of homeownership as in “having a home as shelter,” “having a home as an asset” and “having a home and providing.” My second category was comprised of five umbrella codes that grouped some of the primary codes under “meanings related to financial concerns,” “meanings related to control,” among others. The identification of concepts helped me build models and start a process of integration (Corbin and Strauss 2008; Bernard 2000). This process was used for the four different “families” I created when I organized the information by ownership status (homeowner, not homeowner), followed by sex and location (urban women, rural women, urban men and rural men).

My analysis of the results aimed to integrate concepts to achieve a level of analysis that allows me to elaborate theoretically valid propositions about the relationship between concepts, contexts and processes. I grouped concepts deriving from rural women, rural men, urban women and urban men when they were similar and, to avoid repetition, I group in the analysis. I present them separately when the concepts varied. I therefore talk about men and women in Rio Blanco and Managua, or women in Managua or women in both places. Sometimes I also talk about women who experienced gender violence which was a grouping that resulted from the interaction of two codes: one that identified women who had suffered gender violence, and codes that referred to the meanings of homeownership.

Objectivity, reliability, neutrality

During my visits to Managua and Rio Blanco, I presented myself as a sociologist and stated the purposes of my study. My disclosure could have influenced the way women and men talked to me, and thus the stories they told me. I never intentionally presented myself as neutral or indifferent to certain situations. Moreover, I did not expect that my presence and conversations with women who suffered gender violence and men who practiced it would not have an effect. I realized that for some women, the fact that I was listening to them and that they were able to have a meeting with me was sufficient to increase their confidence. For instance, a year after our first interview, one of the women told me she had started a process of reflection on her living situation and relationship with her husband. In the past, whenever she threatened to denounce him he would respond that nobody would believe her because he had the contacts and relations in the neighborhood. His assertions seemed supported by his friendship with NGO workers and this translated into more legitimacy and power over her. Now, she

said she felt as if finally someone had listened to her and somebody believed her story. In that sense, Bourdieu's (1989) concept of symbolic power is helpful. The individual interviews I carried out may have given some women and men symbolic power and thus a sense of being able to confront situations they considered unfair.

Overall, I often felt limited in my actions and responses to the stories women and men shared with me. Although some of the stories participants shared with me involved current violence against them or perpetrated by them, I did not interfere in personal conflicts. I assisted in the organization of workshops and the preparation of material for some of the local organizations. The most direct impact I had was in giving women and men information about legal issues related to titling, the dissolution of marriage, and information about NGOs that provide services against violence.

I tried to maintain as much neutrality as I could and will try to treat the accounts that follow accordingly. I will try to avoid using the dyad of women versus men and victims versus perpetrators. My approach is built on the idea that structural forces affect women and men's decisions and dispositions. As Lancaster (1993) posits, a patriarchal organization of power produces values that have material and ideological aspects and operate in ways that sometimes appear natural (Lancaster 1993:43-44). Machismo results from a patriarchal order and is linked to the logic of capitalism. Furthermore, structural forces emerged in the interviews from declarations about how the economic, ideological and institutional contexts affect the participants' lives. Presenting women as victims hinders the hidden spaces and manifestations of the structure in people's lives. This obscures the actors' agency and the spaces in which women and men make sense of their lives in poverty and resist it (Lancaster 1993: xix).

I drew on my ethnographic accounts to face the challenge of portraying the role of structural constraints since “structures of power and history can’t be touched or talked to” (Bourgois 1996:17). Paying attention to structural constraints helped me understand how destructive behavior in general, and violent destructive behavior in particular, can be seen as resistance to marginalization (Bourgois 1996). In this way, we can see a connection between the micro-level individual violence and the macro-level structural violence that gives these stories shape. This understanding of structural forces is not new. I drew most of my analysis and the idea of resistance to marginalization from Philippe Bourgois’s idea of street culture (1996). Bourgois’s treatment of the stories of men and women was built on Bourdieu’s understanding of structure and individual interactions (Bourgois 1996). Stories and interactions do not show overtly the “structures that are realized in them. This is one of those cases where the visible, that which is immediately given, hides the invisible which determines it” (Bourdieu 1989: 16).

I try to recognize the importance of what constitutes the objective reality of the structure without obscuring the need to focus on individual agency and micro interactions. Ethnographic works such as that by Philippe Bourgois (1996), Nancy Scheper-Hughes (1992) and Florence Babb’s work with women in Nicaragua (2001) and Peru (2008) have served as my foundation. They used ethnographic methods to address the experience of individuals and the systems of domination in which they lived.

Ethnographic accounts informed my analysis. Observing interactions gave me the opportunity to see how participants understood their position and sometimes subverted and reinvented themselves in symbolic struggles.

The data from the interviews and notes are used in Chapter 1 to describe the locations of the study; in Chapter 2 to talk about quality of homes and public policy; and in Chapter 4 to discuss the meanings of homeownership for men and women in Managua and Rio Blanco.

The Sites of the Study

Nicaragua

Three main political events in the history of Nicaragua are important to situate the findings of this study; i) the Somoza dictatorship; ii) the Sandinista revolution of 1979 and; iii) the neoliberal governments of the 1990s and early 2000s and the return of Daniel Ortega as the president of Nicaragua in 2006.

In my interviews, people over 50 years of age remember living under the rule of the Somoza dynasty; in particular, Luis Somoza, who became the president of Nicaragua in 1967 after his father's assassination (Hart 1990). Most of the men and women of rural origin who participated in my study remembered the National Guard (the guard of the Somozas), the counter revolutionary forces and the Sandinista army as important actors surrounding their lives until around 1990. The stories of people who grew up in the northern towns of Matagalpa and Rio Blanco also confirm the importance of the period of the Sandinista insurrection, the revolution and the war in the '80s because the turmoil was part of their daily lives and not just a historical event. Most of the men I interviewed had either been willing or circumstantial participants in the war. Women and men, even those who had not been recruited by any of the factions, felt the war in their daily lives and, at some point in the stories of their childhood, mention hiding, losing close relatives and assets, and going through different life crises during the war.

The war was also an important element in the explanations some participants gave about the persistence of violence. Some felt that violence was part of the inheritance of the war or explain violence as a result of the lack of hope the younger generations suffer as a result of the failure of the revolution to bring the expected changes in people's well-being. As a former Sandinista combatant put it, "the youth have lost faith in the possibility of change, there is no incentive to believe in the humanistic projects of the new man" (interview with Genaro, Managua 2010).

Florence Babb describes the 1979 revolution and the decade that followed the triumph of the revolution headed by the Sandinista National Liberation Front (FSLN) as being marked by a commitment to political economic transformation and social justice (Babb 2001:7). This initial enthusiasm for social justice motivated several policies aimed to reorganize the government, take control of the financial institutions and confiscate land and property belonging to the Somoza's family and collaborators, as well as starting the processes of reformation such as the agrarian reform. After the initial years of the revolution, around 1981 and 1982, the government began implementing redistribution policies and social programs that included massive literacy and health campaigns based on grassroots organizing (Williams 1990). In 1983, the government's attention turned to the defense of Nicaragua against the interventionist policies of the United States.

The intervention that later took the form of an embargo escalated into the United States' direct support of the Nicaraguan Counterrevolutionary Army and triggered an internal war that hindered the construction efforts of the FSLN government. The war, and Sandinista rule, ended in 1990 with the election of Violeta Chamorro, candidate of

the United National Opposition (UNO) formed by the alliance of fourteen opposition parties (Babb 2001:8).

The results of the war and the embargo in the eighties were devastating for the Nicaraguan economy (Babb 2001; Lancaster 1992). By 1990, Nicaragua's infrastructure was destroyed with direct material damages reaching between \$1.5 billion and \$4 billion in losses (Lancaster 1992:7).

In 1990, Violeta Chamorro became the first woman president in Nicaragua (González-Rivera 2010). During this time, Nicaragua followed the same economic trend as other Latin American countries that applied stabilization programs. The first program called "Vamos al Cordoba" started in 1991 and successfully reduced hyperinflation under the leadership of local technocrats who applied directives from the World Bank (WB) and the International Monetary Fund (IMF) (Envío 1995). The effect of the reforms created a solid coalition that set the stage for the restoration of the commercial and financial elites but was costly for the poor in Nicaragua (Envío 1995). In 1993, around 75% of the families in Nicaragua were poor and 43.6% of them were extremely poor. Global unemployment reached 60% of the population and affected young people and women the most (PNUD 2000).

By 1995, Nicaragua's economic situation was still being affected by the outcomes of the internal war. Pacification efforts brought some positive results such that by 1995 the United Nations (UN) declared that there were no politically motivated armed groups in Nicaragua. At the same time, the UN stated that "More than 20,000 members of the Nicaraguan Resistance have been demobilized and the army has been reduced from 92,000 combatants to 12,500" (ONU 1995:1). Nevertheless, armed groups remained,

particularly in the northern rural *comarcas* in Nicaragua. Chamorro's administration relocated about 350,000 displaced persons and refugees (ONU 1995). The internal and external debt of Nicaragua was very high. In the early 1990s, Nicaragua's debt had grown. This occurred despite the fact the Sandinista government had acknowledged the national debt with commercial banks and paid around US\$ 400 million of that debt. A debt inherited from the Somoza regime. At that time, the Citibank, Chemical bank and Swiss Bank Corporation together held 33% of the Nicaraguan debt (Dumazert 1995).

Nicaraguans elected municipal officials directly in 1990, an event that strengthened the power of local figures (Millet 2011: 470). In 1996, the mayor of Managua, Arnoldo Alemán, a right-wing politician, was elected president of Nicaragua. He followed the same liberalization policies that characterized Chamorro's government. Nevertheless, after his election divisions in the liberal party arose based on suspicions of corruption (Gooren 2010). Aggravated by his response to the devastation caused by Hurricane Mitch in 1998, the corruption charges were confirmed later when American authorities seized over US\$700,000 after Alemán's conviction on charges of embezzlement and money laundering of US\$100 million from the state treasury in 2003 (*New York Times*, December 29, 2006).

Alemán's former vice president, Enrique Bolaños, became the president of Nicaragua in January 2002. Bolaños's controversial support for the Central American Free Trade Agreement and accusations of corruption almost resulted in his impeachment near the end of his government in 2005 (*New York Times*, October 5, 2005). Although the FSLN had weakened after losing the 1990 election, by 2005, the party, headed by Daniel Ortega, had overcome most of the major challenges that had

previously debilitated the FSLN. Alliances with the Catholic and Protestant churches compensated for the abandonment of important allies from the revolution who had already expressed discomfort with the top-down policies of the FSLN (Gooren 2010). Some former members of the party openly criticized the party line. This was the case for most of the feminist organizations that originally backed the FSLN in the 1980s (Kampwirth 1998), as well as the members of the Sandinista Renewal Movement (MRS) party that formed in 1995.¹²

In 2006, Daniel Ortega was elected president of Nicaragua and was re-elected in 2012 after a highly contested reform in the articles of the Nicaraguan constitution that prohibited immediate presidential re-elections. Nicaragua was one of the first countries to qualify for debt relief under the terms of the Highly Indebted Poor Countries (HIPC) initiative and the Millennium Challenge Account (Wiggins 2006) because the governments since 1990 had sought to mend relations with the U.S. and satisfied the requirements of the IMF and World Bank. Nevertheless, these relations became tense after the alleged electoral fraud in the November 2008 municipal election and during the 2012 presidential election (Wola November 1, 2012), leading to the closure of the Millennium Challenge Account in 2008 (among other U.S. funded initiatives).

Social conditions in Nicaragua are considered similar to those in the mid-nineties with endemic poverty, inadequate infrastructure and lack of human and financial capital (Millett 2011: 476). Nicaragua's gross national income per capita of US\$1,110 is much lower than the Latin American and Caribbean average of US\$7,733. The 2005 demographics of Nicaragua are distressing: a country of 5 million people where

¹² <http://www.partidomrs.com/index.php/partido-mrs/breve-historia>

forty-four percent live in rural areas, forty-six percent are poor. Poverty is concentrated mainly in rural areas where 68% of the people are poor compared to 29% of people in urban areas (World Bank 2008). Table 1-3 shows that poverty has been concentrated in rural areas for the last two decades. Different poverty measures give a similar picture of Nicaragua. For instance, 41.3% of the Nicaraguan population lives on under US\$2.50 a day and 15.8% on less than US\$1.50 a day (Fosu 2011).

Nicaragua is one of the few countries in Latin America with an agriculture-dependent economy, 70% of the labor force in rural areas is employed in agriculture related activities (Baumeister and Rocha 2009). As Pérez (2011:4) shows, in 2010 agriculture employed 32.2% of the active employed population and 61% of Nicaraguan exports come from the agricultural sector (35% of them primary exports and 26% agro-industrial products). Nicaraguan agriculture faces several challenges. Among the most important is the lack of social protection and insurance as this means that the income of families depending on agriculture is highly vulnerable to commodity price fluctuations (Banerjee and Berg 2012). The high income inequality and lack of protection from the government, as well as the absence of insurance, debilitates the ability of the poor to accumulate. Richer farmers and homeowners can afford to manage risks but poorer sectors of the population lack access to credit and insurance. Growth in agriculture has not been accompanied by greater redistribution. Overall, Nicaragua's agriculture is still fragile and un-sustainable (Ruiz and Marin 2005). Processes of land concentration have increased the number of landless agricultural workers. Farmers with small plots have low profitability and constitute a semi-proletariat force.

Two locations: District VI in Managua and Rio Blanco, Matagalpa

As noted, my fieldwork took place in two locations, district VI in Managua and the rural neighborhoods surrounding the town of Rio Blanco in Matagalpa.

District VI

Managua is the capital of Nicaragua and is organized into five districts identified by numbers. Managua has a population of around 1 million residents, roughly a fifth of the population of the country. Managua's urban landscape is the result of decades of disorganized urban development following a devastating earthquake that leveled the city in 1972. The lack of action by the government despite the large amounts of international aid prevented the reconstruction of the city. After the fall of the Somoza dynasty and during the years of internal unrest in the eighties, precarious settlements, such as neighborhoods in district VI, mushroomed in Managua. Although in most Latin American countries these precarious settlements are situated on the outskirts of the city, in Managua, marginality and poverty is found throughout (Parés 2006).

The Nicaraguan elite that returned after the Sandinista government was overthrown did not contribute to the reconstruction of the city, although they constructed neighborhoods for upper income people (Rodgers 2006). Also, the high percentage of poor households in Nicaragua, around 45% (FIDEG 2010), make it difficult to identify what makes a neighborhood poor. Even when there are neighborhoods with mostly upper-income residents who have access to services such as running water, sewage, electricity and internet connectivity, the middle ground between extreme poverty and extreme wealth is not well defined. A 2006 study by Parés (2006) calculated a total of 213,992 houses in Managua located on 33% of the available land. Forty seven percent of the land in the capital is vacant and consists mostly of green areas (Parés 2006: 18).

District VI is located in the area around the international airport composed of the neighborhoods surrounding the wholesale market best known as *Mercado Mayoreo*. According to data collected by TDH, 91% of the adults who work in and around the market make less than US \$100 a month. This figure is lower than Nicaragua's US\$119 minimum wage, and would be classified as below the 2007 poverty line as established by the Central Bank of Nicaragua.¹³ Most studies of low income neighborhoods in Nicaragua after the triumph of the Sandinista revolution in the 1980s have taken place in Managua in traditional neighborhoods (Higgins and Coen 1992; Lancaster 1993; Babb 2001; Rodgers 2007). Not much is known about the newer neighborhoods such as those comprising district VI. In 2005, the census¹⁴ identified 272,702 residents in around 137 neighborhoods in district VI. Neighborhoods in this district vary greatly in size; for instance, the Segovia neighborhood reported 219 residents and neighboring Villa Reconciliación reported 17,159. The boundaries between neighborhoods are hardly recognizable.

Most residents and workers in NGOs in the area that I spoke with agreed that the neighborhoods around the Mayoreo Market originated after 1979 when the market was founded. Although the original function of the wholesale market was to connect farmers with Managua residents, it now operates as any other market in Managua and serves the growing population that surrounds it by selling mostly retail products. Outside district VI, the market is best known as the terminal for buses that connect Managua to the

¹³ http://www.inide.gob.ni/Anuario2008/M%C3%B3duloVI-Precios/ModuloVI_SeccionVI.2.pdf (Last accessed 09/06/2012)

¹⁴ http://www.inide.gob.ni/censos2005/CifrasMun/tablas_cifras.htm (Last accessed 09/06/2012).

north of the country. For instance, the bus to Rio Blanco and Matagalpa departs from the Mayoreo market.

According to interviews I carried out in the district in 2009 and 2010, the neighborhoods surrounding the market were populated in stages. Some of the oldest residents recall hearing about land being “available” and decided to join groups to take over the land. Others bought the plots from some of the original land grabbers and decided to build temporary homes. Finally, a small group of residents received homes as payment for services rendered during wartime as part of the programs that relocated members of the government army or the counter revolutionary army during the seventies and eighties. Despite heterogeneous origins, most of the houses are small, have one or two rooms separated from the kitchen and are often built precariously.

Compared to other departments in Nicaragua, Managua is classified as a department with a low incidence of poverty, yet some neighborhoods in District VI are classified as “severely poor” (over 75% of their population is poor) and some are of “low poverty” (less than 25% of their population is poor). The neighborhoods in district VI lack storm drainage and sewage, as do most of the existing 280 spontaneous settlements in Managua.¹⁵ The lack of a storm drain and sewage system contributes to create an unhealthy atmosphere for residents. Children in these areas are especially prone to skin related diseases as well as other infections (interviews Managua 2009, 2010).

People who participated in interviews about the neighborhood talked about three main problems (interviews in 2009 and 2010): i) the high poverty levels that they linked

¹⁵ <http://www.inifom.gob.ni/municipios/documentos/MANAGUA/managua2.pdf>

to high street crime and gang activity; ii) a lack of motivation of neighbors to participate in community activities that could strengthen negotiations with local authorities to receive services such as health care and improvements in the police response to crime activity; iii) the poor quality of public services and lack of sidewalks, sewage and water drainage. Figure 1-1 shows a picture of a street in Corazon de Maria, District VI. Figure 1-3 shows a close up of the street after an hour of rain.

Rio Blanco

Rio Blanco is a district in the department of Matagalpa 155 miles north from Managua and 68 miles from the town of Matagalpa. Rio Blanco lacks a public hospital and has only one public high school despite its closeness to the capital of Nicaragua. According to the 2005 census,¹⁶ Rio Blanco has a population of 30,785 inhabitants and around 6,000 dwellings.

People reach Rio Blanco by private cars or buses. Buses leave Mayoreo market in Managua towards Rio Blanco four times a day. Normal services take around five hours while the express services can take around three and a half to four hours. Rio Blanco may be relatively close to the capital in terms of physical distance but the poor conditions of the roads and buses make the journey long and difficult. Before getting to Rio Blanco's main downtown area, buses pass near Paiwas and across La Ponzóna, neighborhoods that are part of the district. There is no public transportation to connect the rural towns surrounding the town of Rio Blanco. Instead, people there must use taxis, motorcycles, horses or simply walk (group interviews Rio Blanco 2011). There are several branches of private banks in downtown Rio Blanco, as well as smaller credit

¹⁶ http://www.inide.gob.ni/censos2005/CifrasMun/tablas_cifras.htm (Last accessed 09/06/2012).

agencies, a police station with a special office for women, a catholic church and two churches of protestant religions as well as the offices of at least two international NGO and local organizations connected to networks in Managua and the Universidad Centroamericana.

Around 60% of the population lacks water, sewage or electricity. Living in Rio Blanco becomes harder between the months of May and October, considered winter in the area because of the rain and severe weather conditions (group interviews in Rio Blanco 2011). Rio Blanco becomes isolated from Matagalpa when there are strong storms and persistent rains. Most of the rural localities that surround the town of Rio Blanco, such as La Isla, also become isolated from the town of Rio Blanco (interviews in Rio Blanco 2011). The vulnerability to weather-related phenomena is partially due to Rio Blanco's closeness to the Musum natural reserve and mountain range. In 2004, the rain caused a mudslide that rendered 587 people homeless. As a result, La Isla and neighboring communities became isolated such that rescue efforts and general aid could only be given by helicopter (El Nuevo Diario June 27 2004). The name "La Isla" literally translates to "the island" and it is easy to understand why.

Between 50% and 75% of the population in Matagalpa are poor. The neighborhoods that comprise Rio Blanco have different levels of poverty and evidence high income inequality derived from the concentration of land and livestock ownership in the hands of a few owners (Marín et al., 2010). Twelve percent of the 1,441 farms are larger than 100 *manzanas*¹⁷ (69.89 hectares) and concentrate around half of the land used for farm-related activities (Marín et al., 2010: 8). The economy of Rio Blanco

¹⁷ 1mz=0.698896 hectare.

functions around agriculture and cattle farming, therefore, the high concentration of land creates a high number of landless agricultural laborers.

The unequal distribution of land reinforces the unequal access to political and economic resources, especially in rural areas (Broegaard 2005). For instance, larger farms in Rio Blanco are often registered and have titles whereas smaller farms tend to lack titles (Marín et al., 2010). Owners of smaller farms do not have tenure security or much access to credit which hinders their possibilities of developing successful enterprises. Some small farmers sell their labor to richer farmers due to a lack of capital and insufficient land.

Landless workers sometimes combine renting land with working on other farmers' land. Often there is no alternative to simply selling their labor if they lack the capital to rent land (interview 2011). Most of the jobs available are seasonal, low paid and depend on agriculture (group interviews 2011). There are very few job opportunities for women. Poorer women engage in survival strategies that combine working in their own household with seasonal migration (group interviews 2011). As Steele et al. (2011) describe in the case of Matiguas, a municipality neighboring Rio Blanco, the options for men and women are unstable. Women have more opportunities during harvest time, November to January, when cash circulates through the local economy. They sell products they cook such as tacos and also eggs and small animals or carry out domestic activities for other richer houses such as cooking, washing and ironing among other activities (Steele et al., 2011: 415).

Women and men who participated in group interviews about their neighborhoods pointed out that lack of employment opportunities and land were among their main

problems. They mentioned that land availability, even for renting, depended on how much access to social networks people had, such that some considered that only a good friend would allow you to rent 2 *manzanas* (1,40 hectares) of land- considered the minimum to be worthwhile for production (Group interview men in Rio Blanco 2011). Women and men emphasized access to land for agricultural production as an urgent necessity. For some, not having land to build a house is the most urgent need (Group interviews with women, Rio Blanco 2011). Women also discussed the lack of services as a very important problem: “the problem is that we do not have access to water, sewage, latrines, electricity or even a main corn mill” (Group Interview with women, Rio Blanco 2011). This issue was mentioned in all the rural neighborhoods surrounding the main town of Rio Blanco.

Lack of services such as water (Figure 1-3 shows the “ojo de agua” used by residents of Paiwas) endangers people’s health. It also increases the amount of household chores and the time, effort and energy used to carry out daily activities. For instance, water has to be collected from the rivers or springs. Corn-based tortillas, a main element of the diet of people in Rio Blanco, take hours to make when women have to use manual grinders (or stones). Simply grinding enough corn for a daily ration of tortillas for a family of five can take over an hour. Making breakfast can easily take between one to two hours a day because the preparation of tortillas requires that women clean the corn, get fresh water from the spring to soak the corn overnight, grind the softened corn the next morning, make the dough and hand-make (*palmeaar*) the tortillas.

Surviving in the context of poverty and a lack of services requires community organization and mutual support (Andersen 1994). Some of the neighborhoods in Rio Blanco have strong community organizations. For example, the women's center and production cooperative *Edelma Martinez* in the neighborhood Martín Centeno supports women's attempts to denounce violence and helps victims to follow up on cases. They also provide economic support for members of the cooperative and organize communal activities such as those required to maintain and repair the bridge that connects Martín Centeno with downtown Rio Blanco. Unfortunately, there are not many cooperatives left in the area.

The growing concentration of land by large farm owners and the continuous appropriation of the forest for cattle ranching have created socio-economic differences in the population that hinder the possibility of organizing for common interests and needs. As Marín et al., (2010) report, only around 10% of the total farmers in Rio Blanco are organized. Moreover, the extensive use of land by large farm owners creates pressure on the ecosystem and results in ever greater requirements of land for cattle pastures. Smaller farmers who tend to have low productivity end up selling their land because of the lack of opportunities to grow. The intensity of the use of land and the colonization of the forests endangers the survival of what Anderson (1994) calls ecological rationality. Men and women around fifty years old and older who grew up in La Ponzña and other rural neighborhoods in Rio Blanco talked about the changes in their agricultural practices. People explained that they had witnessed the disappearance of sources of water and fauna together with the life style that they and their parents experienced as children.

My conversations with older residents of La Ponzosña, La Isla and other neighborhoods in Rio Blanco suggest that the concentration of land and the growth of cattle ranching force smaller farmers from their lands and into the forests. Low paid temporary jobs and the low productivity of small farms add to the lack of available land. With few other options, young couples clear new territories (and expand the agrarian frontier) to get land for survival. Others react to hardship by looking to seasonal migration, another topic often mentioned during my interviews in the area.

I found that women and men tend to migrate for work as coffee pickers on Costa Rican farms and to take jobs as domestic workers in Managua or other larger cities. International migration is also gendered such that it is mainly the men who migrate to the United States for work as farm and construction workers. Spain and other European countries seem to be a new point of attraction for women who more often migrate for work in care related occupations, such as uncertified elder care takers or baby sitters (interviews in Rio Blanco). Some participants in my study held negative views of migration, especially women migrants, because they see migration as an element that increases problems in the population since children whose mothers migrate are often left with other relatives. For example, one of the participants in my study, a woman in her sixties, talked about her difficulty in raising her three grandchildren, all of them under 10 years of age, while her two daughters worked in Costa Rica and in Managua. Participants in the study who talked about migration as a problem see such children as more vulnerable to other negative events such as violence and abuse.

In Chapter 1, I have discussed the importance of studying homeownership and gender and the specific context of low income people in Nicaragua. Homeownership is

a central asset that contributes to people's status and impacts their lives in several ways, such as providing shelter and enabling economic opportunities for survival. Homeownership is especially important in a context of scarcity such as that experienced by low income Nicaraguans in rural and urban locales. Homeownership also affects women's bargaining power and therefore enables women to achieve well-being. Nevertheless, homeownership has more meanings beyond the economic importance of owning an asset since it can also enable women's privacy and safety. In Chapter 2, regarding the provision of housing for low income men and women in Nicaragua, I present my study of public policy and the role of NGOs. Using data from the 2005 census and the 2005 LSMS survey, I calculate and discuss the probabilities of homeownership for men and women, discuss indicators of quality of housing and factors related to the values of owned homes in Chapter 3. In Chapter 4, I present the core of the results of my field work in Nicaragua by relating the different meanings women and men in Managua and Rio Blanco give to homeownership. The conclusions of my study are presented in Chapter 5.

Table 1-1. Main research questions and tools of qualitative data collection

Main research questions	Disaggregated questions	Tools of data collection
What are the meanings associated with owning a home among low income men and women in urban and rural areas in Nicaragua?	What does it mean to have a home?	Group interviews and individual interviews
	Is it difficult to acquire a home?	
	Are meanings of homeownership gender specific?	
	What is poverty and what it means to live in poverty?	
	How does poverty affect access to homes?	
	Are the meanings of homeownership associated with being poor in the discourses of the participants?	
	How did they manage to own a home? What did they do? If so, how have they obtained, built and registered the homes they live in?	
Do experiences related to their social location –by gender, poverty status and residence– affect the meanings of homeownership and the strategies used to become homeowners?	Where do the participants come from?	Life stories collected through individual interviews
	How did they come to live where they are and how did they obtain a home, if they have one?	
	Are their life experiences related to their strategies to obtain a home?	
	How are they related and why?	
	Is there any experience that is gender specific that affected the meanings and strategies of being homeowners?	
How are gendered forms of violence related to those meanings and strategies?	When people give accounts of episodes of violence, do they relate these experiences to homeownership?	Life stories collected through individual interviews
	How are the experiences of gendered violence related to the meanings of having a home?	

Table 1-2. Number of participants by type of interview and sex. Nicaragua 2009-2011

Year	Individual Interviews		Group Interviews		Total Participants	
	Men	Women	Men	Women	Men	Women
2009	0	14	1	4	5	32
2010	8	3	4	1	17	8
2011	10	11	3	3	26	26
Total	18	28	8	8	48	66

Source: Author's fieldwork.

Table 1-3 Distribution of population by poverty status and locale of residence. Nicaragua 1998-2005 (in thousands)

	1998			2001			2005		
	National	Urban	Rural	National	Urban	Rural	National	Urban	Rural
Poor	2,329	806	1,523	2,385	915	1,471	2,377	834	1,543
%	48	30	68	46	30	68	46	29	68
Non Poor	2,563	1,849	714	2,820	2,121	698	2,765	2,037	728
%	52	70	32	54	70	32	54	71	32
Total	4,893	2,656	2,237	5,205	3,036	2,169	5,142	2,871	2,271
%	100	100	100	100	100	100	100	100	100

Adapted from INIDE (2005) *Living Standards Measurement Sturdy Survey*. Nicaragua 1998-2005; Own calculations.



Figure 1-1. A neighbor and the outreach worker from TDH showing me the way to a participant's house in Corazon de Maria. Photo by Gina Alvarado.



Figure 1-2. Close-up of street after 1 hour of rain, Managua. Photo by Gina Alvarado



Figure 1-3. *Ojo de Agua* Spring used as a water source in Paiwas, Rio Blanco. Photo courtesy of Zachary Catanzarite.

CHAPTER 2 HOUSING POLICY, THE LAW AND GENDER IN NICARAGUA 1990-2010

Chapter 2 seeks to explain an apparent paradox between Nicaragua's urban and rural areas: women in urban areas have a higher rate of homeownership than urban men, while women in rural areas have the lowest rates of homeownership and own the lowest quality and lowest value homes.

Many social institutions intervene in the access of women to property, namely the family, the community, the market and the State (Deere and León 2001). In Chapter 2 I present some of the main public policies that have affected women's homeownership. I argue that the Nicaraguan state and municipal administrations have been more responsive to women's demands for property rights to homes than to land, although organizations (even before the 1980s) have pressed the Nicaraguan government for equal access to homes *and* land.

Policy makers and local governments recognized women's need for homeownership as evidenced by officials' endorsement of mainstream ideas that linked women's access to homes to traditional gender roles and adopted a *familistic*¹ approach to gender matters. Nevertheless, the latter has not increased rural women's access to homes as much as for urban women because women's ownership of homes in rural areas is often linked to their access to land. In urban areas, a home is on a piece of land, a housing lot, but it is conceptualized as a unit, "a home." This concept is different in rural areas, where we often find a home built on an agricultural plot and therefore it tends to be conceptualized as an agricultural plot first and the dwelling itself is often

¹ As defined by Esping-Andersen (1999) familistic welfare states rely heavily on the family for individual welfare. In the case of Nicaragua I used the term to qualify the approach used for the design of social policy and the role of the state.

seen as ancillary. The idea that women need homeownership to protect their children is in line with traditional roles of women as caregivers; landownership, by contrast, is linked to production and is more often seen as a traditional male role.² This conceptual difference may help explain why the policies that supported women's rights to property have had different effects in urban and rural areas. It may also help us understand why in the last three decades social movements supporting the rights of rural women to land have been more successful when their discourse has emphasized the importance of land for rural women who are single heads of households. It is easier to legitimize women's access to land when appealing to women's role as heads of households and mothers rather than under the framework of women's equal rights to men.

Chapter 2 attempts to explain the context where such a situation occurs by examining the changes in the legislation on property and the role of the state and private actors in the supply of housing for low income people in Nicaragua. It is necessary to get acquainted with the overall situation of property rights in Nicaragua before we discuss the detailed arguments behind this thesis.

Background: The Sandinista Revolution

The Ministry of Agricultural Development and Agrarian Reform (MIDINRA) implemented an agrarian reform in Nicaragua during the first Sandinista government in the eighties. The reform expropriated land from private holders and altered the structure of tenure. In 1988, 48% of the country's land was reformed and given to individuals, cooperatives and other collective or state forms of tenure (Wheelock 1990). The land reform carried out by the MIDINDRA affected about one-third of the country's farm area

² As Deere and León (2001) argue.

(Broegaard 2005) or approximately 800,000 *manzanas* (559,116 hectares). The reform process subsequently included urban areas and the two autonomous regions created through Law 28 on September 7, 1987.³ Until 1979, different offices of the government dealt with problems related to housing and thus a comprehensive approach was lacking. The first and only Ministry of Housing (MINVAH) in the history of Nicaragua was created in August 1979 and is evidence of the importance the Sandinista administration placed on housing (Parés 2006).

Housing under the Sandinista administration was considered a social issue. This understanding of housing as a right is also called the “social housing approach.” The Sandinista government framed the redistribution of urban land as a tool to reach the general objective of “responding to every family’s right to adequate housing” and to “eliminate urban land speculation” (ENVIO June 1988:02). Former minister of Housing and head of MINVAH 1979-1988, Miguel Ernesto Vijil, explained the rationale of the approach used for the urban reform in an article written in 1995:

In order to fulfill the revolutionary program we had to carry out an urban reform. And, in that first stage, that was our goal. The first thing we tried to do was define the theoretical framework within which we would be working. We began to gather ideas and request advice. Among the Latin American contributors to housing theory, two Argentine theorists particularly interested us: Jorge Hardoy and Oscar Moreno. They had jointly written a treatise on urban land, in which their key contribution was to define what urban land is.

Hardoy and Moreno state that urban land is not part of a market, but rather fulfills a social function that does not correspond to the market. They say that urban land allows people to realize one of their most basic human rights that of having a home. Thus, urban land is one of those goods that society has the obligation to facilitate to its citizens, just as it does

³ The autonomous regions Región Autónoma del Atlántico Sur (RAAS) and Región Autónoma del Atlántico Norte (RAAN) were created to recognize the original rights of indigenous communities in the Atlantic side of Nicaragua. These communities include several ethnic groups such as the Miskitos, Garífunas, Mayagnas or Sumus, Ramas, creoles and mestizos.

education, culture, sports or health care. Housing, and the land on which it is constructed, is a good of socially necessary use. It is like the air we breathe, or the water we drink. (...) But possession of urban land is different from that of other goods, because if urban land has a social function to fulfill so as to be able to benefit those citizens who have the right to a home, the state's obligation is to regulate property with the end goal of putting its acquisition within reach of all.

Miguel Ernesto Vijil, 1995:5⁴

Several laws were passed during the 1980s under the social housing approach. These laws aimed to i) regularize tenure in informal settlements; ii) avoid rent/land speculation;⁵ and iii) create programs to facilitate access to good quality homes for the poor.

Regularization of Tenure in Informal Settlements

MINVAH tried to regularize informal arrangements in urban neighborhoods that had originated as improvised settlements. For example, neighborhoods organized through Sandinista Neighborhood Committees (CDS) could claim benefits from such projects. Such was the case of Ciudad Sandino, a large suburb created as an emergency operation after floods destroyed neighborhoods in hazard prone areas in Managua during 1969 (Parés 2006). Besides aiming to secure tenure for low income people, the regularization of property registrations also sought to strengthen the abilities of the MINVAH to plan urban growth. Evidence of the effort of the Sandinista administration to plan the organized growth of cities was the creation of the Nicaraguan

⁴ <http://www.envio.org.ni/articulo/1914>

⁵ A tenant's law was promulgated in January 1980 to protect tenants' rights by fixing limits for rental payments and avoid speculation aiming to improve living conditions of low income people (Parés 2006). Decree 216, later derogated by Law 118 passed in January 1991, fixed rental prices such that monthly payments could not exceed 1/12 of 5% of the total value of the rented property (La Gaceta, January 1 and 2, 1980).

Institute for Territorial Studies (Instituto Nicaragüense de Estudios Territoriales - INETER) (Parés 2006: 24).

MINVAH's approach worked in places where grassroots organizing had been successful before the revolutionary government. Such is the case of the neighborhood called San Judas, a project analyzed by Irene Vance (1985). San Judas neighbors, organized through their respective CDS and barrio committees, were active in the organization of resistance to the Somoza dictatorship. "Work brigades were set up to repair damaged property, food was distributed, and clean-up campaigns and health days were organized to avoid epidemics. Importantly women continued to mobilize for improvements in el barrio....The barrio committee comprised four male representatives and four women representative who had special duties" (Vance 1985:08). Women in San Juan organized to conduct a census to collect evidence of the housing needs of the neighborhood and negotiate funding from an international religious organization. The donors channeled the funds through MINVAH and made the San Judas self-help project the first one to be coordinated by MINVAH under such a scheme.

As in San Judas, the MINVAH provided technical assistance in public-community projects for the improvement of living conditions in low income neighborhoods. The scheme, more common currently in NGO-led projects, involved the supply of technical assistance and materials by the government. MINVAH worked with neighborhoods, organized through the CDS, to carry out different tasks such as the construction of latrines, water lines and the reconstruction of public services (ENVIO June 1988). The projects are important not only because they were examples of private-public

partnerships but also because they provide evidence of the often cited participation of women in self-housing projects in Nicaragua.

Housing Provision

The government intervened directly in the provision of housing through housing projects for low income urban and rural residents. Going beyond the regularization of tenure in spontaneous settlements, the MINVAH also planned progressive “*urbanizaciones*” with lots of between 100 and 120m², basic service and paved streets. New neighborhoods were built, which included 672 basic modules and 19,994 plots that were designated for housing construction , in the years 1979 and 1990 (Parés 2006: 25).

Attempts by the Ministry of Housing to develop better mechanisms to provide housing for the poor faced several constraints, especially after the counter-insurgency war started in 1981. First, the war was primarily concentrated in rural areas and affected the existing infrastructure for health and education. This resulted in increased migration from rural to urban areas. Second, the war caused the re-channeling of funds to other more urgent needs and generated more expenses related to reconstruction. Third, the war made the provision of housing less urgent and relegated the topic to a less important level in urban areas with more attention focused on rural settlements and relocations (interview with Miguel Vijil in Managua 2010).

The projects of relocation of indigenous populations were controversial. According to Sandinista officials at the time, the war motivated the Sandinista government to plan the relocation of indigenous groups from conflict areas (Dunbar-Ortiz 1988). The relocation attempts were unsuccessful and resulted in several serious complaints of human rights violations. The documents of the Inter-American Commission on Human

Rights describe the events that took place regarding the forced relocation of 8,500 Miskito from the Coco River to a settlement named Tasba Pri (Comisión Interamericana de Derechos Humanos-OEA 1983). This action of relocation of indigenous peoples during the 1980s war has been subject to several different interpretations, ranging from the complete denial of the event to outrage regarding the suppressed human rights violations committed by the Sandinista army against the Miskito (Dennis 1986).

People continued migrating from rural areas to Managua and other intermediate cities during the war. Squatter settlements had become common ways to acquire land and start new neighborhoods even before the war. Decree No. 895 of December 5, 1981, allowed the Sandinista administration to expropriate unused private land and prohibited spontaneous settlements as a means to control the processes of informal growth of the cities, particularly the capital, and to contribute to urban planning. The war deepened the problems of disorganization of urban development in Nicaragua. After the Ministry of Housing was closed in 1989, several offices, with different degrees of autonomy from the central government, have implemented housing policies in Nicaragua. Municipal agencies and NGOs have also focused on housing conditions in Nicaragua; municipalities took over most of the functions related to urban planning during the 1990s (Parés 2006). Certainly, from 1990 to the early 2000s the government lacked a unified body of public policy, which coexisted with several other problems including overlapping agency authorities and a poorly organized land registration system.

Housing Policy between 1990 and 2005

The Civil Code is the main legal instrument that specifies property rights. Several reforms that took place during and after the revolutionary period of the 1990s and 2000s modified the Civil Code, as well as other legal instruments that affect property rights in Nicaragua. Among these instruments are the codes for reformed land, the regulation of the autonomous regions, and the laws that regulate the creation of government bodies responsible for housing.

The state of the Property Registry was chaotic when Violeta Chamorro's administration began in April 1990. The main problem was overlapping claims to property that resulted from the revolution (Broegaard 2005). Reorganization of the registry faced several barriers. The change in the government was accompanied by the claims of those who returned to the country and whose land had been expropriated in the 1980s. This problem was further complicated by the urgent need to relocate demobilized soldiers from the war. By the early 2000s, the volume of restitution claims exceeded the total size of Nicaragua's land area (Merlet and Pommier 2000). Despite the support of international agencies such as the World Bank, the property registry faced excessive numbers of claims due to the processes of reform and counter reforms, lack of proper infrastructure and updated operating procedures as well as modern legislation (Deininger and Chamorro 2004; Trackman et al., 1999). The property registry itself often created insecurity by recording documents incorrectly or awarding titles to parcels already registered to other owners. The registry's paper records had deteriorated during the war and some offices in Managua and in other departments had been destroyed (Trackman et al., 1999).

The attempts to organize a framework for property rights partially involved reforming the legal framework. Some of the main changes regarding housing and property rights aimed to increase tenure security, such as Law 209, the Law of Stability of Urban and Rural Property, and to privatize state agrarian enterprises, Decrees 11-90, and 7-90 (IRAM 2000). The new government also created an office for territorial ordering (*ordenamiento territorial*) in August 1991 to review urban registries and the rural titles given through Laws 85 and 86.⁶ The Property Rights Advocacy Office and the Agrarian Advocacy Office were created in 1992 to process the existing claims regarding urban and rural land respectively. Subsequent administrations reformed laws and decrees passed in the early 1990s. Law 278 (La Gaceta, December 16, 1995) and Law 290 that regulate the functions of the General Direction of the Intendency for Property (Dirección General de la Intendencia de la Propiedad) were among the most important laws passed during this period. The attempts to re-organize property rights continued during the 2000s.

Titling is often thought to increase tenure security, but the reliability of land titles is undermined by corruption, a very expensive legal system that precludes effective and equal enforcement of land titles, and limited access to social, economic and political resources (Broegaard 2005). Even though around 51% of homes in Nicaragua are registered (author's data, LSMS 2005), this percentage does not reflect the security of tenure because of the contextual problems with property registration in Nicaragua. For example, in Rio Blanco, plots are often registered to multiple owners who include the "old owners" before the war and the "new owners" who obtained the land from the

⁶ Law 85 and 86 of 1990 regulated the ownership of urban and rural land that had been transferred from the State to individuals and cooperatives.

government as part of the pacification processes. Problems of registration co-exist with those that originate from the increasing pressure for land for extensive cattle ranching. This in turn creates conflicts over land between owners of cattle ranches and small farmers. Moreover, lack of access to land is linked to the shortage of housing in rural areas. Therefore, landless farm workers, for example, must link their work contracts to the ability to build a dwelling near their place of work. The arrangement increases the power of the owners of large farms which results in the suppression of real wages and instability for landless workers and their families.

In their report for UN-Habitat (2005), Carlos Arenas and Ninnette Morales present a comprehensive review of tenure types and the general framework of land management in Nicaragua. Arenas and Morales (UN-Habitat 2005) classify de facto occupations of urban, rural and indigenous land as informal types of tenure. Formal tenure also takes various forms. In some cases, owners lack documents to prove ownership of the land. In others, they have documents issued by a judge. People who have registered their lots in the proper public offices are the exception (UN-Habitat 2005).

The changes in regulation and public policy concerning housing in Nicaragua in the last twenty years suggest a lack of consensus as to the proper role of the state in the provision of housing for low income people. This lack of consensus mirrors the different interpretations of the right to homeownership in the international agenda, especially after the liberalization of markets in the nineties (Gledhill 2010).

The processes of liberalization and structural adjustment undertaken in Nicaragua in the 1990s undermined the possibility of considering housing as a universal right. In a

manner consistent with international trends, the role of the state was limited to policing and encouraging market-based allocation of resources (Cornwall and Molyneux 2008). Although social expenditure increased from 6.9% to 11.2% of GDP in the period 1990 to 2005, it represented very little in absolute terms compared to other Central American countries because of the country's low GDP. Moreover, most of the social spending was allocated to education and health instead of housing (Martinez et al. 2011: 1001).

The retreat of the central government from the provision of services during the 1990s and early 2000s was accompanied by the growth in the participation of private actors. Private actors, alone or in partnership with the local and national government, have carried out projects to finance housing and the provision of housing. I identified at least three types of mechanisms used to work with low income people in housing provision and housing improvements in Nicaragua since the 1990s:

1. Low-income communities self-organize projects to repair bridges, electricity connections and sewage, sometimes combining volunteer participation with cash contributions from the benefitted neighbors to purchase required materials (interviews in Managua). It has been calculated that approximately 24% of neighborhood improvement projects are done using this mechanism. (Parés 2006:48)
2. The central government acts in alliance with international organizations such as the United Nations. Such projects are highly dependent on the funding of international organizations, usually to alleviate disasters and relocate affected victims of disasters as in the case of hurricane Mitch in 1998. Therefore these are often specific to the emergency situation with low sustainability.
3. NGOs work directly with grassroots organizations or organize communities such as the case of the NGO Juan XXIII and A Roof for Nicaragua. These projects are highly heterogeneous in methods and aims.

This third type of mechanism of work with low income people is still found in the provision of housing in Nicaragua. Most of the NGOs that work on housing for low income people in Nicaragua do so under the umbrella of international agreements such

as article 25 of the Universal Declaration of Human Rights, which acknowledges the right to housing as one of the pre-conditions for an adequate living standard (Gledhill 2010). Despite recognition of this principle, the right to adequate housing has not been understood in the same way by the different regimes in Nicaragua.

Public Policy between 2005 and 2011

Recently approved laws suggest advances in the regulation of housing during the current Ortega administration. Still, government institutions with overlapping functions co-exist with unclear legislation and authority. Law 677, the Special Law for the Support of Social Housing (La Gaceta, May 4 and 5, 2009) is an important milestone. The law builds upon article 64 of the Nicaraguan Political Constitution of 1987 that states the right of every Nicaraguan household to a home of their own and the responsibility of the government to ensure the provision of housing.⁷

Law 677 represents a change in public policy since it shows political concern and recognizes housing as a human right. According to the law, social housing is a dwelling with a constructed area between 36 and 60 square meters and with a value no higher than US\$20,000. It is considered social housing because it is targeted to low income sectors of the populations. Law 677 allows the Urban and Rural Institute for Housing (INVUR) and other governmental and non-governmental organizations to support grassroots efforts to build houses exempt of taxes and other government fees.

The current housing reform in Nicaragua constitutes part of a medium to long term project that involves reforms in regulation and mechanisms for provision of housing. It is summarized in the National Housing Plan approved in 2005 and involves high political

⁷ Article 64 of the Nicaragua Constitution 1987.

commitment from the government and technical support of international organizations such as Inter-American Development Bank. The commitment of this government to housing goes beyond regulation. The plan includes subsidies and financial instruments such as savings and loans and mechanisms to increase ownership of homes through direct provision of housing and housing improvement projects.

Financing Housing for Low Income People

State banks were still the main credit provider after the revolution and during the first part of the 1990s but significant changes occurred in that decade. In 1991, the government created the superintendancy of banks and other financial institutions to oversee the Nicaraguan financial system (Sanders and Nusselder 2003), followed by the closing of the state controlled banking system (Dijck 2003). Private actors, among them international aid organizations, NGOs and credit unions partially occupied the place left by the state and have developed the current microfinance system in Nicaragua. Most of the micro credits are oriented to business creation but this has not always been the case. For instance, in the aftermath of Hurricane Mitch in 1998, attempts to reconstruct homes were financed through micro credit loans financed by international aid intermediated by local organizations. The Program for Local Development (PRODEL) is one of the organizations that began using this mechanism in the early 1990s (Stein 2010). Some agencies such as the Swedish International Development Agency (SIDA) have provided rapid assistance disaster relief in Nicaragua for years. In 1992, SIDA decided to examine the extent of the impact of the cooperation and created programs to address long term needs identified by Nicaraguans. SIDA and the Nicaraguan Institute of Municipal Promotion (INIFOM), the main agency responsible for promoting decentralization and strengthening the capacities of local governments,

drafted PRODEL aiming to improve the living conditions of low income Nicaraguans through mechanisms for local development including housing finance projects (Stein 2010). Housing finance funds were channeled through micro finance institutions and took the form of technical assistance and small and recurring loans for low income people (Stein 2010: 108).

By the early 2000s, NGOs channeled around 60% of the total amount of microcredit and served around 70% of the microfinance clients in Nicaragua. The rest of the microcredit was channeled through formal banks (Sanders and Nusselder 2004). More importantly, NGOs in Nicaragua increased women's participation in the credit market, previously almost exclusively targeted to men. In rural areas, around 83% of women with access to credit obtained loans through an NGO (Deugd 2004). Nevertheless, women often receive small, short term loans for business initiatives while men tend to get larger sums and longer repayment terms. Thus, men maintain an advantage since they can invest their loans in more expensive items such as livestock, land and houses. Other organizations such as the National Rural Bank (CARUNA) have also played a role in the credit market for housing, especially in the last half of the 2000s when the Ortega government decided to channel Venezuelan assistance and loans for housing to rural people through CARUNA. The injection of funding from Venezuela has expanded the credit market in Nicaragua. It provides state-managed credit institutions with funding that can be directed towards social concerns such as housing.

Overall, access to credit in Nicaragua is still low such that in 2006, 8.2% of the total population in Nicaragua had loans. Nevertheless, people with higher income are

more likely to access loans than lower income people. In 2006, 37% of the credit holders were in the higher quintile of income and only around 5% were classified in the poorest quintile. In the same year, it was calculated that the average loan amount received by men in Nicaragua was 33% higher than the average loan received by women (Agurto et al., 2008).

Generating funds for house construction and improvements faces several challenges. First, it has proven difficult to provide low income people, those who can benefit the most, with access to affordable long term credit. Second, funding for low income households is constrained because of the low and unstable sources of income of the majority of the Nicaraguan population.

NGO and Housing Provision

Some private organizations have worked to provide temporary and permanent housing directly to low income people. Here I will describe two NGOs working under the framework of social housing. One, Juan XIII, works on the construction of permanent homes and the second, A Roof for Nicaragua, focuses on temporary homes.

The Institute for Social Action Juan XXIII is part of the social initiatives of the Universidad Centro Americana de Nicaragua. Juan XXIII has an institutional program called "Social Housing: Base for Human Development" that follows the principle that access to housing is a human right. It started working on housing for the poor in 1998 and as of 2010 had built 3,512 houses in rural and urban areas (Juan XXIII 2011). In 2008, it worked with communities in Waspan, RAAN to build 152 houses and re-construct 55 houses after Hurricane Felix destroyed homes, killed animals and around 100 people in this mainly Miskito area (Juan XXIII 2009).

Overall, Juan XXIII programs have two main components: social housing and human development. Juan XXIII works to strengthen community organization and development. According to its director, Edwin Novoa Martinez, their actions integrate gender and risk management concerns. For instance, when they sign contracts with clients of the project, they require the new owners to register the deeds to the lots in the names of the husband and wife in contrast to the typical custom of registering in the name of the man alone. To illustrate the case, the director calculated that around 14 out of every 22 houses built as part of these projects supported by Juan XXIII would have been registered to a man but instead were registered to couples (interview with Edwin Novoa Martinez, director Juan XXIII, 2010 Managua).

The Juan XXIII program offers partial funding for the construction of houses in partnership with the residents of the beneficiary neighborhoods. Juan XIII subsidizes the construction after a careful study of the socio-economic conditions of the household. Juan XXIII either negotiates the availability of lots, or supports the construction of the housing alone when the clients already have a lot. These projects target urban and rural low income people (average income of US\$ 200) for the construction of small houses of 37 m². The total cost of their projects is around US\$3,800 per house without considering the price of the lots. The cost that is not subsidized by Juan XIII is given as a loan that requires monthly payments of around US\$10 for rural households and higher amounts for urban households. They also have special projects targeted to the very poor and to cover emergency situations (interview with Edwin Novoa Martinez, director Juan XXIII, 2010 Managua).

The rationale and justification for the programs of Juan XXIII is that low income people lack housing. Nevertheless, the calculation of the actual unmet demand for housing is difficult to carry out. The problem is that nuclear households are not commonplace among the poor. It is more common to find extended families where members of multiple generations share a house because low income younger couples cannot afford a place of their own. Living in a home with their parents is not a matter of choice but almost a requirement due to income instability. These younger couples make up the hidden demand for housing.

This diagnosis of the demand for housing is also shared by other organizations such as “A Roof for Nicaragua”, a volunteer organization funded in 2008, known in Latin America as “A Roof for my Country”. They work with spontaneous settlements to support the self-management efforts of residents. Participants are chosen depending on need. The homes they help people build are mobile because residents often live in neighborhoods prone to hazards.⁸ Therefore, residents can take their homes with them in case of emergencies. The director of the program in Nicaragua posited that A Roof for Nicaragua targets women following three assumptions: i) that most low income families are headed by a single woman; ii) that low income women are more responsible than men. This assumption is based on previous experience where they had helped households headed by men and after giving them the deeds some men abandoned their families and; iii) they posit that homeownership empowers women.

⁸ Usually they are emergency dwellings of 18 m² made of plywood built on 15 wood stakes to isolate the plywood from the floor and protect it from floods and bug infestations. It is usually built in two days by a team of volunteers and members of the household receiving the dwelling. The benefitted household covers %10 of the construction cost (<http://untechoparamipais.org/nicaragua/viviendas-de-emergencia/>).

According to the director of the program for Nicaragua, the project works with a segment of the population that is not targeted by the government- the poor and the extreme poor- who tend to be homeless or live in very low quality homes.

The State and Housing Provision after 2005

The National Housing plan, elaborated in 2005, estimated the demand for housing in Nicaragua and divided it into three groups according to socioeconomic conditions: high, medium and low (INVUR 2005).

Households classified as low, with monthly income less than US\$150, are the targets for social housing projects. This group is heterogeneous and is divided into two levels: “D” and “E”. Sector D with income between US\$59 and US\$149 constitute approximately 35% of the demand. Households in sector E account for approximately 11% of the demand and are those households with incomes under US\$58. Households classified as sector “C” and “B” are considered the middle sector. Sector C, with income between US\$150 and US\$350, is approximately 33% of the households. Households with income between US\$350 and US\$700 are classified as sector B. They are 13% of the demand. The upper income sector, with income over US\$700, is around 5% of the demand (Habitat 2008:6-7).

The plan acknowledges that sectors C, D and E are the ones that face the greatest constraints in obtaining housing credit. Social housing is expected to satisfy the demand of these lower income sectors (C, D and E).

The National Housing Plan delineates legal and operational reforms that attend to the unmet demand for housing, but their objectives are also more ambitious in as much as they also consider housing and construction an engine of economic development

(INVUR 2006). The plan is supposed to address the main problems in the market for housing, especially with respect to problems associated with the financing housing:

- i. Commercial banks concentrate the supply of credit in larger cities and among upper socioeconomic levels.
- ii. Microfinance organizations reach lower segments of the market. Nevertheless, they lack funding for long-term loans and have high interest rates.
- iii. 85 % of the houses in Nicaragua are self-constructed and self-financed because of the lack of funding for housing.
- iv. Over 65 % of Nicaraguans are poor or extremely poor and the sectors identified as middle class face several constraints to access long term credit.

Law 677, passed in 2009, is one of the strategic components of the legal framework required to put into practice the recommendations derived from the National Plan. This law states the overall goal of the Nicaraguan housing policies.

The policies strive to meet the housing needs of low income people with poor living conditions as well as the unmet demand created by the growing population. The law also establishes a general framework for mechanisms that promote public-private partnerships and the use of public sector subsidies to create incentives for private sector investments.⁹ The mechanisms that promote public-private partnerships recognized by the law, respond to a segmented market such that some are specific to one or two segments of the demand. For instance, the creation of a mortgage insurance subsidized by the government aims to improve the access of “risky clients” such as workers lacking collateral. People classified as sectors D and E are not targeted by these policies. Instead, they are eligible to receive direct subsidies to support the

⁹ Various articles in Law 677 establish the functions of each of the organizations created to reach the general objective of attending the demand for housing.

access to titled lots with sanitation and basic services, as well as credits for house improvement.

Three key government organizations currently intervene directly in the provision of housing in Nicaragua: INVUR, FOSOFI and Bank of Land for Development. INVUR is the government organization that applies the regulations for social housing and develops the technical norms about housing and land use in rural and urban areas. INVUR was created in 1998 (La Gaceta, June, 1998) but its functions, competences and further regulation were modified by Law 677 in 2009. Although INVUR is national in scope, it is not the only government organization with functions relevant to housing.¹⁰

Among the functions and competences of INVUR according to Law 677 (La Gaceta, May 4-5, 2009) are:

- To formulate housing strategies and policies to monitor, evaluate and adjust multi-annual housing plans; elaborate and apply technical and administrative norms required to achieve INVUR's stated objectives as well as the norms for establishing maximum interest rates for mortgages, subsidies and effective identification of target population.
- To stimulate the development of a secondary mortgage market (state and private).
- To promote participation of self-managed community groups and to promote the private or governmental distribution of materials at fair prices.
- Manage the National Land Bank for Development.

Article 19 of Law 677 of 2009 establishes the principles of the land bank for development. The bank integrates the development plans of local governments with the

¹⁰ Housing is also regulated by organizations, such as those corresponding to native peoples in the Autonomous Regions of the Caribbean, municipalities and other government organisms following Law 28 Statute of Autonomy of the Regions of the Atlantic Coast of Nicaragua and its reforms; Law 40 and 261 of Municipalities and their reforms; Law 290 of Organization, competencies and procedures of the Executive Branch and reforms.

plans designed by INVUR. Regional and local governments contribute and designate areas for the development of social housing projects. According to law, land that is not being used should be considered part of the bank, along with other properties that were bought, transferred or donated to the state.

The Housing Social Fund (Fondo Social de Vivienda –FOSOVI) was created by Law 457 in 2003 (La Gaceta, June 4, 2003). Regulation approved in 2009 (Law 677 Chapter 3) established FOSOVI as the organization in charge of the administration of all housing subsidies. The law also delegates to FOSOVI the responsibility to design and administer credit for social housing. Throughout the law, it is clear that the fund establishes mechanisms to promote private–public associations to stimulate the credit market for housing through subsidies.

The size of the subsidies varies depending on the function and the target population. Moreover, they are not given to the beneficiaries in the form of cash transfers. Subsidies are transferred to recognized organizations that channel the funds such that in January, 2011, 36 organizations - NGOs, district municipalities and commercial banks- have been recognized as “auxiliary to INVUR” in Managua alone.¹¹ These auxiliary organizations are expected to support the design and construction of social housing and channel the funding from INVUR. In some cases, these organizations also contribute to the fund.

Although this fund has been partially channeled through private banks, it is not clear how commercial banks will reach targets outside Managua. Government reports on the performance of the FOSOVI show that commercial banks channel housing funds

¹¹ The reports of the use of the funds are found in electronic version:
http://www.invur.gob.ni/index.php?option=com_content&view=article&id=162&Itemid=69

to Managua but not to other departments. For instance, in Matagalpa 13 of the 19 auxiliary organizations are district municipalities, 4 NGOs, 1 cooperative and 1 construction company (INVUR report).

In sum, public housing policies after 2005 have involved changes in the role of the Nicaraguan government such that most of the functions of the new organizations are to serve as liaison between communities, individuals and NGOs or other private actors. Moreover, although the definition of social housing is similar to that in the 1980s, the way social housing is provided now involves market-based mechanisms such as strengthening private investments and private banking. The state is no longer expected to provide all the funding for construction and planning of social housing. Instead, the role of the government is to channel funds and to provide insurance to cover the risk of loans for housing (Law 677). NGOs are among the most important credit providers for low income women in Nicaragua. Women are also the main targets of NGO projects that aim to increase the access of low income Nicaraguans to housing.

Public policy, Housing and Gender

Laws Supporting Women's Ownership Rights

Nicaragua has relatively progressive legislation in terms of gender equality and property rights when compared to other countries in Latin America. Article 27 of the Constitution of 1987¹² recognizes the rights of all Nicaraguan citizens regardless of sex, race, age and marital status. Article 48 of the Constitution states that men and women are equal and have equal rights. There are many legal instruments pertaining to

¹² The Constitution was reformed in 1995 but kept the provisions included in article 27.

property rights. Here I will examine the civil code¹³ and decrees that are part of the processes of land reform during the Sandinista administration and those that are part of the attempts to regularize property rights afterwards.

The 1987 Civil Code of Nicaragua was among the first in Latin America to recognize couples in consensual unions. This code established full community property as the de facto regime for consensual unions (Deere and León 2001:53). Full community property pools all the property brought into or acquired during the union including inheritance as well as the profits generated by the assets and wages earned by the couple. All assets are expected to be divided in equal shares in the case of dissolution of the union. In case of death of one of the partners the surviving member of the couple is entitled to half of the community assets (Deere and León 2001:50).

As Deere and León (2001) point out it is unusual for countries to have a different regime for consensual unions and married couples, as Nicaragua does. The separation of property regime is the de facto regime for married couples in Nicaragua and establishes that each individual maintains ownership and administration of their own individual property after getting married as well as any assets acquired during the marriage.¹⁴ Spouses retain their individual property after the dissolution of the union; there is no community property to divide. Although these are the de facto regimes,

¹³ The Nicaraguan Civil Codes contains the rules governing women and men's legal rights concerning property and also family law regarding inheritance rights, parental authority, and marital regimes, among others, that affect people's capacity to acquire land and control it.

¹⁴ Interpretation of article 153 in the Civil Code that stipulates "Si no hubiere capitulaciones matrimoniales, cada cónyuge queda dueño y dispone libremente de los bienes que tenía al contraer matrimonio y de los que adquiriera durante él por cualquier título. La sociedad conyugal contraída en virtud de leyes anteriores, seguirá produciendo sus efectos; pero los cónyuges podrán otorgar capitulaciones para separarse parcial o totalmente de bienes, inscribiéndose la escritura pública en el correspondiente Registro de Propiedad." (Civil Code 2007:31)

couples can choose to have a different regime through *capitulaciones*.¹⁵ Partial community also holds in the case of couples married before 1987 because those marriages still follow the default regime in the Civil Code of 1959.

Since 1989, the Nicaraguan civil code recognizes four ways to end a marriage, including unilateral no fault divorce.¹⁶ The latter speeds the process in such a way that a couple with no children or community assets to divide can be declared divorced in ten days (La Gaceta, April 29, 1989). If the couple has children and cannot reach an agreement about the household's assets a judge intervenes and divides the assets taking into account four factors: a) whether there are under-aged or disabled children, b) who is to be in charge of the care of the children, c) the contribution and effort of each member, not restricted to salaries but also including domestic work, and d) whether the only asset owned is the family house.

In the case of a divorce of a childless couple the family home is considered part of the assets included in the separation of property regime. If a couple with children gets a divorce, however, a judge can only rule in favor of the children, who get the rights of habitation until they reach maturity. The spouse with the custody of the children gets usufruct of the home until the children reach 18.

Inheritance laws in Nicaragua are based on testamentary freedom. Property, therefore, can be willed to anybody, not necessarily spouses and children. There are two exceptions based on need and protection of vulnerable people: i) Children are entitled to maintenance from the estate until they reach legal age or if they are disabled.

¹⁵ Declarations specifying property rights over specific assets must be in a written notarized document as specified by article 153 in the Civil Code.

¹⁶ Article 4 in Law 38, Civil Code of Nicaragua

ii) A spouse can claim maintenance or the marital portion (*porción marital*). In the case of the latter a spouse can claim up to one quarter of the value of the spouse's estate in case of need (Deere and León 2001; Nitlapán 2010).

In the case there is no testament, the estate should be divided equally among surviving children irrespective of sex. Grandchildren can receive part of the inheritance that their deceased parent would have received in the case of non-surviving children. If the spouse is still alive and can claim that she or he is in need, through the *porción conyugal* up to 25% of the estate may be granted to the spouse and the remaining 75% is divided among the children of the deceased. In the case of childless couples, property should be divided in half among the parents of the deceased and the spouse. Siblings can inherit in the case of lack of a surviving spouse and/or parents. Claiming the *porción conyugal* in the case there is no testament is rare since people often lack knowledge about the possibility of appealing to a judge (Deere and León 2001; Nitlapán 2010).

The Sandinista agrarian reform was another policy instrument used to increase women's access to land; it stated that women's inclusion was one of its main goals, being among the first agrarian reforms in Latin America to do so (Deere and León 2001). The 1981 Agrarian Reform Act (Decree No.782/1981, amended by Act No.14/1986) recognized women's right to be direct beneficiaries of land allocation. The 1981 Cooperatives Act (Decree No.826, 1981) encouraged women's participation in the agrarian reform by recognizing equal rights (Deere and León 2001). The Sandinista government also ratified the UN Convention to End All Forms of Discrimination against Women (CEDAW) in 1981, earlier than neighboring Costa Rica and Honduras (Deere and León 2001:50). Following their commitment to CEDAW, the Nicaraguan

government set up gender units and offices such as the Women's Office in 1983 and then the Nicaraguan Women's Institute (INIM) in 1987.

Once Violeta Chamorro was elected president, land was redistributed as part of the counter reform and pacification process. Women did not seem to have benefited from this reform as much as they did during the Sandinista reform because women were underrepresented among former combatants. Moreover, some of the reformed land went back to their previous owners (Deere and León 2001: 160). Later, the Nicaraguan government implemented a large-scale titling program, with international support, awarding around 30,000 titles between 1995 and 2001 (Deininger et al., 2004). Worry about customary practices of exclusion of women encouraged social movements and practitioners to advocate for the inclusion of women in the titling and registration project. As a result, the project included joint titling to couples. In 1993 and 1997, the Women's Institute and the Nicaraguan Institute for the Agrarian Reform coordinated the inclusion of women and gender aspects in the titling processes for rural property. Nevertheless, as Sonia Agurto and Alejandra Guido (2003) argue, there were many obstacles to co-titling because rural residents opposed it. Only around 7% of the 33,334 titles given between 1992 and 2000 in this process were given to couples jointly (Agurto and Guido 2003:20).

Women's organizations in rural areas have an agenda that the Ortega government elected in 2006 and re-elected in 2012 has started to honor. In 2010, the government approved Law 717 that creates the Land Fund for Gender Equality (La Gaceta, July 14, 2010) regulated by Decree 52-2010 (La Gaceta, September 3, 2010) that aims to secure women's access to land. According to the legislation, all land classified as

suitable for agricultural activities owned by the government should be considered part of the land bank for transfer to low income women.

To sum up, legal reforms partially improved women's formal property rights in Nicaragua. Laws that encourage women's access to land and property were adopted during 1980s and then after 2005. Despite these attempts to increase gender equality, in 2005 only 16% of land owners in Nicaragua were women (Deere et al., 2010). The limitations of the laws and their application are discussed in the following subsection.

Limitations of the Law: Traditional Gender Roles and the Role of Gender in Public Policy

Formal equality in property rights does not necessarily guarantee women's rights and women's equality to men. In the case of Nicaragua, I argue that prevailing customs that recognize men as heads of the household and the main authority figures are among the main cultural practices that limit women's ownership of assets.¹⁷ In rural areas, this cultural norm expresses itself in higher proportions of male ownership of homes than in urban areas (Table 2-1). Although 60% of the urban homeowners are women, 65% of the rural homeowners are men in Nicaragua. The rates vary by department but overall rural men have higher rates of homeownership than rural women in all the departments.

First, although most of the civil code can be interpreted as beneficial for women, some of the specific laws still limit women's rights. Official protocol that treats the man as head of the household is one of such elements but not the only one. Another problem is the separation of property regime for married couples. As Deere and León

¹⁷ The Nicaraguan Civil Code still considers men as responsible for the household and representatives of the family.

(2001) posit when discussing Nicaragua, land inheritance practices are biased against women, affecting women's ability to accumulate assets. Women, then, are likely to bring fewer assets than men to marriage. Moreover, the gender division of labor and gender roles may decrease women's ability to generate income and accumulate assets during marriage. Therefore, in the case of marriage dissolution, women lose under a separation of property regime.

Inheritance laws are also a two-sided sword for women. Deere and León (2001) suggest that testamentary freedom may be positive for women in that it gives the spouse freedom to leave all his/her estate to his/her spouse in case of death. Nevertheless, it also opens the door for customary biases that favor sons against daughters. In fact, as Deere and León (2001) state, data from a 1995 Nicaragua survey suggest a strong bias in favor of men in land inheritance. Data from the LSMS 2005 (Table 2-2) shows a similar distribution as that reported by Deere and León; men are four times as likely as women to inherit land.

The application of the inheritance law faces several constraints, such as customary practices of exclusion of women and intra-household relations where women have less bargaining power than men. In Nicaragua, cultural practices relegate women to a secondary position, particularly in rural areas and in some of the more conservative *departamentos* such as Matagalpa. In Matagalpa 56% of urban homeowners are men, while 61% of rural homeowners are men. As most of the men in rural Rio Blanco, Matagalpa, declared in group and individual interviews, women are considered unfit to sell or invest in property. Decision making regarding land and houses or any property is considered men's domain (interviews in Rio Blanco 2011). Although some men shared

the same ideas in Managua, the reasons behind women's alleged unfitness were more subtle (More details in Chapter 4). The alleged unfitness of women for agriculture not only affects women's rights to land for production but affects rural women's access to homes since homes are usually built on part of the productive land.

Receiving land as an inheritance is one of the main forms of land acquisition in Latin America (Deere and León 2003). Nevertheless, the alleged unfitness of women for agriculture is also used to exclude women from inheritance. Men use several mechanisms to bend the law in their favor. For example, women who talked about receiving land as part of their inheritance in Rio Blanco explained that it is commonplace for brothers to decide the size and quality of the plots given to their sisters. This way of deciding the share of inheritance impacts women negatively. Women are often left with low quality plots that do not have access to water. Low quality land reduces productivity and induces women to sell the land they inherited. Most of them are simply excluded from their right to inherit, especially if married, under the assumption that production and household maintenance is part of men's responsibility as husbands. Although these women could complain to a judge, very few rural women know the law or feel they have enough resources to engage in long legal battles for land (interviews in Rio Blanco 2011). The high cost of legal disputes in Nicaragua, in terms of money, time and social capital requirements, is a problem that often affects tenure security for low income people (Broegaard 2005).

Another element affected by gender biases are the coping strategies used in times of crisis and economic instability. This is particularly the case when women must sell assets that can rarely be bought back because they require large amounts of money,

such as in the case of land and houses (Holmes et al., 2009). The cases found in Rio Blanco illustrate the difficulties women face to keep ownership of their assets in times of crisis or when their households face an unexpected loss of income. During field work in Rio Blanco it was unusual to find women who declared being sole owners of their families' home or land. In the few cases I found, the women who had inherited land soon lost it to male relatives or to strangers in order to pay for costly treatments, deal with chronic illnesses, including their partner's alcoholism or resolve bad investments made by their husbands. One of the most tragic cases was that of a woman in Managua. A woman in her fifties was so afraid for her daughter's safety due to her son in law's chronic battering that after one last violent episode, she decided to sell her house to be able to move to Managua and provide her daughter with a home to escape the abusive relationship.

The limitations faced in applying the inheritance laws are not only found in the sphere of intra-household relations. Local and national authorities also reproduce gender biases. As Bourdieu (2002) argues, "the symbolic revolution called for by the feminist movement cannot be reduced to a simple conversion of consciousness and wills" (Bourdieu 2002: 41). The power imbalances that deny women property rights and all forms of violence against women originate in social dispositions where both women and men play a role and are reproduced at micro and macro levels. Relations of domination function because our habitus, or social dispositions, justify them and lead to a process of misrecognition of unfairness and of violence and exclusion Nicaragua is a good example of Bourdieu's theories of naturalization of exclusion and violence. Housing policy has promoted women's ownership of homes but has included women

without challenging traditional preconceptions about the role of women in society. Such policy reproduces stereotypical images of women as caregivers and men as providers and does not question customary practices. Customary practices that place women as secondary actors compared to men limit the possible effects of the inclusion of rural women as owners but also the empowerment of women who are homeowners.

Women were included as subjects of public policies during the Sandinista administration. Nevertheless, the logic behind their inclusion was not necessarily to fight for women's emancipation. As was clear from an interview with the former Ministry of Housing during the eighties, there was a confluence of situations that led to a high rate of female homeownership. During the first FSLN administration in 1981, the government passed Decree 295 aiming to redistribute urban land. The decree, born out of the belief that land concentration was one of the main causes of unequal access to land by the poor, ruled in favor of expropriation of unused land for redistribution among low income people (La Gaceta, December 14, 1981). According to Former Minister Vijil (interview in Managua) most of the lots for housing were titled to women. Nevertheless, as Dr. Vijil explained, the reasons behind the transfer of land to women did not have much to do with a party line. It was due to the confluence of two other factors: the high rate of women professionals working in the Ministry of Housing and the high rate of women in grassroots movements that pressured the government for land.

During the 1980s, women were included in the revolution in different ways- as combatants in the uprising against the Somoza dictatorship and as part of organizations such as the Luisa Amanda Espinoza Association of Nicaraguan Women (AMNLAE). Nevertheless, women's position in the FSLN during and after the uprising was never

that of real equality. As Kampwirth (2010) notes, gender politics in the party can be better understood by examining the conflictive relationship of the FSLN with feminist organizations through different stages: from the 1980s, “the growth of the autonomous feminist movements in 1990s, the formation of the dissident Sandinista party—the MRS (Movimiento de Renovación Sandinista)—in 1995, the 1998 sexual abuse accusations made against Ortega by his stepdaughter, Zoilamerica Narvaez, and the pacts of the 1990s and 2000s” (Kampwirth 2010: 02). After the 2006 election campaign, it was clear that the relations between the FSLN and the feminist movement were more confrontational than earlier in their history. This may be partly due to the association of the party with more conservative gender politics as was clear from the alliance with conservative sides of the Catholic Church and Christian churches.

During the nineties, government programs to assist the poor and extreme poor, and women were based on the assumption that women, especially female headed households, were the poorest of the poor (Interview with Rosa Maria Renzi 2009). The nineties brought many changes in the political landscape of Nicaragua because of the change in paradigm, from a mainly socialist to populist center-right regime. Nevertheless, there was not much fundamental change in gender politics. As Karen Kampwirth (2010) explains, the place of women in gender politics in Nicaragua during the first FSLN government was not clear. Kampwirth (2010) and Molyneux (2001) argue that there was an internal debate in the FLSN about whether to aim for policies to protect women or policies to strengthen women’s emancipation. The first approach, more in line with traditional notions of femininity, became stronger in the later years of the first Sandinista government and later in the 1990s during the governments of

Chamorro, Alemán, and in the 2000s with Bolaños and Ortega. Following Gooren's work on the impact of religious growth in the Ortega's campaigns (Gooren 2010), one could argue that the prevalence of religious discourses that emphasize women's traditional roles has played a strategic role in the reproduction of assumptions that downplayed women's empowerment as a public policy objective.

Targeting women in land policies can be more detrimental than helpful in questioning the traditional status of women. The failure of women as agricultural producers in these programs may strengthen the perception that women are unfit for agriculture if the programs are not accompanied by improvements in education, technical assistance and identification of a market for their products. Although the land bank has been on the agenda of women's organizations, and is a major achievement for the Federation of Rural Women Workers (FEMUPROCAM), some believe that the effects of the bank will be limited because low income women in rural areas have lower levels of education than men and less access to other resources, such as long term credit and technical assistance, that would allow them to operate viable agricultural enterprises (Interview with Delia Trujillo, Ticuantepe 2011). Moreover, women also need support to improve their access to non-financial services such as technical assistance and marketing (interview with Delia Trujillo 2010 and with Dr. Lea Montes 2010).

Final Remarks about Gender and Housing Policy in Nicaragua

As Molyneux (2001) posits, the participation of women in politics as well as in community organizing in Nicaragua had different meanings for women in upper and lower classes. Low income women's political participation grew after the earthquake in 1972 as they organized themselves in committees to take care of the victims and help in the reconstruction efforts. After this event and during the revolution "Many women

experienced their transition from relief workers to participants in the revolution as a natural extension, albeit in combative form, of their protective role in the family as providers and, crucially, as mothers” (Molyneux 2001: 39). This participation did not challenge traditional gender roles because it was supported by the ideal image of women as mothers and care givers. The roles of women as political activists and wage workers were added to that of women as mothers. Women’s participation in the Sandinista revolution, as well as their political mobilization in women’s organizations, successfully resulted in greater socio-economic and political rights being incorporated in the legislation during the 1980s but these rights have encountered several limitations in the attempt to put them into practice.

The discrepancy between the norm and the current rates of homeownership for rural women has to do with multiple factors. The link between ownership of land and ownership of homes in rural areas is one of the reasons. This link is important because women’s access to land questions a social system that supports discrimination against women. The case of public policy in Nicaragua merits special attention because it shows the importance of the state in reinforcing or challenging gender roles and expectations through several social dimensions. As Bourdieu et al. (1999) point out, the intervention of the state in housing can be direct, as in the public policy for housing itself, but it can also be indirect as through the creation or reinforcement of conditions that support (or limit) the access of people to homeownership. Although on the one hand, the overt discourse of government advocates to increase women’s ownership of assets, indirectly the retreat of the State, part of the neoliberal ideology that dominated the reforms during 1990s and early 2000, created pockets of poverty that reinforce

inequality. The retreat of the State in the provision of social services entailed costs that fell heavily on women, especially low income and rural women who were especially vulnerable. Despite the battles won by the women's movement in challenging the regulation and practices that excluded women from the ownership of land and homes in the 1980s, the ideological shift of the 1990s and 2000s translated into new losses for women. One factor repeatedly stressed in the interviews was that women had to sell land, livestock, or plots in rural and urban areas due to economic shocks created by illnesses, bad investments, and emergencies (interviews in Managua and Rio Blanco).

The lack of an overall project that integrates women's strategic interests illuminates the limitations of housing policy in Nicaragua. There is a contradiction between a logic that highlights the importance of targeting women in public policies and the denial of basic rights for women.¹⁸ Women's practical interests¹⁹ that do not question the current sexual division of labor have been incorporated into the agenda of subsequent administrations in Nicaragua, whereas women's strategic interests have been more contested and sometimes ignored by various governments (Molyneux 2001).

The difference in the effects of housing policy in urban and rural areas illustrates this point. Although housing policy in Nicaragua has lacked coherence in the last 30 years, the agenda towards women has been constant. All the administrations after the revolution stated that they favored women's access to homes, although their ulterior aims and policies differed because they have not engaged in a discussion to clarify

¹⁸ The Reform of the Civil Code in 2008 included the penalization of therapeutic abortion or abortion in the case of rape. A woman who has an abortion may be sentenced to 1 or 2 years of prison. The medical doctor who performs an abortion can face up to 3 years in prison (Nitlapán 2009).

¹⁹ First used by Maxine Molyneux (2001). Kampwirth (2010) explains that feminine interests are those that enhance women's ability to carry out traditional roles. Feminist interests aim to alter gender relations (Kampwirth 2010: 164).

women's rights in these policies. The Sandinista party in the 1980s and during these last two administrations (2006-2012, 2012-) designed and carried out measures to open a space for women's participation and access to land, both for housing and for production, but has avoided the discussion on the overall goal of women's greater access to assets. As has been pointed out by feminist scholars, the approach followed by the FSLN has resulted in controversy because of the disregard for women's equality. What is problematic about this view is that policies designed to increase women's access to land and housing are likely to have limited success in the absence of policies that effectively reduce gender inequalities more generally. Framing women's inclusion in housing policies as a mechanism to reach the poorest families and to reward the suffering of courageous low income women limits the possible positive effects on women's empowerment. This frame does not challenge traditional gender roles but strengthens them. The various administrations in Nicaragua have not criticized the traditional framework for women's inclusion on public policies and have encouraged policies that openly attack women's emancipatory needs. This way of doing politics ameliorates the possible positive effects of female asset ownership on women's ability to secure their well-being.

Table 2-1. Homeowners by department, sex and locale of residence. Nicaragua 2005

Department	Urban			Rural			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
Nueva Segovia	6,806	7,424	14,230	12,088	4,632	16,720	18,894	12,056	30,950
%	48	52	100	72	28	100	61	39	100
Jinotega	4,582	8,456	13,038	26,853	10,855	37,708	31,435	19,311	50,746
%	35	65	100	71	29	100	62	38	100
Madriz	2,843	3,269	6,112	8,866	6,987	15,853	11,709	10,256	21,965
%	47	54	100	56	44	100	53	47	100
Esteli	9,805	11,890	21,695	10,140	5,096	15,236	19,945	16,986	36,931
%	45	55	100	67	33	100	54	46	100
Chinandega	14,535	17,016	31,551	13,169	6,630	19,799	27,704	23,646	51,350
%	46	54	100	67	34	100	54	46	100
Leon	11,746	16,465	28,211	14,173	9,131	23,304	25,919	25,596	51,515
%	42	58	100	61	39	100	50	50	100
Matagalpa	12,882	15,212	28,094	23,835	15,531	39,366	36,717	30,743	67,460
%	46	54	100	61	40	100	54	46	100
Boaco	3,777	5,678	9,455	10,710	4,030	14,740	14,487	9,708	24,195
%	40	60	100	73	27	100	60	40	100
Managua	59,386	120,522	179,908	12,365	8,904	21,269	71,751	129,426	201,177
%	33	67	100	58	42	100	36	64	100
Masaya	10,062	11,269	21,331	11,210	8,442	19,652	21,272	19,711	40,983
%	47	53	100	57	43	100	52	48	100
Chontales	5,982	8,453	14,435	4,575	2,990	7,565	10,557	11,443	22,000
%	41	59	100	61	40	100	48	52	100
Granada	8,132	8,328	16,460	5,279	4,064	9,343	13,411	12,392	25,803
%	49	51	100	57	44	100	52	48	100
Carazo	8,099	7,578	15,677	5,622	2,901	8,523	13,721	10,479	24,200
%	52	48	100	66	34	100	57	43	100
Rivas	5,069	5,965	11,034	7,367	5,397	12,764	12,436	11,362	23,798
%	46	54	100	58	42	100	52	48	100
R. San Juan	1,811	2,348	4,159	6,573	3,418	9,991	8,384	5,766	14,150
%	44	57	100	66	34	100	59	41	100
RAAN	5,318	7,583	12,901	22,753	9,040	31,793	28,071	16,623	44,694
%	41	59	100	72	28	100	63	37	100
RAAS	8,162	10,383	18,545	20,511	6,459	26,970	28,673	16,842	45,515
%	44	56	100	76	24	100	63	37	100
Total	178,997	267,839	446,836	216,089	114,507	330,596	395,086	382,346	777,432
%	40	60	100	65	35	100	51	49	100

Adapted from INIDE (2005) Living Standards Measurement Study Survey Nicaragua 2005. Own elaboration.

Table 2-2. Form of acquisition of agricultural plots by owners by sex, Nicaragua 2005
N= 1,569 parcels

Form of Access	Women	Men	Total
Purchase	115	861	976
%	12	88	100
Inheritance	103	332	435
%	24	76	100
Agrarian Reform	22	107	129
%	17	83	100
Others	8	21	29
%	28	72	100
Total	248	1321	1569
%	16	84	100

Adapted from INIDE (2005) Living Standards Measurement Study Survey.
Nicaragua 2005. Own elaboration.

CHAPTER 3 GENDER, HOME OWNERSHIP AND HOME VALUES

Structural inequalities in the distribution of resources contribute to women's subordination (Connell 1987; Deere and León 2001; Grabe 2010). One of the most important resources for the poor is housing. Therefore, a study of the differences in the probabilities of men and women being homeowners, and an analysis of gender differences in the values of homes, helps us understand gender inequalities in Nicaragua.

My variables of interest are sex of the owner, location and land ownership. My first hypothesis is that, other things being equal, women have a lower probability of being homeowners than men in Nicaragua. Second, I expect urban women to have a higher probability of being homeowners compared to rural women. Third, I anticipate that the relationship between being urban and homeownership is different for men such that urban men have a lower probability of being homeowners than rural men. Fourth, I expect that owning land increases the likelihood of owning a home, regardless of gender.¹

In the case of home values, I expect that women will be more likely to participate in home improvement projects, and, as a consequence, women's homes will have higher values than homes owned by men, holding constant the quality of housing and other socio demographic characteristics. Urban homeowners are expected to have higher value homes than those in rural areas.

¹ As presented in Chapter 1, literature suggests that landownership is often a requirement for homeownership in Latin American countries.

I use the individual as the unit of analysis based on the critiques of orthodox economic models that consider the household as a unit of analysis (Folbre 1986; Bruce 1989; Agarwal 1994; Quisumbing and Maluccio 2003; Cloke 2007). Although the majority of homeowners are heads of the households, by considering the individual as the unit of analysis I include homeowners that are not household heads, as is often the case with women. The category of “homeowner” is comprised of all the people identified in the survey, and as such it includes people who are the sole owners of the home as well as those who own it jointly with other members of the household.

The Probability of Being a Homeowner in Nicaragua 2005

I estimate the probability of being a homeowner using logistic regression analysis on data from the 2005 Nicaraguan LSMS. I estimate three cumulative models using the entire dataset. I then use two sub-samples in which men and women are treated separately. As shown in Table 3-1 and 3-2, 51% of the sample is female and 51% live in urban areas. The average individual is around 38 years old with an average income of US\$ 980 a year, in an average household of six members. The average individual income of men in the sample (M=US\$1,450) is higher than that of women (M=US\$540) and has a higher standard deviation. Only around 8% of those in the sample are landowners and the majority of them are men (83%).

Model 1 in Equation 3-1 (shown below) tests the effect of individual characteristics on homeownership using the following variables: Age is a continuous variable; marital status, is a dummy variable, where married is the reference group compared to being in a consensual union, separated and divorced (as one group), widow/er, or single (never married); education is a categorical variable with no schooling as the reference group compared to having elementary school, secondary education and, postsecondary

education; and income. Income is measured as a continuous variable; it was computed using the set of questions from the survey module on employment and is expressed in thousands of US dollars using the 2005 conversion rate.²

$$\ln [h_i] = \alpha + \beta_1 \text{ age} + \beta_2 \text{ in a consensual union (Married is the reference)} + \beta_3 \text{ Separated/Divorced} + \beta_4 \text{ Widow/er} + \beta_5 \text{ Single} + \beta_6 \text{ Elementary school (no schooling is the reference)} + \beta_7 \text{ Secondary} + \beta_8 \text{ Technical or University level} + \beta_9 \text{ Income} \quad (3-1)$$

Table 3-3 presents the expected direction of the variables included in my study based on my literature review. In line with theories of life cycle accumulation (Caner and Wolff 2004), I expect that the probability of being a homeowner increases for men and women as the age increases. The literature suggests that married couples accumulate more than other types of households (Caner and Wolff 2004; Ozawa and Lee 2006; Schmidt and Sevak 2006) Thus, I expect that individuals in consensual unions, separated or divorced, widow/ers and singles to have lower probabilities of being homeowners when compared to the reference group, being married.

Some of the literature about homeownership suggests that, in the United States, education allows minorities to enter in the mainstream economy and generate higher incomes. Higher income influences status and residential options, hence greater levels

² Income was calculated using the data from section 5 in the LSMS about Labor. It is derived from questions regarding all economic activities including agriculture – wage employment and own production, and businesses. The questions first identify the primary job every member of the household had during the last year and additional information on the nature of the job, the type of position and length of work. The survey also asks about income received through salaries, overtime, tips, commissions, vacations, holidays, food, transport, clothing as well as how much they have taken for self-consumption (the question asks them to declare the cash value of what was taken) from agricultural activities of owned businesses. The amount declared from those questions was added and annualized (since the different questions use different time frames, for instance some people receive weekly salaries whereas other declare income in months; another case is related to income from vacations that could be none for some people, once a year for others and so on). After annualizing all the individual income from the first job the income was adjusted by the duration of the actual job. If the person only worked for six months, then the income was adjusted to half of the original calculation that presumed that the person worked for a year. The same exercise was done for every other job declared (maximum of three) for every member of the household. The result of this is the variable individual income that is used in the models.

of education are expected to affect homeownership rates and home values (Flippen 2001). I, therefore, expect higher levels of education to be correlated with higher probabilities of being homeowner. Higher income is expected to facilitate the accumulation of assets, thus I expect higher income to increase the likelihood of being a homeowner.

Model 2 (Equation 3-2) includes household characteristics such as the number of members of the household, region of residence –where Managua is used as a reference- versus the Atlantic, Pacific and Central regions³ and, locale of residence as a dummy, where urban=1 and rural=0. Model 2 also includes land ownership as a dummy variable where land owner = 1; not land owner =0 but only for the models run with the pool sample. The effect of being a land owner is part of model 3 in the models run with the subsamples of men and women alone.

$$\ln [h_i] = \alpha + \beta_1 \text{ age} + \beta_2 \text{ in a consensual union (Married is the reference)} + \beta_3 \text{ Separated/Divorced} + \beta_4 \text{ Widow/er} + \beta_5 \text{ Single} + \beta_6 \text{ Elementary school (no schooling is the reference)} + \beta_7 \text{ Secondary} + \beta_8 \text{ Technical or University level} + \beta_9 \text{ Income} + \beta_{10} \text{ Number of Members of the Household} + \beta_{11} \text{ Regional dummy Pacific (Managua is the reference)} + \beta_{12} \text{ Central region} + \beta_{13} \text{ Atlantic} + \beta_{14} \text{ Urban (dummy rural =0)} + \beta_{15} \text{ land owner} \quad (3-2)$$

The literature suggests that larger households have greater difficulties in accumulating assets because they have higher expenses than smaller households (Caner and Wolff 2006). Therefore, I expect larger households to be correlated with a lower probability of being a homeowner. My observations in Nicaragua suggested that homeownership could be affected by regional differences such that living in Managua, the capital of Nicaragua, would increase the probability of being a homeowner

³ In the LSMS Managua, the capital of Nicaragua, is considered separate from the other departments that form the Pacific Region. Managua is used as the reference category to be compared against the Pacific, Central and Atlantic regions.

compared to being in the Pacific, Central and Atlantic region. Being urban is expected to increase the likelihood of being a homeowner. Land ownership is expected to increase the probability of being a homeowner for two reasons. First, homes are often built on agricultural land in rural areas. Second, agricultural land is an asset that can be used as collateral for loans or to produce income from agricultural activities.

The full model, model 3, includes the interaction effect female*urban. In the models run in with the separate subsamples, land ownership is added in model 3 and there is no need to include the interaction term urban*female since the subsamples are separated by sex.

$$\ln [h_i] = \alpha + \beta_1 \text{age} + \beta_2 \text{in a consensual union (Married is the reference)} + \beta_3 \text{Separated/Divorced} + \beta_4 \text{Widow/er} + \beta_5 \text{Single} + \beta_6 \text{Elementary school (no schooling is the reference)} + \beta_7 \text{Secondary} + \beta_8 \text{Technical or University level} + \beta_9 \text{Income} + \beta_{10} \text{Number of Members of the Household} + \beta_{11} \text{Regional dummy Pacific (Managua is the reference)} + \beta_{12} \text{Central region} + \beta_{13} \text{Atlantic region} + \beta_{14} \text{Urban (dummy rural =0)} + \beta_{15} \text{Land owner} + \beta_{16} \text{Female urban} \quad (3-3)$$

In the pooled sample, I expect to find an interaction effect between being urban and being female. I expect urban women to have a higher probability than urban men, and rural women to have a lower probability of being homeowners than rural men.

Results of the pooled sample of men and women

Table 3-4 presents the first logistic regression results using the full dataset with three cumulative models. In the first model, being female decreases the odds of being a homeowner by 50% controlling for age, marital status, schooling and individual income ($p < .001$). After controlling for other individual characteristics, a year of age increases the odds of being a homeowner by 4% ($p < .001$). Being in a consensual union ($p < .001$) and being single ($p < .001$) decrease the odds of being a homeowner (by 22% and 91% accordingly) compared to being married but being a widow/er increases the odds of

being a homeowner by 41% ($p < .001$). Having attended elementary school increases the odds of being a homeowner by 24% compared to not having been at school at all ($p < .001$). Having a high school education decreases the odds of being a homeowner compared to not having been at school at all by 13% ($p < .05$). The odds of a person being a homeowner increase by 7% for every US\$1000 increase in individual annual income after controlling for all the other variables ($p < .001$).

The second model (Table 3-4) includes other control variables such as the number of members of the household. Each additional member of a household decreases the odds of being a homeowner by 9.1% ($p < .001$) controlling for the variables included in model one as well as region and locale of residence (urban versus rural areas) and the interaction effect of being female and urban. Residing in the Pacific region decreases the odds of being a homeowner by 27% ($p < .05$) compared to Managua and, living in the Atlantic region increases the odds of being a homeowner by 14% ($p < .05$) compared to living in Managua. A land owner has 7 times greater odds of being a homeowner ($P < .001$) than a person that does not own land.

Model 3 in Table 3-4 shows that for the full sample each additional year in age increases the odds of being a homeowner by 4% ($p < .001$). In terms of marital status, compared to being married, being in a consensual union and being single decrease the odds of being a homeowner by 19% and 90% ($p < .001$ in both cases) but being a widow/er increases the odds of being a homeowner by 35% ($p < .001$). Having any year of elementary school ($p < .001$) increases the odds of being a homeowner by 30%. The odds of a person being a homeowner increase by 4% for every US\$1000 increase in the annual income of individuals after controlling for all the other variables ($p < .001$).

Holding other factors constant the odds of being a homeowner decrease by 9% for every additional person in the household ($p < .01$) (Table 3-4). Residing in the Pacific region decreases the odds of being a homeowner compared to residing in Managua by 18% ($p < .05$). The interaction effect between sex and locale of residence is statistically significant such that the main effect of being urban decreases the odds of being a homeowner by 29% ($p < .001$) compared to being rural and the main effect of being a woman decreases the odds of being a homeowner by 66% ($p < .001$). Nevertheless, the interaction effect between being female and urban increases the odds of being a homeowner by 99% ($p < .001$).

As expected, being a land owner is statistically significant. After controlling for all the socioeconomic characteristics included in the models, a landowner has almost six times greater odds of being a homeowner ($p < .001$) versus somebody who doesn't own land.

I constructed profiles using the average characteristics of the individuals to explain the effects of the variables of interest and the differences between men and women more clearly. The average individual is 38 years old, married, with an elementary level of education, an individual annual income of US\$980 (US\$ 540 for women; US\$1450 for men) living in an urban area, in a household of 6, in the Central region with no land (Tables 3-1 and 3-2 show the characteristics of the sample). Table 3-5 shows the probabilities calculated using the coefficients of the analysis of the pooled sample in Table 3-4.

As expected, rural women with no land have the lowest probability (7%) of being homeowners. Urban women with no land have a 17% probability of being homeowners

(Table 3-5). Urban men with no land have a 13% probability of being a homeowner. Rural men with no land have the same probability as urban women with no land. Ownership of land increases the probability of being a homeowner for both rural and urban people. Rural women have the lowest probabilities, 15%. Urban men have the next lowest, 28%. Urban women with land have a 34% probability of being homeowners. Rural men have the highest probability of being a homeowner when they own land, 35%, slightly higher than urban women.

Results of the separate sub-samples of women and men

The results of the logistic regression using the subsample of women are shown in Table 3-6. As we can see in the first model (Table 3-6), for each additional year of age women's odds of being a homeowner increase by 5% after controlling for level of education, marital status and individual income. The results also show that compared to being married, being in a consensual union increases the odds of being a homeowner by 28% ($p < .01$), being separated or divorced increases the odds of being a homeowner by 126% ($p < .001$), being a widow increases the odds of being a homeowner by 171% ($p < .001$) and, being single (never married) decreases the odds of being a homeowner by 98% ($p < .001$). In terms of levels of education, only elementary school level is statistically significant ($p < .001$). Among women, having elementary school education increases the odds of being a homeowner by 49% compared to not having been to school at all. Every thousand dollar increase in the annual individual income of women is correlated with an increase in the odds of being a homeowner of 29% ($p < .001$).

In model 2 for women (Table 3-6), I found small changes in the coefficients of some of the variables compared to model 1. For instance, a one year increase in age increases the odds of being a homeowner by 4% ($p < .001$), being in a consensual union

increases the odds of being a homeowner by 21% ($p < .05$) compared to being married, being separated or divorced and being a widow increase the odds of being a homeowner by 119% and 145% respectively ($p < .001$), compared to being married, and being single decreases the odds of being a homeowner by 77% ($p < .001$) compared to being married. Having elementary school education increases the odds by 33% ($p < .001$) compared to women who do not have any level of education. A thousand dollar increase in individual annual income increases the odds of being a homeowner by 26%. Only three of the new variables added in model 2 are statistically significant ($p < .001$). After controlling for age, marital status, level of education and annual individual income, the number of members of the household where women live is statistically significant ($p < .001$) such that a one person increase in the household size is correlated with a decrease of 10% in the odds of being a homeowner. Being in the Pacific region ($p < .001$) versus in Managua decreases the odds of being a homeowner by 32% after controlling for all the other variables. Finally being urban increases the odds of women being a homeowner by 56% ($p < .001$).

Model three (Table 3-6) increases the explanatory power, seen in the decrease of the -2log likelihood, and shows that land ownership is statistically significant ($p < .001$). After controlling for all the socio economic variables included in models 1 and 2, a woman who is a land owner has 10 times the odds of being a homeowner than one who does not own land. Age has the same effect in model 3 as it did in model 2. Compared to being married, being in a consensual union increases the odds of being a homeowner by 23% ($p < .05$); being separated or divorced and being a widow increase the odds of being a homeowner by 117% and 138% ($p < .001$) respectively, and being

single decreases the odds of being a homeowner by 78% ($p < .001$). Having elementary school education increases the odds by 34% ($p < .001$) compared to women who do not have any level of education. A thousand dollar increase in individual annual income increases the odds of being a homeowner by 25%. An increase of one in the number of members of their households is correlated with a decrease of 10% in the odds of being a homeowner ($p < .001$). Compared to being in Managua, being in the Pacific region decreases the odds of being a homeowner by 33% ($p < .001$); being in the Central and Atlantic region decrease the odds of being a homeowner by 18 and 20% respectively ($p < .05$). Being urban increases the odds of women to be homeowner by 83% ($p < .001$).

Table 3-7 shows the coefficients and odds ratios for the regression with the subsample of men. These results are different from those calculated using the subsample of women. To start with, constants for the men's models range between -1.30 to -1.29 while for the women's models these range from -3.67 to -2.76. These intercepts suggest that women have lower probabilities than men of being homeowners.

Model 1 (Table 3-7) for men shows that age has a similar effect for men as for women. After controlling for the socioeconomic characteristics included in the models, a year increase in age is directly related to greater odds of being a homeowner (4% increase) ($p < .001$). The coefficients of the dummies for marital status are different for men than for women. For men, being in a consensual union, separated or divorced and a widower are correlated with a decrease in the odds of being a homeowner of 47%, 77% and 63% ($p < .001$) respectively, compared to being married. Being single represents the largest decrease in the odds of being a homeowner (96%) ($p < .001$) In the case of women, all indicators of marital status, with the exception of being single,

are positively correlated with an increase in the odds of being a homeowner, which suggests that forming a union whether married or not may be one of the ways in which women acquire property.

The effect of education also seems different for men (Table 3-7) than for women (Table 3-6). In the case of women, having elementary level education is positively correlated with the odds of being a homeowner. In the case of men, holding all else constant, having high school and technical or college education are statistically significant ($p < .001$) but decrease the odds of men being a homeowner by 42% and 36% respectively. Finally, for every US\$1000 increase in the annual individual income of men, there is an increase of 1% in the odds of being a homeowner ($p < .05$). Income is significant at $p > 0.001$ for women and increases their odds of being a homeowner by higher odds than for men.

I found greater differences between the models for men (Table 3-7) and women (Table 3-6) in model 2. Even though age, marital status and annual individual income show the same direction as in the first model, the variables for education lose significance for men, only having an elementary level of education is correlated with the odds of being a homeowner ($p < .05$), increasing them by 15% for men. The variable urban - which identifies locale of residence- is correlated with homeownership in a different direction for men than it is for women such that holding age, marital status, level of education and income constant, living in an urban area decreases the odds of men being a homeowner by 47%. Compared to living in Managua, the correlations between living in either the Central or Atlantic region and being a homeowner for men

are statistically significant (0.01 and 0.001) and increase the odds of being a homeowner by 40% and 111% respectively.

For the subsample of men alone, in model 3 any marital status other than being married lowers the odds of being a homeowner (Table 3-7), contrary to the case of women (Table 3-6). Having an elementary level of education increases the odds of being a homeowner by 22% ($p < .001$) for men. Income has no effect on the probability of being a homeowner. Compared with being in Managua, being in the Atlantic region increases the odds of being a homeowner by 82 % ($p < .001$) for men and is the only statistically significant variable of the regional dummy variables. Being urban decreases the odds of being a homeowner by 27% ($p < .001$). Finally, after controlling for individual and demographic characteristics, a man who is a landowner has four times greater odds of being a homeowner ($p < .001$) than a man who is not a landowner.

Landownership for men is associated with lower odds than in the case of women.

I constructed profiles and calculated the probability of being homeowners using the odd ratios and coefficients estimated from the separate subsample of women and men (Table 3-8). I constructed the profiles using the characteristics of average individuals in the sample. This is the same procedure I used to calculate the probabilities in Table 3-5 for the pooled sample. As expected, the probabilities calculated using the sub-samples (Table 3-8) are different from the ones calculated using the pooled sample (Table 3-5). Table 3-8 shows that, holding all other characteristics constant, men have a higher probability of being homeowners than women, regardless of their location and land ownership. Landless rural women have the lowest probability of being homeowners, 17% while landless urban women have a 27%

probability. Urban men have a higher starting point, a 42% probability of being homeowners when landless, lower than the 50% among landless rural men. Land ownership has a powerful effect. It more than doubles the probability of urban and rural women being homeowners, with a probability of 81 and 70% respectively. Urban men with land have an 80% probability and rural men landowners have a 84% probability of being homeowners.

Interpreting the Results of the Logistic Regression for the Probability of Being a Homeowner

The coefficients in the regression with the full sample (Table 3-4) produced lower probabilities (Table 3-5) for women than those calculated by the analysis of the separate subsamples (Table 3-8). Basing the analysis solely on the results of the regression with the full sample is misleading because of the differences in the coefficients and probabilities. An important difference is the interaction effect of being an urban female which suggests higher probabilities for urban women compared to rural women and urban and rural men. The analysis of the separate subsamples produces more accurate probabilities because it is based on the assumption that men and women are structurally different.⁴ The t-statistic performed in the pooled sample and subsamples reject the hypothesis of no difference. Moreover, the results of the separate subsamples show that the effects of several variables, such as marital status and income, as well as the intercepts are different for men and women.

Here, I report the comparison of the results of the analysis of the separate subsamples of men and women. The models included control variables for socio-

⁴My study of the probability of being a homeowner required the use of one sample and two separate subsamples where women are separated from men. The resultant Test statistic: $LL = L_r - L_w$ rejected the null hypothesis of no variation between the two subsamples and the pooled sample ($LL = 480.3$ DF36) with 99 percent confidence.

economic and demographic characteristics in addition to the variables of interest, gender, locale of residence and land ownership. As expected, in line with theories of life cycle accumulation (Caner and Wolff 2004), as age of the owner increases, the probability of being a homeowner increases for men and women.

Tables 3-6 and 3-7 show that the variables that account for marital status are statistically significant ($p < .001$) for both men and women, but the direction of the relation is different (except in the case of singles). After controlling for individual and socioeconomic characteristics, single men have 94% lower odds of owning a home than married men ($p < 0.001$) and single women have 78% lower odds of owning a home than married women ($p < 0.001$). Women who are in a consensual union, separated, divorced or widowed have higher odds than married women, 23%, 117% and, 138% respectively ($p < 0.001$) (Table 3-6). Men who are in a consensual union, separated, divorced or widowers have lower odds of being homeowners than married men, 43%, 78%, 61% respectively ($p < 0.001$) (Table 3-7). These results suggest that women acquire property after the dissolution of marriages and men lose it. Unfortunately, we lack sufficient evidence to fully explain such gender differences regarding marital status and homeownership. The inclusion of questions on acquisition of assets or life trajectories would allow us to further investigate the relation between changes in marital status and the ownership of property.

I expected higher levels of education to be correlated with higher probabilities of being homeowner. However, only having elementary level education has a significant effect for men and women. Once land ownership is included in the third model, women with elementary level education have 34% greater odds of being homeowners

compared to women that have never attended school. Men with elementary level education have 22% odds of being a homeowner ($p < .001$). However, the expected link between higher levels of education, income and the probability of being a homeowner is not confirmed by my study because income is only significant for women ($p < .001$), increasing the odds of women being homeowners by 29%, 26% and 25% in models 1, 2 and 3 respectively, holding all else constant. However, income is significant ($p < .05$) only in model 1 and 2 for men and has no effect on the probabilities of men being homeowners after land ownership is added in model 3 (Tables 3-6 and 3-7).

As expected, the models for men and women show that the larger the household size the lower the probability of being a homeowner for men and women. The dummies for regions such as Pacific, Central and Atlantic were all significant ($p < .05$) and decreased women's probability of being a homeowner, compared to women who live in Managua. That was not the case for men. Only living in the Atlantic region was statistically significant ($p < .001$) for men and living in that region increased men's probability of homeownership.

Sex of the homeowner, locale of residence and land ownership are the main variables of interest for this analysis. Table 3-6 shows that women, regardless of their location have a lower probability of being homeowners than men. The analysis also suggests that locale of residence matters and interacts with gender such that urban women have a higher probability of being a homeowner than rural women. However, urban men have a lower probability of being homeowners than rural men. In fact, rural men have the highest starting point in terms of their probabilities of being homeowners (50% compared with 42% for urban men). The models also suggest that landownership

is key for individuals to increase their likelihood of being homeowners. This is particularly important for women because being a landowner exponentially increases their probability of being homeowners. This finding is consistent with the literature on landownership in Nicaragua and internationally. Landownership affects the access of women and men to other assets and possibilities of participating in decision making processes in or outside the household (Agarwal 1994; Deere and León 2001; Grabe 2010). I cannot infer causality from my results because it is a cross-sectional study. Nevertheless, previous studies suggest that land acquisition is almost a prerequisite for homeownership, especially among low-income people in Latin American. Field work observations also support this theoretical standpoint as I discuss in Chapters 2 and 4.

Values of Owned Homes

The dependent variable for the ordinary least square regression analysis is the value of owned homes. The survey does not collect information regarding the actual market value of homes in Nicaragua. I used question 1B15 that asks “how much would you pay if you had to rent this house” to calculate the present value of the dwelling⁵ using the mortgage interest rates for 2005.⁶ This home value is the dependent variable for three models that test the significance of gender and living in an urban or rural area and land ownership. I expect that, on average, women own higher value homes than

⁵ Malpezzi (2000) explains that the section on housing was included in the LSMS to allow researchers to explore housing conditions, markets and the results of public policies. Though the question about possible rent value was designed to calculate household consumption, it is also useful to create a proxy for the value of homes (Poterba 1992; Malpezzi 2000): $P=RQ$ in this case operationalized as $P=R*12/(MR*100)$ Where P = the proxy for the value of houses, R = the declared possible rent if they had to rent the house and MR = mortgage rate.

⁶ The interest rate was taken for the reports of the National Bank of Nicaragua http://www.bcn.gob.ni/estadisticas/financieras/tasas_interes/SFN/promedio_ponderado/ponderada05.pdf

men, urban homes are of higher value and land ownership is associated with higher home values.

I restricted the sample for the OLS analysis of home values to only homeowners, resulting in 5,475 individuals 18 years old and older (Tables 3-9 and 3-10) where 44% are women. The average individual income for the men in this sample (US\$1,826) is higher than that of women (US\$811); houses owned by women have higher mean values (US\$4,291) than those owned by men (US\$3,159). Also, only 17% of the homeowners who own land are women.

The three models I use in the OLS are similar to the ones used in the logistic regression with only a few differences: income was transformed into a scale using quintiles (where quintile 1 is the lowest and 5 is the highest) to normalize the distribution. Second, I include a variable called “quality of housing”. Following Arias and DeVos (1996) and Fiadzo et al. (2000), the index for my study uses a scale based on wall materials, type and durability of floor material, type of roof material, availability of electricity, type of sewerage system, and type of water supply. Table 3-11 shows the variables used in the index and the categories that comprise each indicator and the scales.⁷

I created the categories in each indicator using the LSMS and the Nicaraguan census to adapt the index to the Nicaraguan context. For instance, the LSMS identifies 14 categories of materials for walls. My index compresses those 14 categories into three with values that go from zero to two. Zero is the lowest for less durable materials

⁷ Internationally there is little consensus about the meaning of quality of housing (De Vos 2005; Arias and De Vos 1996; Follain and Jimenez 1985). Furthermore, data collection is not standardized hindering the possibilities of exporting models that have been tested in one country to another (Goodman 1978; Arimah 1992; Fiadzo et al 2000). Therefore, indexes are useful to measure quality of housing in each country.

such as cardboard and pieces of tin. Walls built with more durable materials such as bricks, cement, stone, covered adobe score 2. The scores for each of the seven components of the index are added up for the final score.⁸ Following the literature on hedonic values (Malpezzi 2000), I expect that houses of higher quality will have a higher value. More details about quality of housing in Nicaragua can be found in appendix B.

Model 1 includes individual characteristics of the homeowners such as age, marital status, level of education and individual income. Model 2 includes household characteristics and the quality of housing index. Model 3 tests the effect of land ownership in the analysis of the separate subsamples of men and women.

Results of the OLS for the Pooled Sample

Table 3-12 shows the results of the estimations in models 1 to 3 for the pooled sample. Model 1 explains 22% of the variance in the natural logs of the values of owned homes ($R^2 = .22$), $F(10, 5464) = 157.26$, $p < .001$.⁹ Holding age, marital status, level of education and individual annual income constant, being female explains an increase of 36% in the geometric mean of the values of homes compared to homes owned by men ($p < .001$). Holding sex, marital status, level of education and individual annual income constant, for a one unit increase in age we expect to see 2% increase in the mean value of homes ($p < .001$). Compared to being married, being in a consensual union is associated with 9% lower mean values of owned homes ($p < .01$), being separated or divorced is associated with 8% lower values of owned homes ($p < .05$), and being a

⁸ The results of the tests of reliability of the index (Cronbach $\alpha = .805$) suggest that the variables that form the index contribute to its internal consistency.

⁹ Since I am working with natural logs I will report the coefficients transformed. Natural logarithms use the base of e , then $e^{\ln(x)} = x$; A change in a unit represents a percentage increase in the unlogged variable (Pampel 2000). The percentage increase reported is an increase in the geometric mean not the arithmetic mean.

widow/er is associated with a decrease of 16% in the values of owned homes ($p < .001$). Compared to not having attended school, having elementary education explains a 37% increase in home values ($p < .001$), high school education is associated with a 94% increase ($p < .001$) and having technical or college education is associated with a 122% increase in the mean value of owned homes ($p < .001$). A unit increase in income quintiles results in a 10% increase in the mean value of owned homes. That means that, for example, the value of homes owned by people in the second quintile of income is estimated to be, on average, 10% higher compared to the homes owned by people in the poorest quintile.

Model 2 (Table 3-12) increases the explanatory power compared to model 1 ($R^2 = .44$), $F(17, 5457) = 256.50$, $p < .001$. Some variables lose explanatory power when I added household size, region, the index for quality of housing, location (urban and rural), and land ownership. Being female is statistically significant ($p < .001$) and is related to a .04% increase in the mean value of homes. A one unit increase in age is related to a 1% increase in the mean value of owned homes ($p < .001$). Holding all other variables in the model constant, being in a consensual union is related to a decrease of 5% in the mean values of owned homes compared to being married. Compared to not having attended school, having elementary education is related to an 11% increase ($p < .001$), having high school is related to a 26% increase ($p < .001$), and having technical or university education is related to a 47% increase in the mean value of owned homes ($p < .001$). A one unit increase in the income quintile is associated with 5% higher mean values of homes ($p < .001$) and, a one unit increase in the number of members of the household is related to a 2% increase in the mean value of owned homes ($p < .001$).

Compared to residing in Managua, living in the Central region is related to 27% decrease in the values of owned homes ($p < .001$) while being in the Pacific region is related to a 42% decrease in the mean values of homes ($p < .001$). A unit increase in the index of quality of housing is related to a 17% increase in the mean value of owned homes. Being urban is related to a 9% increase in the mean value of homes ($p < .05$). A land owner is expected to own a home with a mean value 6% greater than non-land owners ($p < .05$).

Model 3 (Table 3-12) is statistically significant ($R^2 = .45$), $F(18, 5456) = 229.91$, $p < .001$. Nevertheless, the addition of the variable in the model, being a land owner adds very little to the explanatory value of the model and the change is not statistically significant ($R^2 \text{ change} = 0.001$, $p > .05$) compared to model 2. The loss of degrees of freedom has a larger impact than the additional explained variance, as we can see when we compare the F statistics for models 2 and 3. The relations of most of the variables in model 2 are the same in model 3 and only one of the added variables, the interaction of being female and urban has a significant effect on the mean value of homes. Holding all other variables constant, a woman living in an urban area is expected to own a home with a mean value 10% greater than the mean value of a home owned by a rural woman, a rural man or an urban man ($p < .05$).

Results of the OLS for the Subsample of Women and Men alone.

Table 3-13 shows the results of models 1 to 3 applied to the subsample of women. Model 1 is statistically significant ($R^2 = .21$), $F(9, 2419) = 73.04$, $p < .001$. Model 2 has a greater explanatory power than model 1 ($R^2 = .48$), $F(15, 2403) = 146.16$, $p < .001$. Model 3 explains 48% of the variance in the mean values of homes ($R^2 = .48$), $F(17, 2401) = 129.03$, $p < .001$. In model 3 the loss of degrees of freedom has a larger impact than the

additional explained variance as we can see when we compare the *F* statistics for models 2 and 3.

As Table 3-13 shows, controlling for marital status, level of education and, individual annual income, a one year increase in age is related to a 2% increase in the mean value of homes owned by women ($p < .001$). After controlling for age, level of education and individual income, being in a consensual union is related to a decrease of 18% ($p < .001$) in the mean value of homes compared to the mean for married women. Mean value of homes owned by separated or divorced women are expected to be worth 13% ($p < .001$) less than the mean of the homes owned by married women and, the mean value of homes owned by widows is expected to be worth 25% ($p < .001$) less than those owned by married women. The dummy variables that account for level of education are statistically significant in model 1 ($p < .001$). Higher mean values of homes owned by women are associated with higher levels of education. The mean value of homes owned by women with elementary education is expected to be 47% higher than the mean of value of homes owned by women with no schooling. The mean value of homes owned by women with high school education is expected to be 100% greater than that of homes owned by women who had not attended school and 121% greater for women with a technical or university level education versus those who have not attended school. Holding all else constant, an 8% increase in the mean values of homes owned by women is associated with a change in income quintiles ($p < .001$). For instance, the mean value of homes owned by women in the second quintile of income is expected to be 8% greater than that of women in the first quintile.

In model 2, Table 3-13, age is still significant ($p < .001$). One year of age is related to an increase of 1% in the mean value of homes. Women in a consensual union are expected to own homes worth 12% less than the mean value of homes owned by married women ($p < .001$) and widows are expected to own homes that are worth 10% less than those owned by married women ($p < .05$). Controlling for the other individual and socioeconomic variables in the model, higher levels of education are related to increases in the percentage of the mean value of homes compared with women with no education. The mean value of homes owned by women with elementary level education is expected to be 15% greater than the mean value of homes owned by women with zero level of education ($p < .001$). Women with high school education are expected to own 30% higher value homes than women with no education ($p < .001$). Women with technical or university education are expected to own homes 51% higher value than women with no education ($p < .001$). The mean value of women's homes is expected to increase by 3% for every unit increase in income quintile ($p < .001$).

A one unit increase in the number in the women's household is associated with a 3% increase in the value of women's homes $p < .001$. Living in the Pacific, Central or Atlantic regions is related to a decrease of 28% $p < .001$, 46% $p < .001$, 11% $p < .05$ respectively, in the mean values of homes owned by women compared to the value of homes owned by women in Managua. The mean value of homes owned by women in urban areas is expected to be worth 8% more than those in rural areas ($p < .05$). The index of quality of homes is positively correlated with the value of homes owned by women ($p < .001$). An increase of 19% is expected in the mean value per unit increase in

the index of quality of housing so better quality housing is related to higher value homes.

Model 3 (Table 3-13) is the last model with the full set of variables. Holding all else constant, a one unit increase in age is associated with a 1% increase in the mean value of homes for women ($p < .001$). Being in a consensual union is associated with a decrease of 11% ($p < .01$) in the mean values of owned homes compared to those owned by married women, although being a widow is associated with a decrease of 10% ($p < .05$) in the mean values of owned homes compared to married women. The mean value of owned homes is positively correlated with an increase in the level of education of women. The mean value of homes owned by women with elementary education is expected to be 15% greater than the mean value of homes owned by women that have never attended school ($p < .001$); the mean value of homes owned by women with high school education are expected to be 29% greater ($p < .001$) than that of women with no level of education and, the mean value of homes owned by women with technical or university level education is expected to be 52% greater ($p < .001$) than that of houses owned by women who never attended school. Contrary to what I expected, among women who own their own homes the greater the number of household members, the greater the expected mean value of the home (3% mean value increase per unit increase, $p < .001$).

Living in a region other than Managua affects the mean value indirectly. Women who live in the Pacific region are expected to own homes with a mean value 28% lower than those owned by women who live in Managua ($p < .001$). Women who own homes in the central region are expected to own homes with a mean value 46% lower than those

owned by women in Managua ($p < .001$). Homes owned by women living the Atlantic region are expected to be worth 11% less on average than those owned by women in Managua ($p < .05$). Living in an urban area also affects home values. The mean value of homes owned by women in urban areas is expected to be 9% higher than the value of homes owned by women in rural areas ($p < .05$). The greater the quality of the houses women own, the greater their value. A one unit increase in the index of quality of housing is associated with a 19% increase in the mean value of homes. Land ownership is not statistically significant ($p > .05$).

Table 3-14 shows the results of models 1 to 3 for the subsample of men. Model 1 is statistically significant ($R^2 = .21$), $F(9, 3046) = 88,09$, $p < .001$. Model 2 has a greater explanatory power than model 1 ($R^2 = .40$), $F(15, 3040) = 134,62$, $p < .001$. Model 3 explains 40% of the variance in the mean values of homes ($R^2 = .40$), $F(17, 3038) = 119,20$, $p < .001$. Similar to the subsample of women, for men the loss of degrees of freedom in model 3 has a larger impact than the additional explained variance as we can see when we compare the F statistics for models 2 and 3. The change in the F statistics between model 2 and 3 is not statistically significant ($p > .05$).

I will focus on the analysis of model 3 for men. The coefficients in model 3 are the same as in model 2 (Table 3-14). Age is statistically significant and associated with a 1% increase in the values of homes ($p < .001$). Net of other characteristics, higher levels of education are related to higher values of homes owned by men. Compared to no education, elementary education is associated with a 8%, high school is associated with a 24% increase, and technical or university education is associated with a 46% increase in home values ($p < .001$) Table 3-14 shows that after controlling for the effect of

education income is significant for men ($p < .001$) such that an 7% increase in the values of homes is expected as men move from one quintile to another. For example, if the mean value of homes for men in quintile one is 100, the mean value of homes owned by men in quintile two is expected to be 107. Compared to living in Managua, living in the Pacific region is associated with 19% lower ($p < .05$) home values and living in the Central region is associated with 34% lower homes values ($p < 0.1$). Living in an urban area is associated with an 8% increase in the mean value of homes compared to rural areas ($p < .05$). Quality of housing is related to a 16% increase in the values of homes owned by men. Landownership is not significantly related to the values of homes ($p > .05$).

Comparing the Results of the Pool Sample and the Subsample of Men and Women alone.

The results of the regression on the values of homes using the full sample are different from those using the sub-samples of men and women.¹⁰ For instance, even though the model with the full sample (Table 3-12) suggests that the ownership of land is related to a 6% higher mean value of homes ($p < .05$), the relation between ownership of land is not statistically significant in the separate subsamples of men or women ($p > .05$) (Tables 3-13 and 3-14). In the case of marital status, the regression using the full sample suggests that being in a consensual union, compared to being married, is related to a 5% decrease in the mean values of homes for men and women. This relationship is not significant according to the analysis of the subsample of men ($p > .05$). For the subsample of women, being in a consensual union is related to a decrease of

¹⁰ I conducted a Chow test that rejected the null hypothesis ($f = 3.63$ DF 17/5,439) of no difference between the coefficients of men and women. The result indicates that the samples are structurally different therefore should be regressed separately.

11% ($p < .01$) in the mean value of homes compared to married women and being a widow is related to a decrease of 9% ($p < .05$).

What are the differences and similarities between men and women? In order to respond to this question I will focus on the third model applied to the subsample of men comparing them with the results of the same model for women.

In the men's model, none of the variables related to marital status are correlated with the variance in the mean value of owned homes by men ($p > .05$) (Table 3-14). Marital status is statistically significant in the model for women (Table 3-13). Men and women with higher levels of education are expected to have higher mean values of homes, net of other characteristics. For both men and women, higher levels of education are related to higher values of homes. Table 3-14 shows that after controlling for the effect of education, income is significant for men ($p < .001$) such that a 7% increase in the values of homes is expected as men rise from one quintile to another. However, income is not significantly ($p > .05$) related to the values of homes owned by women after controlling for all the other individual and socioeconomic characteristics in the model (Table 3-13).

Living in an urban area is associated with a 9% increase in the mean value of homes compared to rural areas for both women and 8% for men. Quality of housing is related to a 19% increase in the values of homes owned by women and a 17% increase in those owned by men. Land ownership is not significantly related to the values of homes for either men or women ($p > .05$).

Understanding the Probabilities of Being a Homeowner and Values of Owned Homes

The main results of Chapter 3 are as follows: Women have lower probabilities than men of being homeowners in Nicaragua. Rural men have higher probabilities of being homeowners than urban men. Among women, the probability of rural women being homeowners is lower than for urban women. Land ownership increases the probability of homeownership for both men and women, however, land ownership more than doubles women's probabilities of homeownership.

Urban women have the highest mean values of homes when adjusted for other relevant variables. The result is consistent with other studies on homeownership. It is possible that once individuals enter the housing market and buy a home they encounter fewer disadvantages in increasing the home value than those faced when initially trying to acquire property (Sedo and Kossoudji 2004). Moreover, these results are consistent with the analysis of the quality of homes (Appendix B). Women in Nicaragua own higher quality homes than men. Nevertheless, there is an interaction effect between locale of residence and gender of the owner. Urban women own higher quality homes than rural women. Several hypotheses may explain why women have higher quality homes that are of higher value than those owned by men. It may be the case that women have less access to credit to buy homes or to acquire land to build a home, but once they have ownership of a home they may have greater access to credit for improvements or otherwise increase the value of the home. Unfortunately, this hypothesis cannot be tested with the data available in the LSMS 2005 because of the lack of panel data and questions that identify individual recipients of credit.

Another factor that could explain women's higher quality homes and higher home values is that women have higher access to credit for home improvements. The LSMS 2005 did not include questions identifying the individual recipient of credit in the household and therefore I could not include the variable in my models. Nevertheless, answering the question of whether credit for housing has been concentrated in urban areas and has benefitted mostly women is worth investigating and could help explain the disparity in homeownership for women in rural and urban areas. Evidence suggests that credit, specifically the flow of resources from international aid for reconstruction in Nicaragua following the Mitch hurricane in 1998, may have affected women in urban areas disproportionately. For instance, Stein (2010) examined Programa de Desarrollo Local (PRODEL), a microfinance program for housing and housing improvement and found that between the 1994 and 2008, using PRODEL, the MFIs disbursed 43,559 loans equivalent to US\$42.58 million with average loans of US\$967, with a high percentage of women as beneficiaries of those loans during those years (Stein 2010: 134).¹¹ The percentage of women beneficiaries varies by microfinance institution, but they are often more than half of the clients in the different organizations mentioned and most of them are concentrated in urban areas (Stein and Vance 2008).

Values may also be affected by the respondents' perceptions of the importance of homeownership. Cloke (2007) found significant correlations among the sex of the person interviewed, the sex of the declared owner of the house and the recipient of credit in an independent survey in Masaya, Nicaragua. Cloke (2007) posits that unequal

¹¹Other authors like Boman and Raham (2007) report that loans for housing by PRODEL grew from US\$ 1.9 million to US\$ 20.5 million between 2001 and 2005 and reached about 26,136 clients in that period. Moreover, some of the loans didn't require collateral, therefore may have facilitated the access of people without other assets to homeownership.

household relations may influence the responses to interviews about economic issues. It is possible that bias has been introduced in the responses that identify the owner of the house and the rent value, questions used for the two dependent variables for my study. Moreover, it is possible that dominant ideas about gender roles in Nicaragua influence responses on intra-household responsibilities and the values of homes. Because of cultural norms and values that place women's responsibilities closer to the home and more central to the wellbeing of children, women may be more inclined to attribute greater value to their homes than men.¹² The fact that women's homes are of higher value even after controlling for the quality of their homes suggest that gender ideology may have a significant effect on women's home values.

Contrary to what was expected, larger households are associated with higher home values. The coefficients for the effect of a unit increase in household size in the models for the women's sub sample are higher than those in the men's subsample. This suggests that the ability to improve the value of women's homes is higher. This result should be understood in the context of the Nicaraguan housing market. Nicaragua has been for many years one of the poorest countries in Latin America (Stampini and Davies 2003). Both literature and field observations suggest that poorer populations tend to appropriate land and self-construct homes brick by brick. These processes of home improvement may take years (Torche and Spilerman 2008; Moser 2009; Stein 2010), while individuals belonging to upper classes tend to buy homes that are pre-constructed (Athens 2004).

¹² This topic is further discussed in Chapter 4.

My results also suggest an agenda for future research in Nicaragua. The use of profiles to calculate the probability of being a homeowner allows us to identify critical areas to improve outreach and deepen interventions when working for gender equality in the access to homes. Critical areas to examine are those that exclude rural women from home and land ownership. Among them is the effect of living in a region other than Managua (Pacific, Central or Atlantic). Women living in the Pacific, Central or Atlantic regions have significantly lower odds of being homeowners than women who live in Managua. Programs directed to improving the access of people to owned homes should examine the extent to which their operating in Managua and mostly urban areas has excluded rural women as well as women who do not reside in Managua.

Table 3-1. Main characteristics of the sample for the logistic regression. Nicaragua 2005. N= 19,586 individuals; Women=10,108; Men=9,460

	Women		Men		Total		
	N	%	N	%	N	%	% of Total
Total	10,108	52	9,460	48	19,568	100	100
Urban	5,483	55	4,501	45	9,984	100	51
Marital Status							
Single	1,471	35	2,697	65	4,168	100	21
Married	2,966	50	2,967	50	5,933	100	30
Consensual Union	2,706	49	2,864	51	5,570	100	28
Separated or Divorced	2,151	75	714	25	2,865	100	15
Widow/er	845	79	230	21	1,075	100	5
Education*							
None	2,790	53	2,511	47	5,301	100	27
Elementary or less	3,887	49	4,020	51	7,907	100	40
High school	2,313	52	2,127	48	4,440	100	23
College or Technical	1,118	58	802	42	1,920	100	10
Region							
Managua	939	54	788	46	1,727	100	9
Pacific	2,503	52	2,350	48	4,853	100	25
Central	3,868	52	3,609	48	7,477	100	38
Atlantic	2,829	51	2,725	49	5,554	100	28
Homeowners	2,499	44	3,153	56	5,652	100	29
Landowners	257	17	1,230	83	1,487	100	8

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. *43 missing cases. The original dataset contained 19,611 cases; Own calculations.

Table 3-2. Some characteristics of the sample for the logistic regression. Nicaragua 2005. N=19,568; Women=10,108; Men=9,460

	Women		Men		Total	
	Mean	s.d.	Mean	s.d.	Mean	s.d.
Age	38	17	37	17	38	17
Individual Income*	540	1,490	1,450	4,650	980	3,440
Number Household Members	6	3	6	3	6	3
Housing Quality Index	8	3	7	3	7	3

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. * Individual income expressed in thousands of US\$; Own calculations.

Table 3-3. Variables included in models for probabilities of being a homeowner and values of owned homes

Variables in models of homeownership	Direction of the relation	Variables available in the LSMS Nicaragua 2005	Direction expected
Gender			
Female head of household	+	Not relevant	
Female individual Owner	+	Available, included	-
Race and ethnicity			
White non-Hispanic	+	Race not available. Not included	Not included
Black non-Hispanic	Varies depending on the comparison groups		
Hispanic			
Other			
Age	+	Available	+
Education	Education often interacts with race or other variables	Available	+
Marital Status	Being married usually positive	Available	Married+
Household size	-	Available	Included
Being employed	+	Available	Not included
Region	Varies	Available	Managua +
Residential location	Varies	Incorporated as rural/urban	Urban +
Access to credit	+	Not available	Not included
Access to Mortgage credit	+	Not available	Not included
Relative costs of renting versus owning	+	Not relevant	Not included
Cost of independent living	-	Not relevant, nor available	Not included
Age of the household	+	Not available	Not included
Poverty status, income.		Available	Individual income included. +
Ownership of land	+	Available	+

Table 3-4. Model estimation: logistic regression for being a homeowner in Nicaragua 2005 (N=19,568)

Variables	Model 1			Model 2			Model 3		
	B		Odds ratio	B		Odds ratio	B		Odds Ratio
Female	-0.7	***	0.5	-0.49	***	0.61	-1.07	***	0.34
Age	0.04	***	1.04	0.04	***	1.04	0.04	***	1.04
Marital Status									
Married (ref)									
Consensual Union	-0.24	***	0.78	-0.19	***	0.82	-0.21	***	0.81
Separated/divorced	0.05		1.05	0.08		1.09	0.02		1.02
Widow/er	0.34	***	1.41	0.33	***	1.40	0.30	***	1.35
Single	-2.45	***	0.09	-2.30	***	0.10	-2.34	***	0.10
Schooling									
No Schooling (ref)									
Elementary	0.22	***	1.24	0.27	***	1.30	0.26	***	1.30
High School	-0.14	*	0.87	-0.06		0.95	-0.05		0.95
Technical or University	0.06		1.06	0.12		1.13	0.11		1.12
Individual Income*	0.06	***	1.07	0.03	***	1.03	0.04	***	1.04
Number of Members of the HH				-0.10	***	0.91	-0.10	***	0.91
Region									
Managua (ref)									
Pacific				-0.19	*	0.83	-0.19	**	0.82
Central				0.03		0.97	-0.03		0.97
Atlantic				0.14	**	1.14	0.14		1.15
Urban				0.23	***	1.26	-0.34	***	0.71
Female*urban							1.08	***	2.94
Land Owner				2.07	***	7.93	1.94	***	6.95
Constant	-2.05	***	0.13	-1.75	***	0.17	-1.47	***	0.23
-2 Log Likelihood	18812			17683			17481		

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own calculations. * Individual income in thousands of dollars.

Table 3-5. Predicted probabilities of being a homeowner by sex, locale of residence and land ownership. pooled sample results (N=19,568 individuals) Nicaragua 2005

	Land Ownership	Urban	Rural
Woman	Without land	17%	7%
	With land	34%	15%
Man	Without land	13%	17%
	With land	28%	35%

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own calculations.

Table 3-6. Model estimation: logistic regression for being a homeowner in Nicaragua 2005 (N=10,108 women)

Variables	Model 1			Model 2			Model 3		
	B		Odds ratio	B		Odds ratio	B		Odds ratio
Age	0.05	***	1.05	0.04	***	1.04	0.04	***	1.04
Marital Status									
Married (ref)									
Consensual Union	0.24	***	1.28	0.19	*	1.21	0.21	**	1.23
Separated/ Divorced	0.82	***	2.26	0.78	***	2.19	0.77	***	2.17
Widow	1.00	***	2.71	0.94	***	2.57	0.87	***	2.38
Single	-1.42	***	0.02	-1.49	***	0.23	-1.50	***	0.22
Schooling									
No Schooling (ref)									
Elementary	0.40	***	1.49	0.28	***	1.33	0.29	***	1.34
High School	0.16		1.18	-0.15		0.86	-0.14		0.87
Technical or University	0.18		1.20	-0.17		0.84	-0.16		0.85
Individual Income*	0.26	***	1.29	0.23	***	1.26	0.22	***	1.25
Number of Members of the HH				-0.11	***	0.90	-0.11	***	0.90
Region									
Managua (ref)									
Pacific				-0.38	***	0.68	-0.39	***	0.67
Central				-0.18		0.84	-0.12	*	0.82
Atlantic				-0.19		0.83	-0.22	*	0.80
Urban				0.44	***	1.56	0.6	***	1.83
Land Owner							2.44	***	11.50
Constant	-4.91		0.01	-4.33		0.01	-2.76		0.06
-2 Log Likelihood	9241			9035			8780		

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own calculations. * Individual income in thousands of dollars.

Table 3-7. Model estimation: logistic regression for being a homeowner in Nicaragua 2005 (N=9,460 men)

Variables	Model 1		Model 2		Model 3	
	B	Odds ratio	B	Odds ratio	B	Odds ratio
Age	0.04 ***	1.04	0.04 ***	1.05	0.04 ***	1.04
Marital Status						
Married (ref)						
Consensual Union	-0.64 ***	0.53	-0.63 ***	0.54	-0.56 ***	0.57
Separated/divorced	-1.49 ***	0.23	-1.6 ***	0.20	-1.50 ***	0.22
Widow	-1.00 ***	0.37	-1.08 ***	0.34	-0.93 ***	0.39
Single	-3.10 ***	0.04	-3.04 ***	0.05	-2.88 ***	0.06
Schooling						
No Schooling (ref)						
Elementary	-0.01	0.99	0.18 **	1.19	0.20 **	1.22
High School	-0.55 ***	0.58	-0.09	0.91	-0.04	0.96
Technical or University	-0.45 ***	0.64	0.04	1.05	0.07	1.07
Individual Income*	0.01 *	1.01	0.01 **	1.01	0.00	1.00
Number of Household Members			-0.11 ***	0.90	-0.11 ***	0.90
Region						
Managua (ref)						
Pacific			0.09	1.09	0.09	1.09
Central			0.34 **	1.40	0.22	1.24
Atlantic			0.75 ***	2.11	0.60 ***	1.82
Urban			-0.63 ***	0.53	-0.31 ***	0.73
Land Owner					1.69 ***	5.42
Constant	-1.3	0.27	-1.21	0.30	-1.29	0.28
-2 Log Likelihood	8904		8576.2		8155	

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own calculations. * Individual income in thousands of dollars.

Table 3-8. Predicted probabilities of being a homeowner by sex. Logit separate subsamples of men and women alone. Nicaragua 2005

	Land Ownership	Urban	Rural
Woman	Without land		27%
	With land		17%
Man	Without land	27%	50%
	With land	81%	84%

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own calculations.

Table 3-9. Main characteristics of the sample for the OLS. Nicaragua 2005. N= 5475 individuals; women= 2,419; men= 3,056

	Women		Men		Total		
	N	%	N	%	N	%	% Total
Total	2,419	44	3,056	56	5,475	100	100
Urban	1,150	49	1,175	51	2,325	100	42
Marital Status							
Single	45	38	72	62	117	100	2
Married	618	27	1,662	73	2,280	100	42
Consensual Union	510	33	1,014	67	1,524	100	28
Separated or Divorced	732	81	176	19	908	100	17
Widow/er	514	80	132	20	646	100	12
Education*							
None	803	42	1,099	58	1,902	100	35
Elementary or Less	1,041	42	1,410	58	2,451	100	45
High School	352	49	367	52	719	100	13
College or Technical	221	55	180	45	401	100	7
Region							
Managua	276	64	156	36	432	100	8
Pacific	566	47	635	53	1,201	100	22
Central	944	44	1,191	56	2,135	100	39
Atlantic	633	37	1,074	63	1,707	100	31
Landowners	198	17	984	83	1,182	100	22

Adapted from Living Standards Measurement Study Survey. INIDE. Nicaragua 2005; Own calculations.

Table 3-10. Some characteristics of the sample for OLS. Nicaragua 2005. N= 5475 women= 2,419; men= 3,056

	Women		Men		Total	
	Mean	s.d.	Mean	s.d.	Mean	s.d.
Age	49	15	48	15	49	15
Individual Income*	0.8	2.2	1.8	3.6	1.4	3.1
Number of Household Members	5	2	6	3	6	3
Housing Quality Index	8	3	7	3	7	3
Value of Housing	4,291	5,050	3,159	3,887	3,659	4,474

Adapted from Living Standards Measurement Study Survey. INIDE. Nicaragua 2005. *Individual income expressed in thousands of US\$; Own calculations.

Table 3-11. Quality of housing index. Nicaragua

Indicator	Score
Wall material (Predominant material)	
Cardboard, Metallic sheets, refuse	0
Wood, uncovered mud brick, bamboo, palm leaf	1
Stone, brick, cement, covintec, gypsun, nicalit, mix of concrete with wood (minifalda)	2
Floor (predominant material)	
Dirt, non-durable plant material	0
Brick, ceramic, cement, bricks, wood, vinyl tile	1
Roof (predominant material)	
Metallic sheet, cardboard, refuse	0
Straw, cane, palm leaves and similar	1
Baked clay, nicalit, zinc, cement tile, cement	2
Electricity	
No	0
Yes	1
Sewage (Type of sewage)	
No system	0
Black water well, latrine, toilet that discharges to the river or similar	1
Toilet connected to a sewage system	2
Water system	
Public fountain, river, canal, lake, water truck, well, spring	0
Piped to outdoor location (public or private)	1
Piped inside the house	2
Fuel Used for Cooking	
Wood and similar	0
Gas and other similar fuel	1
Cronbach alfa = 0.805	
Own elaboration	

Table 3-12. Natural log of value of owned home regressed on sex and selected individual and socioeconomic characteristics. Pooled sample. Nicaragua 2005
N= 5,475 individuals

Variables	Model 1		Model 2		Model 3	
	B		B		B	
Female	0.36	***	1.04	***	0.05	
Age	0.02	***	0.01	***	0.01	***
Marital Status						
Married (ref)						
Single	0.04		0.02		0.01	
Consensual Union	-0.09	**	-0.05	*	-0.05	*
Separated/divorced	-0.08	*	-0.03		-0.03	
Widow	-0.16	***	-0.07		-0.07	
Schooling						
No Schooling (ref)						
Elementary	0.37	***	0.11	***	0.11	***
High School	0.94	***	0.26	***	0.26	***
Technical or University	1.22	***	0.47	***	0.48	***
Individual Income*	0.10	***	0.05	***	0.05	***
Number of Members of the HH			0.02	***	0.02	***
Region						
Managua (ref)						
Pacific			-0.27	***	-0.27	***
Central			-0.42	***	-0.43	***
Atlantic			-0.08		-0.08	
Quality of House			0.17	***	0.17	***
Urban			0.09	**	0.06	
Female*urban					0.10	**
Land owner			0.06	**	0.06	*
Constant	6.22	***	5.99	***	6.01	***
R ²	0.22	***	0.44	***	0.45	***
Change R ²	0.22	***	0.22	***	0.00	*

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005.
Own elaboration. * Individual income in quintiles for sample as a whole.

Table 3-13. Natural log of value of owned home regressed on selected individual and socioeconomic characteristics. Nicaragua 2005. N=2419 women.

Variables	Model 1		Model 2		Model 3	
	B		B		B	
Age	0.02	***	0.01	***	0.01	***
Marital Status						
Married (ref)						
Single	0.03		0.08		0.08	
Consensual Union	-0.18	**	-0.12	**	-0.11	**
Separated/divorced	-0.13	**	-0.05		-0.05	
Widow	-0.25	***	-0.10	*	-0.10	*
Schooling						
No Schooling (ref)						
Elementary	0.47	***	0.15	***	0.15	***
High School	1.00	***	0.30	***	0.29	***
Technical or University	1.21	***	0.51	***	0.52	***
Individual Income*	0.08	***	0.03	*	0.03	
Number of Members of the HH			0.03	***	0.03	***
Region						
Managua (ref)						
Pacific			-0.28	***	-0.28	***
Central			-0.46	***	-0.46	***
Atlantic			-0.11	*	-0.11	*
Urban			0.08	*	0.09	*
Quality of House			0.19	***	0.19	***
Land owner					0.07	
Constant	6.52	***	5.99	***	5.98	***
R ²	0.21	***	0.48	***	0.48	***
Change R ²	0.21	***	0.26	***	0.00	

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own elaboration. * Individual income in quintiles for sample as a whole

Table 3-14. Natural log of value of owned home regressed on selected individual and socioeconomic characteristics. Nicaragua 2005 N= 3056 men

Variables	Model 1 B	Model 2 B	Model 3 B
Age	0.01 ***	0.01 ***	0.01 ***
Marital Status			
Single (ref)	0.02	-0.02	-0.02
Consensual Union	-0.05	-0.03	-0.03
Separated/divorced	-0.03	0.01	0.01
Widow	-0.07	-0.03	-0.03
Schooling			
No Schooling (ref)			
Elementary	0.30 ***	0.08 **	0.08 **
High School	0.90 ***	0.24 ***	0.24 ***
Technical or University	1.26 ***	0.46 ***	0.46 ***
Individual Income*	0.12 ***	0.08 ***	0.07 ***
Number of Members of the HH		0.02 **	0.02 **
Region			
Managua (ref)			
Pacific		-0.19 **	-0.19 **
Central		-0.33 ***	-0.34 ***
Atlantic		0.00	-0.01
Urban		0.08 *	0.08 *
Quality of House		0.16 ***	0.16 ***
Landowner			0.05
Constant	6.23 ***	5.96 ***	5.97 ***
R ²	0.21 ***	0.40 ***	0.40 ***
Change R ²	0.21 ***	0.19 ***	0.00

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005.
Own elaboration. * Individual income in quintiles for sample as a whole

CHAPTER 4 MEANINGS OF HOMEOWNERSHIP IN NICARAGUA

Introduction

I use qualitative methods of data collection and analysis to investigate the meanings people give to homeownership in Nicaragua in Chapter 4. My general hypothesis is that gender and locale of residence affect people's experiences and thereby the meanings that they attribute to homeownership. Specifically, the persistence of a system of patriarchal domination pervades men's and women's experiences and, through these experiences, shapes the subjective understanding of homeownership.¹ Although men and women may share certain meanings of homeownership, privacy and safety concerns often differ among men and women. Experiences of violence related to being female, as in the case of rape and intimate partner abuse, are key elements that can help explain gender differences in the meanings associated with home ownership. In Chapter 4 my focus is on low income urban and rural men and women.

My analysis is based on interviews and ethnographic observations carried out in Nicaragua during three visits from 2009 to 2011. The analysis is informed by research on the meanings of owning a home. I intend to show that, although the lives of men and women who participated in my study have been affected by similar problems, hardship is lived in different ways and has different outcomes for women and men. I aim to attend to diversity while identifying patterns that may help us understand how similar socio-

¹ I am using patriarchy as a system of subordination of women. Dore (2006) analyses the relation between gender relations, capitalism and ethnicity for the case of Diriomo, Granada to address the development of relations of domination in a patriarchal system in Nicaragua. The role of patriarchy is also discussed by Burns (1991). From a different perspective, Hagene (2008) presents the concept of absentee patriarchy in her discussion about love and the role of men in the life of women in Nicaragua.

economic realities faced by men and women are influenced by gender inequalities to produce gender-specific subjective orientations.

I also include gender violence as one of the main aspects that link gender and homeownership in my analysis. Violence occurs at different levels. Figure 4-1 shows different levels in which violence, and particularly gender violence, takes place as reported by the participants in my study. At a macro level, poverty and exclusion as well as the war are considered forms of violence. At an intermediate level, the level of their localities and neighborhoods, participants identified violence coming from different sources. Men and women talked about gangs and robberies. Women pointed to violence that is gendered and takes place in the street. For example, women often talked about being touched and harassed by men in public places. Finally, at the micro level, the household, physical, sexual or psychological violence takes place at the hands of different perpetrators: It may be women's intimate partners who are sexual, physical or psychological abusers. It can also be intra-household violence exercised by people who are not necessarily the intimate partner of the abused but a relative in the household, as in the case of the sexual abuse of children.

My analysis of the interviews and field observations leads me to conclude that there is a system of male domination expressed in several axes of differentiation. Gender, being rural versus urban, having low income, and the intersections among these elements shape the kinds of violence that takes place. It is very difficult to identify a clear source of dominance over women because power is elusive and yet expressed at every level. It then becomes a struggle to identify whether owning an asset, or a specific type of asset such as a home, plays a role by itself in reducing the vulnerability

to violence. Nevertheless, it is clear how not being a homeowner increases women's vulnerability to gender violence.

Chapter 4 is organized according to three research questions: What does it mean to own a home for low income men and women in urban and rural areas in Nicaragua? Do experiences related to their social location –by gender, poverty status and residential location– affect the meanings of homeownership and the strategies used to become homeowners? How are gendered forms of violence related to those meanings and strategies?

The Different Meanings of Homeownership

Research exploring the meanings of home and homeownership in the United States and Europe is abundant and comes from different disciplines including the social sciences. Although rich and varied, most research overlooks the relation between homeownership and gender. Here I will review some of the meanings of homeownership reported in the literature in the light of gender studies, and note the meanings of homeownership identified by the people I interviewed..

The analysis of empirical data led some researchers to separate emotional meanings of home ownership from financial ones (Elsinga et al., 2007). Stokols (1990) distinguishes between purely instrumental or functional perspectives and those associated with emotional attachment to values. Others reject a static view and treat subjective meanings as originated as part of processes that operate at different levels, evolving from a setting as a space (anonymous, purely instrumental), to becoming a place (well known, thoroughly familiar) and finally, to becoming a home (intimate and personal) (Van Der Klis and Larsten 2009: 236).

To better explain the nuances in the dimensions associated with homeownership I have grouped the different meanings in the literature around three main concepts, namely, being in control, status and financial meanings. In what follows I will supplement this literature with the meanings I found attributed to homeownership in my own study. Participants in my study identified two additional and often overlooked meanings of homeownership: protection against sexual abuse and homeownership as an enabler of productive activities. Figure 4-2 summarizes the five main categories that I will explore in the rest of the section.

Being in Control

Being in control is a complex category comprised of several elements (Figure 4-3). Control over the physical environment, which relates having a home to the concept of shelter and safety, is the most basic dimension of control identified in the literature. Men and women in Managua and Rio Blanco, homeowners or not, consider owning a home important because it allows the owner to have a shelter and to shelter their close kin: “It is important to have at least a roof over your head,² it is important to protect your family” (Group Interview, Men Rio Blanco), “to be on your own, to stop being a guest;³ to stop wandering around”⁴ (Group Interview 2, Women, RB). It also allows the owner to shelter

² Roof over your head was my personal translation of “*sombra*” which refers to protection from the sun.

³ Staying as a guest is my personal translation of “*posando*.” The word *posando* is commonly used to refer to situations where a person, or family, stays in a relative’s house for an indefinite amount of time without paying rent. It is also a common working arrangement for landless workers in rural areas. Staying as a guest in that case is often not considered part of payment. Land owners give a piece of land to workers to build small one-room temporary “houses.” The category *posando* is also used in the LSMS and as shown in Chapter 2 is more common than renting in Nicaragua.

⁴ Wandering around is my translation of the Nicaraguan expression “*andar rodando*.” It was often used to talk about homelessness and reflects the idea that without a home a person can be going from one place to another like a rolling stone.

others: “the house is an important asset because it is your own and you can shelter others in need” (Group Interview, Men RB).

The idea of homeownership as an element that contributes to physical and ontological security is not new. Dupuis and Thorns (1998) interviewed New Zealanders over 50 and found that ontological security is a composite of four conditions. Those conditions are: the constancy associated with a building or material environment, the site of routines, a place where people feel in control and safe from the outside world, and a place around which their identities are constructed.

Regardless of whether they were homeowners, men and women in Managua and Rio Blanco related homeownership and control over their own physical environment to their ability to gain control over uncertain situations. Although uncertainty is produced by the hardship of the vulnerable economic situation faced by urban and rural people alike, it takes different forms in each place. In rural settings, most of the participants in the study were landless workers who did not own a home and who are engaged in temporary informal contracts that linked their housing to their job. Because they often build temporary homes on the landlord’s property, losing their job can mean losing their shelter.

Most of the authors mention the importance of homeownership as a place to nest- to have children and provide shelter for them- as a component of the idea of gaining control and freedom (Decker 2007; Ruonavaara and Naumanen 2007). The importance of generation is emphasized by the studies that posit that homeownership is important in the latter stages in life (Decker 2007; Perista and Baptista 2007) or after specific events that have been engraved into the mindsets of people belonging to older

generations, such as in the case of survivors of the depression in the early 20th century (Dupuis and Thorn 1998). Several of the participants in my study pointed out that the components that allow individuals to feel more control over their life vary depending on their stage in life. For instance, owning a home is important when one is of reproductive age. Regarding having children, Valentín from Rio Blanco comments, “of course it is important to be a homeowner, to have a family, children stay there, it is the place for everything.” Participants rarely mentioned the meanings of being homeowners in old age.

Not all the meanings in the literature involve positive emotions. For some people homeownership also brings risks as the possibility of losing their investment, due to personal reasons such as divorce, or due to economic shocks. The latter is perceived as a risk mostly because of the lack of stability of the job market, a weak welfare systems and the fragile economic system as a whole (Feijten and Mulder 2010; Doling and Stafford 1989; Doling and Ford 2003).

In the literature, risk is discussed in terms of financial uncertainty caused by globalization, the ability to pay mortgages, or a sudden loss of a job. I found gendered differences in how participants in my study felt the lack of control caused by instability in the job market. For male participants in my study, the loss of a job increases their risk of losing their homes because women become unruly, “nefastas”⁵ as they call them, and demand that they continue providing for the household. According to this discourse, that

⁵ The Royal Academy of the Language in Spanish defines “nefasta” as an adjective that refers to something sad, unfortunate, obnoxious or disastrous. I consider it a strong word that is hardly used in some Spanish speaking countries to refer to people. In the interviews male participants used it quite often to refer to women. Women hardly did. Men explained that they thought women are “nefastas” when they are unruly therefore hateful and obnoxious. They said men could turn “nefastos” too but they mostly used it to refer to women.

was maintained regardless of whether women were homeowners or not, failure to comply with women's demands can turn into a situation of homelessness for men. In a group discussion in Managua, men also talked about women becoming unruly once they get the sense of homeownership. According to male informants, even when jobs were not available, women demanded that they provide for their family and engage in correct behavior, such as giving up the consumption of alcohol. The following quotes illustrate the reasons behind men's suspicions of unruly women:

One man: [Having the deed of] the house gives her support. She may feel more confident [she may feel like] she is the boss and then she may say I am the owner, and she may ask me to leave [thinking] 'I will ask him to leave and he will leave, this [house] is for me and soon I will have another man here because I am the owner so as they say, I am a woman, I own everything' but that is not how things work. (...)

(Group Interview 2, Men, Managua)

Another man: A woman who owns something becomes unruly. She feels like she owns it, like if she had the right and my woman cannot boss me around, god dammit!

(Group Interview 2, Men, Managua)

The discussions about public policies to increase women's access to homeownership through co-titling elicited elaboration on the risk of sharing ownership with a woman. Men often talked about two sets of reasons to justify why registering deeds in women's names is a bad idea. One is that women cannot and should not be trusted because owning a home gives them more power (as discussed above). The second reason is that women are not good managers so they can become the victims of people who can "trick" them into giving up the dwelling, or they lack the ability to manage finances resulting in the loss of assets registered in their name. Both meanings, being unruly and lacking abilities to manage property, justified men's assertions that they should rightfully be the ones to hold titles to land and deeds to homes.

I asked women about the meaning of being “*nefasta*” and their feelings about the use of the word and the idea of them becoming unruly after registering their homes as theirs. Overall, women rarely said they would accept men’s control over them and what they considered unfair treatment. Women often said that they could feel more power and control by having their names on the deeds of the houses. The cases of women being homeowners were more common in Managua than in Rio Blanco where a female homeowner was rare.

Other meanings linked to being in control emphasize the production that can take place in the home. The home production involves making the place suitable to perform activities that have a direct impact on well-being, such as having a garden (Ruonavaara and Naumanen 2007). Overall, ownership confers the right to modify the home to meet family needs and living conditions (Rakoff 1977; Dupuis and Thorns 1998; Quilgars and Jones 2007; Tegeder and Helbrecht 2007; Toussaint, Tegeder et al. 2007). In the literature reviewed, producing a home, or altering the structure of a house to turn it into a home, seems to be a choice whereas, according to the participants in my study, improvements are a must because of the low quality of the homes they own. The participants in my study hardly ever viewed home renovation as a treasured feature of owning a home, although, they did mention that being a homeowner affects their psychological well-being. Thus it was not the ability to transform their dwelling but rather the ownership of the home they often associated with emotions such as sadness or happiness, as seen in the following quotes from Genaro and Leonardo from Managua:

Renting or staying at somebody else’s house as a guest is the saddest thing there is in life, [it is difficult to provide with] the food for children, aiming to improve something while paying rent, oh no!

[Renting] one lives stifled,⁶ looking for ways [to make a living] such as borrowing from friends to fix [the situation], while when you own a home, you can be tranquil at home even when you have nothing to eat. Like now I am not working because I am sick, I can go and sleep and there is no problem at all.

Some women consider that renting, or staying with relatives, limits their freedom and causes conflicts. Staying as a guest is conducive to the owner's trying to control the guest's children and places limits on the guest's decision making. Renting is also seen as an arrangement that allows the owner of the house to control the renter. For low income households, renting affects their ability to control their environment because renters often share the house with the owners. Several participants mentioned situations where the homeowner intervenes directly in the renter's daily activities. For instance Giselle from Managua says:

My house has been very useful to me, my children can play, jump and nobody tells them to 'shut up, because my wife is sleeping' or 'it is time to go to bed because I am turning off the lights' not here. Here [in her house] my children watch TV when they want to and nobody is going to come to turn their TV off. They can listen to music and nobody will come and turn their radio off, unless they have to do their homework first. I turn their TV off, I feed them, they wash their hands, we do their homework. Then, they watch TV.

To sum up, women and men in Rio Blanco and Managua identify several meanings of homeownership associated with being in control. Some of those meanings are shared by men and women, as is the case of having a shelter for themselves, their children and close kin.

They also share the idea that homeownership contributes to a sense of security. Nevertheless, the experiences that influence insecurity are different for men and

⁶ I am using stifled to translate the word "sofocado/a" that refers to a feeling of continuous stress and sadness.

women. Men feel that the uncertainty created by job insecurity affects their ability to provide.⁷ It is common in men's discourses that the inability to perform their expected role as providers and to comply with women's expectations can result in conflicts in the household and affect their ability to continue living with their spouses..

Women and men emphasize not owning a home affects women more than men because renting and living as a guest limits their freedom. But while having a home can increase women and men's freedom, freedom does not work in the same way for men and women. Some men in Managua and Rio Blanco talked about their own homes as places to come after work, to relax and enjoy leisure activities. Women's everyday routines are filled with domestic chores that usually start before sunrise and finish after their husband goes to bed. It is hard to see the home as a place for leisure activities for women.

Status

Status is another central and multidimensional concept cited in the literature on homeownership in the United States and European countries (Figure 4-4). In the mainstream literature on homeownership status is achieved through homeownership because it is considered the main component of the "American Dream" (Gyourko and Linneman 1993; Hayden 2000; Lands 2008; Diamond 2009). For instance, being a homeowner provides immigrants with proof of assimilation and success in the new country (Pido 2009). This idea was not present in the interviews I carried out in Nicaragua. None of the participants in my study who were internal migrants mentioned

⁷ Women also experience job insecurity but have different survival strategies. I explain that in the section where I discuss the role of homeownership to enable productive activities.

that being a homeowner helped them to integrate into their community or to strengthen their image as “good citizens.”

Owning a house nonetheless shows that the owner is economically successful. Indicators of success include the value of the dwelling and the type of neighborhood where it is located (Decker 2007; Quilgars and Jones 2007; Toussaint and Elsinga 2009). Dowling (1998) shows that the status that is associated with homeownership interacts with gender and class. For middle class men, being a homeowner is part of being a successful breadwinner, a provider and is also a signal of accomplishment (Dowling 1998; Pido 2009; Holdsworth 2011).

Participants talked about homeownership as being important in terms of a sense of accomplishment, pride and as a symbol of their ability to provide for their families or show they are good men. Homeownership is a very important element in the construction of male identity:

The house is important. He who builds his house is a hardworking and responsible man who has a home, his family.

(Group Interview 2, men, Rio Blanco)

To me there are many values and meanings related to having a home, because to me when a man is responsible, the first you have to do when you get a wife and kids is to think where you are going to live. It doesn't matter if it is a hut but you have to have a house and even if it is humble, if you have a job you will be able to improve it.

(Luis, Rio Blanco)

I found differences in how men and women link homeownership to status. Women in Rio Blanco and Managua linked homeownership to a sense of accomplishment after a life of hard work. Although important for both men and women, men discussed accomplishment as the ability to successfully perform the role of provider, be a good

husband or a good man. The stories of women did not emphasize being successful providers but rather referenced a general sense of achievement.⁸ I use the examples of two women, one from Managua and one from Rio Blanco, who jointly owned their homes with their husbands, to illustrate.

Arcadia, a 43 year old woman from Managua, talked about her feelings of accomplishment and the long process of building her house. Both Arcadia and her partner, Jaime, had finished high school and had jobs when they got together. A year later, in 1991, they had their first son, and three years later they managed to buy a plot for a dwelling at a cost of US\$50 at the time. They started with four sticks of wood as frames for tin walls and a makeshift roof. They also had a stove, a table and some cooking utensils. Between 1993 and 2009, they accumulated other basic consumer durables and continued to improve the house little by little while surviving floods and burglaries. After 19 years, they have a house with two bedrooms, one of which is occupied by their children.

The second case is that of Gala, a 31 year old woman from Rio Blanco. She left Nicaragua in 2003 and crossed the border into the United States through Mexico to join her boyfriend who had migrated some years before her. When she arrived in the United States without documents, she stayed in her fiancé's house until she started to work as a cleaning person in a five star hotel chain. She got married and had two children in the United States. Her husband started a cleaning business but they had to close the business a year later when he became ill and they did not have health insurance.

⁸ Men often mentioned having a home as important to show that they were "good men" because it shows that they can provide for the household. Interestingly, most of the women who participated in my study carried the responsibility of providing but they did not emphasize their responsibility as providers with the same intensity as men when we discussed homeownership.

According to Gala, they could not afford medical expenses or day care in the United States. Under these circumstances, she made the difficult decision to return to Rio Blanco with her two young children and without her husband. Personal savings allowed her to buy a plot on one of two main streets in Rio Blanco where she started building a house and her own business. Now, she uses the front part of the house as a restaurant that employs seven other women. She is very proud of her accomplishment. Arcadia insisted on showing me the house and stopped in every room to share with me the story of each step in the construction process. There were stories for every wall, every room and every square foot of the house.

Participants in Managua and Rio Blanco reported some of the meanings that the general literature associates with status and homeownership. Overall, when participants talked about homeownership as a symbol of status they said that having a home showed economic success, but they often emphasized other aspects that varied by sex. Men highlighted their role as providers since owning a home is associated with being a good provider and husband; women emphasized the idea of accomplishment after a life of hard work.

Financial meanings

The third cluster of concepts is related to financial concerns (Figure 4-5). In this case there are positive and negative meanings. Owning can be considered a wise decision since, in the long run, it is more affordable than renting (Decker 2007; Ruonavaara and Naumanen 2007; Tegeder and Helbrecht 2007; Toussaint, Tegeder et al. 2007). Houses can also be seen as assets that allow further investment because they can be used as collateral for loans. They also represent money in reserve, or savings (De Decker 2007; Toussaint, Tegeder et al. 2007). Owned homes can be

bequeathed and thus are a tool to secure children's futures and a secure way of reproducing wealth (Bourdieu and Martin 1990; Dowling 1998; Bourdieu 2000). Becoming a homeowner is an economic decision that comes with burdens related to expenses such as taxes depending on context and home improvement (Perista and Batista 2007). Some authors suggest that even though financial meanings are different from those related to control or status they are still related to ideological dimensions (Bourdieu and De Saint Martin 1990; Dowling 1998; Bourdieu 2005). Financial concerns are also affected by dominant ideologies such as the idea of accomplishment associated with individual wealth, or accumulating assets to bequeath as part of the idea of success.

Most of the meanings clustered in this category were shared by both men and women in Rio Blanco and Managua. Those that differed were related to differences in the context between Managua and Rio Blanco. As shown in Chapter 2, when it is not possible to own a home, renting is more common in Managua, while building a temporary shelter on somebody else's land seems to be more common in rural areas such as Rio Blanco.

That is likely why only people in Managua talked about the financial cost of renting versus owning. Therefore, to the question of whether having a home was important, some women, such as Bertha, responded yes, "very much, because now I would be paying other people, and it would cost me more. One-room houses are rented for around 100 dollars." Another woman, Gretel from Managua, says succinctly, "it is better to have your own house because renting is more expensive."

Participants also talked about renting being more costly than owning which in a context of job insecurity affects their psychological health. For instance, Leonardo pointed out:

That is why I say that here in Managua if you do not own a house you have to be renting or staying as a guest. Here sometimes the job situation gets bad and it is difficult to get money to pay the rent. Then you see everything turns ugly. You have to go and borrow money. I have friends who rent and I have seen cases and people come and ask you for the rent every moment.

Not owning a house also hinders people's abilities to control their own budget. Staying as a guest often means shared meals and implies taking care of other shared household chores and expenses. As a guest it is difficult to negotiate a fair share of the payment either in the case of meals or utilities. Leonardo tells us about experiences he had when he was younger and stayed as a guest:

I could see a friend who was the owner's brother [staying as a guest in a house]. I could see how he was always in a difficult situation because sometimes the homeowners take advantage [and make you pay for the meals of the whole household] and it is too expensive to pay for meals.

Living arrangements strengthen existing power relations. Leonardo's statements of how staying as a guest in Managua affected his friend's ability to negotiate fair payments of shared expenses is also mentioned by men and women in Rio Blanco. In this case, staying as a guest in a property owned by their employer affects worker's abilities to negotiate fair work arrangements. So if "one lives staying as a guest [in the landlord's land], you cannot negotiate, a lot of people here live like that. The money is not enough for children's schooling, for food. You cannot cover all the household's needs because they pay us too little" (Group interview 2, Men, Rio Blanco). Among Rio Blanco homeowners, men and women talked about the importance of owning their dwellings and plots giving the examples of the situation of landless people. They said that being

homeowners had an important impact in their lives that gives owning a home a financial meaning beyond the ownership of a simple asset.

Although a house can be considered an investment according to the literature, for many of my participants who built their homes from scratch, houses were hardly ever called an investment. Participants talked about other assets, such as land or consumer durables as investments but did not link that idea to a home. When men talked about their homes in a financial sense as an asset, they did so in the sense that homes are to be inherited by their children. One man in Rio Blanco stated that being a homeowner “is important because, for instance, if I die, the children will have a home.”

Among other meanings, women and men in both locations of my study discussed financial meanings of owning a home, considering ownership an advantage for them because it allows them to save money that can be spent on food or the education of their children. Compared to other arrangements, renting in Managua or staying on someone else’s land in Rio Blanco, having a home allows owners more control over their budget and general finances.

Housing as an Enabler of Productive Activities

Some participants highlighted the importance of owning a home in terms of the possibility of carrying out productive activities for survival. It is common that people living in urban areas start different types of small businesses in their houses, even though there is a code that dictates commercial and residential zones in Nicaragua. Low income women often use their living rooms or kitchens to carry out activities that help generate income. Often this is not possible or practical if they do not own the home.

In the participants’ discourses gender roles and the intra-household division of labor overwhelmingly identify the home as the women’s domain. Women, more than

men, are expected to take care of children and reproductive activities. This limits women's mobility and the possibilities of being employed outside the house and hinders women's participation in more profitable business ventures. Women and men participating in my study often talked about the job market in gendered terms, such that men talk about "getting a job" and women often talk about strategies besides "getting a job." For example, Merly tells us "now that he [her husband] is unemployed, look at what we do, we live out of what I get selling handicrafts and I have a small cyber,⁹ so I can support 100% of the household."

Both the Sandinista stabilization policies of the eighties and the adjustment programs of the nineties resulted in economic hardship for low income Nicaraguans (Lancaster 1993; Babb 2001). The 2000s did not bring change in the situation of Nicaraguan men and women, who still live in the second poorest country in Latin America and the Caribbean. In response to the instability of the job market, low income women in Latin America often engage in different types of survival strategies to overcome economic hardship.

The literature about survival strategies in Latin America offers detailed accounts and examples of such situations. Often researchers emphasize that gender hierarchies in the households mark the starting point and limitations women face when they engage in productive activities (Abrams 1996; Babb 2001). In such a context, women place special importance on obtaining consumer durables such as ovens, blenders, or refrigerators as means to start small businesses cooking or baking desserts. These

⁹ A cyber is the Nicaraguan name of cybercafé, a popular way to access internet in Nicaragua. In the case of Merly, her cyber consists of two old computers they fixed and put together part by part. They are in the front of the house in an area that was once her garden but was paved and roofed. The two computers are placed on old tables. Merly and her friends have started a cooperative-like handicraft venture. They showcase handmade jewelry and piñatas for sale on Merly's porch.

activities make up an active part of their survival strategies and generate income for their families (Babb 2001). Homeownership enables such activities because, for instance, owning a home allows them to decide whether they can open a “venta”¹⁰ in their living room.

Women participating in my study in urban Managua sold handcrafts, tortillas, and other foods such as home-made cakes. It is more difficult for women in Rio Blanco to engage in these types of activities because they live in relatively isolated areas where it is more difficult to get products for small *ventas*. Selling food usually depends on the season and on special events and celebrations and thus links within the community and social networks. Nevertheless, most of the grocery stores were located in people’s homes. Only a few big businesses occupy exclusive locations. Women in rural areas around Rio Blanco often emphasized that having a home allowed them to raise small animals. These animals are used for several purposes, namely, feeding the family, celebrating special events in the family such as baptisms and school graduations, and selling them in case of emergencies or need. Raising these animals and a small family plot improves people’s chances of survival. This is all the more so in a context where agricultural production is seasonal and there is no insurance.

We have hens but not cows, we poor people have them for the eggs to eat. You can eat the hen when you want unless it is having eggs or chicks.

(Group interview, men, RB)

¹⁰ A *venta* is the Nicaraguan word for a small scale grocery store, usually part of a house. *Ventas* can be small or large. A small *venta* may have no more than a dozen sodas, a 12 pack of toilet paper, some other amounts of a limited variety of groceries. A large *venta* may include more variety of goods and sell also cheese and milk. Some *ventas* are part of the government program that subsidizes food in neighborhoods, those are usually similar to the small *ventas* but sell beans, rice and bread at lower prices. If you have a *venta* you can also sell boiled beans and make a little bit more than if you sell dried beans.

- [if you do not have a house] you cannot grow anything because it would not be yours and if you own you can grow what you want.

(Group Interview 2, women RB)

It is because [talking about the importance of owning a home] in your own home you can have hens, chicken, pigs. The hens increase. Jointly [when you are staying in the landlord's land] you cannot have anything because there are fights between the owner and the one staying as a guest. Therefore, it is better to have a home you own.

(Group Interview 3, Women, RB)

If you do not have a place to live, you are sad and [having a home] you can have little animals that can be used, for instance, for your daughter's school graduation party. (Rocio, RB)

Even though I have separated the main concepts of homeownership into various clusters, there are interconnections among them. For instance, financial activities are in some ways derivative of the freedom associated with owning a home. An owned home is different from renting or staying on the landlord's land because having a home allows the owner to make independent decisions about what to do with it. Land and homeownership are linked to ownership of animals. Some participants who lived in precarious homes built on the landlord's farm were surrounded by chicken and pigs they could not consume. Although feeding and taking care of the animals was often part of the women's chores, the "guest" family could not profit from those animals and, in some cases, were not even allowed to take eggs from the hens.

Having a home enables women and men to engage in survival strategies that are important for the food security of the household. Nevertheless, gender roles and intra-household division of labor place women closer to the home and men closer to the more public spheres. Even though low income women have jobs, as in the case of being employed in maquilas in Managua, they usually supplement their income by engaging in

other income generating activities. Most of the jobs available to low income women and men are temporary in Managua and Rio Blanco, and survival strategies such as having a small grocery store, cooking or raising animals for consumption often turns into the households' main source of income and food. Being a homeowner increases women's possibilities of starting their own small businesses and having animals for their consumption. Although men and women talked about the importance of owning a home as an enabler of survival strategies, it is mostly women who engage in these activities.

Owning a Home as a Strategy for Protection against Sexual Abuse

In this section, I discuss homeownership and violence motivated by the countless stories of gender violence that surfaced in my interviews around the topic of homeownership. Around 8 out of each 10 of the women I interviewed in Managua mentioned having suffered violence of different types or being in current situations that involved gender violence.

I interviewed women who did not self-identify as homeowners, but lived in homes owned by their partners or their children and who were living in an abusive relationship, or who suspected that their spouses were abusing their children or were about to. Other women who self-identified as homeowners had experienced sexual and physical abuse by spouses, stepfathers, brothers, and other relatives and nonrelatives in the past. The meanings given to homeownership varied between owners and non-owners, as figures 4-6 and 4-7 show. I will discuss female homeowners in this section, and the cases of women who were not homeowners in the subsequent section.

Women who were homeowners when I interviewed them talked about past experiences of violence and highlighted the importance of owning their house in that

sense. Having a home gave them a feeling of accomplishment and happiness as figure 4-6 shows.

Nevertheless, in some cases the journey towards owning the home resulted in situations that undermined women homeowners' feelings of success. That is the case of Zenaida, born in 1959 in Matagalpa, whom I interviewed in Managua in 2009. When we talked about her life story she mentioned her stepfather's attempts to sexually abuse her when she was around seven years old. Zenaida's life, as she puts it, started to change then when her mother sent her to Managua under the care of friends of her aunt to avoid "problems" with her husband and confronting him about Zenaida's abuse. Zenaida remembered the abuse when she talked about having a home. She had gone through so much hardship to obtain her home because she wanted to prevent her daughters from going through what she had experienced. Nevertheless, she started crying as we finished the interview. She said that she felt like a failure because even though she had worked so hard she had recently found out that she had not been able to "protect her daughters." Her youngest daughter, already married, started going to psychological counseling recently. Motivated by the counseling services, she decided to tell Zenaida that one of her cousins had raped her when she was a teenager while they were staying in the house of one of Zenaida's brothers. Staying in that house was one of the strategies Zenaida used to save some money and not be homeless when she separated from a previous abusive relationship.

Several other women talked about having experienced gender violence and their need to protect their own children from those experiences. Having a home helped satisfy that need. For instance, Gissell and Merly from Managua, talked about why they

felt safer in the home they owned. “I am here [in my own home] so that nobody mistreats or abuses my children.” It is mostly the cases of women who had been exposed to situations of sexual abuse that pointed out the problem. After talking about her experiences as a child, Merly said “well, in the conditions I grew up in that I already told you [referring to the abuse] I have four children. This house is to protect my children.”

In some cases women who talked about abuse explained the importance of privacy such that it was not only important to have a house but a house that allowed children to have private spaces. For instance, Gala from Rio Blanco talked about the importance of privacy in deciding the number of bedrooms and materials to use when she was building her home. Materials are important as in the case of outside bathrooms built of thin wood planks that make it easier for men to peak in on women while they are taking a shower. While talking about the importance of owning a home Gala said:

I did not use to get along with my mother’s husband because there were not enough conditions to have privacy. It was surely because of poverty, because my mother was very poor, she is still poor but not so much as before. I do not know if it happens everywhere, but here most men, if they marry a woman who already has children, they want to take advantage and abuse, sexually abuse a girl or boy. That always happens. That is what happened, once that man [her mother’s husband] wanted to touch me (...) then I was afraid of that man and I did not like him, but I grew up and could defend myself. The same happened to my sister.

Women in Rio Blanco and Managua identified owning a home as a way of satisfying the need to protect their children. This was usually in the case of current homeowners who had suffered sexual or physical abuse from previous partners, stepfathers, or other relatives, not always intimate partners. For these women living in a house of their own gave them safety and a sense of accomplishment, overall positive meanings associated with more control over their lives and well-being.

Non Owners, Gender Relations and Violence

In this sub-section I present the situations described by women who did not own their home, noting two different living arrangements. One is women who live in a household where somebody else, the spouse or children, own the family home. The other is women who live in rented homes or homes built on land owned by others. My focus here is how not being the [main, or sole] homeowner as well as being homeless intensifies the vulnerability of women to gender violence. Women who are not homeowners often lack a fallback position because they also have little or no income and lack family networks to turn to in cases of marriage or union dissolution.

Not being the homeowner and gender violence

The women whose cases I examine here declared that they were victims of violence or that they suspected their partners were abusing or trying to abuse their children. Talking about violence in their lives was often prompted by my question about the hardships they had experienced in their lives, a question originally oriented to economic hardship.

Some of these women, in Managua and Rio Blanco, refer to themselves as homeowners. Nevertheless, they are not individual homeowners but rather are members of a household that occupies an owned dwelling. Since in most cases homeowners lack titles, it is difficult to independently verify who owns the home beyond the woman's declaration. When asked several times, most of these women say the home belonged to their husbands or children. In these cases women talk about being in a desperate situation and most of the time they blame themselves for the abuse. Some declare that they "deserved the punishment" for having been reckless in the past or having brought children from past unions to the current union. Women in current violent

relations, or those who perceive that their children are in danger of being abused, see their home in a negative way, as a place of danger and conflict (Figure 4-7).

When a person lives in a place that puts you danger, it is necessary to have strategies to survive. I learnt that most of the women, particularly in Rio Blanco, have strategies to avoid being attacked or beaten by their intimate partners. For instance, women leave the house at night if their husbands come home drunk. They wait outside until they feel it is safe to come back home. Sometimes, the strategy is to be quiet and try not to attract attention. At other times the strategy is to surrender and accept demands for sex even if it is not what they want to do.

It is harder when women are worried about their children's safety. Sometimes, they prefer to ignore the situation and pretend they are misinterpreting facts, as in the case of Roxana whom I met in 2009 in Managua. She worked in the market selling vegetables in a stand she rented. While talking about what she found was the hardest time in her life, she told me about when she was raped. Her rape resulted in a pregnancy and the birth of her oldest daughter. She called the rape "a mistake" she had made. It was not until I asked her what she meant by mistake that I realized she was describing a rape. She saw her rapist often after the birth of her oldest daughter because, after denying fatherhood for some time, he tried to claim rights over Roxana's daughter and eventually started communicating with her every now and then.

Roxana engaged in a romantic relationship some years after her first daughter was born but she talked a lot about her lack of trust of men, including the man in her current relationship. When asked why, she said she could not trust men because she thought that, if they were not violent abusers, they were "curious," a term that she

applied to her current partner. When I asked what she meant by curious, she described how several times she had caught her husband sneaking out of her room into the children's room late at night, or when her older daughter, a 13 year old, was changing clothes or taking a shower.

She had consulted her mother about her husband's inappropriate curiosity. Her mother told her to be extra vigilant with her daughter because "girls at that age try to seduce men." Worried about her husband's persistent behavior she again turned to her mother for advice. Her mother told her that she had to keep an eye on him because he was a good man: "he works, he does not beat you" Roxana recalled her mother saying. Roxana then made an effort to never leave the oldest daughter alone in the house, to keep an eye on the youngest one, and "to sleep with one eye open" in case her husband tried to sneak into her oldest daughter's room while she slept at night. Other women in a similar situation to Roxana's arranged to send their daughters from previous unions to their grandparents or friends in a different city. That is often the case among older women I interviewed who had been victims of violence and as a result had migrated to Managua. Women of different ages, including young girls, are often blamed for "calling attention" to abusers.

Some women who talked about being in current situations of sexual or physical abuse did not identify themselves as owners but as living in a house where either their spouse or their children owned the home. In such cases women thought of the houses in which they live as places of sadness, fear and insecurity.

Not Having a Home

Some women pointed out that not having a house increases vulnerability to violence and sexual abuse because the alternatives to living in your own home are

unsafe. For instance, low income people cannot afford to rent places with private rooms for the children and this usually means sharing rooms with other families. For example:

Here in Managua, everywhere, you look for the more affordable places. It is usually a tenement. There are different types of families there. That is the kind of place where you can find violence. There are different types of people- laborers, factory workers, people who work in offices, different types of people- then children are alone. Parents have to work- they are practically on their own. That is when the abuser finds the opportunity to abuse a minor, especially the younger ones. But when you own a home then they are not exposed to other types of people. (Group interview 4, women, Managua).

Staying as a guest in a relative's home more frequently exposes children and women to abuse at the hands of men. Power structures in the community and poverty make it difficult for low income families to denounce cases of sexual abuse and rape. Despite legal reforms to improve justice for women, women in Rio Blanco and Managua explain that they feel that they cannot report acts of violence because this action would endanger their children or cause them to lose "their" homes.

Power relations are pervasive and operate at different levels. Several participants discussed the multiple dimensions of well-being and how they are affected by homeownership beyond the economic value of an asset. Not having land on which to build their house recreates subordinate relations of production and reinforce the landlord's control over low income men and women. Not having a house hinders people's ability to make decisions about their lives such as choosing where to work or whether to negotiate for better working conditions. These limitations strengthen men's feelings of helplessness and increase women's vulnerability to abuse. Moreover, domination affects the ability of those with low income to perform the expected role of providing and protecting members of the households, which have both practical

economic and social-psychological consequences. The following quotes from a group interview with women suggest some of those dimensions affected:

Interviewer: Is it important to have a house?

Participants:

- Yes, to be your own. So you are not staying as a guest, to prevent you from wandering around.

- Because you are the boss in your house.

Interviewer: why?

Participants:

–You say I am going to do this, and you can do it.

-Because if you live in the landlord's land and you stop working there, he tells you to leave.

-You cannot grow anything because it is not yours and you can plant what you want on what is yours.

-Unless you talk to the boss and he gives you a place to plant, if he says yes, then yes.

-The thing is that, if you are staying as a guest and you miss a day's work, the boss asks why and if you were sick he will say that there is no more work for you and ask you to leave.

- They ask you to leave. And when you are old you lack a place to go. They drop you when they do not want to have you on the farm.

Not having a home or land on which to build it affects the entire household, but in ways that are specific to women. During the interviews in Rio Blanco, women shared stories about landlords "taking advantage" of their daughters and female co-workers. "Taking advantage" was used a euphemism for rape. Landowners "take advantage" of men too. They do so in terms of low salaries, long hours and unfair contracts (if they have them).

Not having a home increases women's vulnerability to violence and contributes to the overall vulnerability of low income people. It affects gender roles in that it hinders men's abilities to perform expected roles as providers which can be a source of psychological and economic stress. Both renting and staying as a guest affect women and children in a different way. Such living arrangements offer less privacy and make women and children vulnerable to different forms of gender violence. Important in my study is the idea that lack of access to land upon which to build a house affects many dimensions of well-being related to the ability of people to feel secure and free.

Interpreting the results: Gender and Meanings of Homeownership

The association between gender and homeownership is neither simple nor direct due to the interplay between social class and gender, and other indicators of social standing. In Chapter 4 I have presented different meanings associated with homeownership. The histories of the participants in my study help us connect the meanings of homeownership to their experiences. Even though some of the meanings are gender specific, the meanings that people associated with house and home do not derive from essential gender characteristics but are, instead, determined by learned roles and lived experiences. The latter is particularly clear in the case of women who in the past have experienced intimate partner violence.

My interviews illustrate the importance of privacy, a concept that means different things to men and women. Overall, both men and women are concerned about privacy and consider having an owned home as the means to attain privacy. Still, the lack of privacy has different effects for women who have suffered sexual abuse. Abused women are quick to raise the issue and to explain it in detail, as examples of situations they want to avoid for themselves and for their children. Protection from sexual abuse

increases the need to own a home and also affects the perception of what materials to use, how many rooms to have in the house, and the strategies involved to obtain a home. Therefore, the interviews suggest that gender affects both negative and positive associations between homeownership and privacy. Privacy can be experienced in positive or negative ways depending on gender relations within the household and the society where they take place.¹¹

Gender roles and the intra-household division of labor also affect the meanings of homes as places of leisure and security. The low income women I interviewed in Managua and Rio Blanco share the view that their role as women is to be a good wife and a good caregiver. Lack of resources increases the time consumed by household chores and increases women's responsibilities. For instance, having a small grocery store in the house helps the family survive but also increases women's burden by adding to the already long list of women's responsibilities. Cleaning the cement floor of a living room with bleach is done nearly every morning and evening in winter because the rain causes the sewage system to collapse in Corazón de María, Managua which can cause the spread of disease. This gendered intra-household division of labor leads to different perceptions of home as a place for leisure. If men usually talked about the home as a place where you come home after work and rest, women saw their home as the place where they work until bedtime.

The interviews also suggest, as does the literature, that safety is a highly gendered phenomenon. This topic was salient when my participants discussed control

¹¹ Feminist writers in particular have devoted attention to how ownership allows privacy thus provides women with an environment that enables creative process. Virginia Woolf(1981) discussed the issue in her classic essay *A Room of One's Own* originally written in 1929. In *Her Space* Malin and Boyton (2002) present writings that make sense of the importance of privacy and solitude for female writers.

over the home. Nevertheless, domination and control comes from both inside and outside the household. Here, we can borrow Elizabeth Dore's (2006) conception of patriarchy as manifest on different levels of social organization. One is exercised from above, and reflects the power of the landlords and local elites. The other involves occurs inside the households. Participants in my study in rural areas discussed domination at both levels.

Patriarchy from above is felt by people with no land in rural areas, as in Rio Blanco. They wander, trying to get jobs, and when hired use makeshift materials to build their homes on the farm where they work. Men and women in this situation often expressed a feeling of lack of control over their lives. The sense of powerlessness extends to areas beyond labor relations and involves decisions about health, everyday survival strategies and, in the case of women, even influences control of their own bodies through the commoditization of women in the families. The situation limits independent decision making and decreases control over everyday aspects of life. Everyone shared the idea that not having a home made them vulnerable to the control of others.

Patriarchy also expresses itself inside the household. For men homeownership was a means to exercise control over women inside the home. Most men consider women who claim control over assets or participation in decision making as unruly and dangerous.¹² Unruly women are a source of uncertainty and need to be controlled.

¹² Literature about gender relations in the nineties in Latin America introduced the applications of psychoanalytic perspectives to talk about the persistent idea of women as traitors and unruly in both the literature and popular expressions. In Central America it is associated with the character of Malinche, the woman translator of Cortez during the Spanish conquest of Mexico. In many popular expressions in Nicaragua la Malinche is present featuring women as the worst of the worst, not only commodities to be exchanged but in need of control because of their deceitful natural impulses (Palma 1993) I was surprised

Considering women dangerous and unworthy of trust is part of a patriarchal ideology that legitimizes men's control over resources and decision making. Thus the effect of the ownership of assets on women's wellbeing and independent decision making has more to do with structural constraints like patriarchy than individual psychologies.

Referring to Matagalpa, Centeno et al. (2010) assert the importance of access to supportive social networks in order for women to effectively pursue justice in cases of gender-related violence. Women in Nicaragua have to personally face all the costs related to filing and follow-up of cases, despite the emergence of offices dedicated to work with women, called *Comisarias de Mujeres*. The cost and the absence of shelters explain why poorer women abandon the search for justice (Centeno et al., 2010).

Moreover, the experiences of other women who denounced being abused and were later killed by their partners serves as a cautionary tale. For instance, the grassroots organization called *Centro de la Mujer Edelma Martinez* in Rio Blanco was named after elementary school teacher Edelma Martinez who was killed by her partner in 1999 outside the police station after filing a case of intimate partner violence. The case is not rare. The head of the women's police station in Matagalpa noted the case of a woman who died two days before our interview. Obviously frustrated, she talked about the several limitations they face in effectively preventing gender violence: "not only do we have to worry about women recanting after they see their partners in jail, but also about the safety of the women who are strong enough to follow the case" (*Comisaria de Matagalpa*). Then she proceeded to tell me the case of the latest victim of femicide in the area. It was the case of a woman who had been stabbed by her partner after he

to find the idea present in most of my interviews when men talked about homeownership and legal rights of women.

was found guilty of abuse but freed by the court in Matagalpa. The head of the police station for women visited the victim in the hospital in Matagalpa for several days until she died.

Hate crimes against women are extreme forms of gender-based violence and include the murdering one's own partner or femicide.¹³ In my study femicide and other forms of violence against women seem to be tools that men use to get power back from rebellious women. As Lancaster posits (1993) "violence comes up when women encroach on what men see as their domain" (Lancaster 1993: 39) and intimate partners violence has remained for many years as a "legitimate" option available to men when conflicts arise. Community opinion would not call out a man for being physically violent unless it is excessive as in the cases of hate crimes against women. When women denounce their intimate partners for what their partners may consider a "legitimate" way of solving a conflict, their actions disempower men and often unchain a series of events that may end up leading to women's death.

Women's idea of safety also differs among women. In this case the main difference is between women who self-identified as homeowners and those who declared not being the main, or sole, homeowner, which means somebody else in the household was the owner of the house, and those that rented or lived as guests. Women who were owners spoke about their homes in positive terms when referring to safety. Women who were homeowners and who had suffered past violence talked about a feeling of accomplishment and about the sense of satisfaction they felt by virtue of

¹³ Fregoso and Bejarano (2011) edited a volume that illustrates the extent of femicide in the Americas with several country specific case studies. They conceptualize femicide as a hate crime embedded in patriarchal structures of power in Latin America.

protecting their children from sexual abuse through homeownership. Having a home for them was important for their emotional as well as physical well-being.

Women who were not the main owners talked about their home as unsafe, a root of anxiety and sadness. In that sense, living in a home owned by somebody else and suffering violence hindered their ontological security. Most participants explained that low income people find it hard to find privacy and to achieve control over themselves and their immediate physical environments when they are either renting or living as guests. The most extreme of these cases are people who have built temporary homes on land that belongs to their employers. In these cases, lack of land and homes hinders their abilities to negotiate labor conditions and perform their expected roles as providers. Women share that problem but suffer further implications. Landlessness increases their vulnerability to sexual abuse by landowners and prevents them from access to justice when abuse occurs.

Final Remarks

In Chapter 4, I have discussed the difference between living in a home that is owned by somebody else and being the actual homeowner that allows positive feelings around being a homeowner.¹⁴ My interviews suggest that owning a home increases the sense of control among homeowners. Although some of the meanings associated with homeownership are shared by men and women, some are specific to women. Being a homeowner for women is seen as contributing to a sense of privacy, safety, and general control over their well-being. Women's access to ownership has been part of the

¹⁴Pena, Maiques and Castillo (2008) discuss land ownership rights for Nicaragua. They reference critical points about the distinctions between ownership and control. For a classic review of women's rights, ownership and empowerment see Deere and León (2001) Agarwal (1994).

international feminist agenda as a necessary component of women's socio-economic rights. The findings that access to ownership of assets, particularly homeownership, positively affects the lives of the homeowners and their sense of control as well as self-confidence, have been widespread (Kleinhans and Elsinga 2010).

Although my study does not provide conclusive evidence that women's ownership of land and/or housing reduces vulnerability to violence, it is clear from the interviews about joint titling in Rio Blanco and Managua that men see their own, sole homeownership as increasing their control over women. Men's reference to women as unruly when they are homeowners suggests that men see homeownership as a source of power. Although the reality of the cases I discussed shows that women need other sources of power when they decide to leave an abusive husband such as that coming from the support of social networks.

Whether women actually increase participation in their household decision making when they become homeowners or landowners is a harder point to make. Women who talked about being in current abusive relationships and who expressed feeling more vulnerability to violence were not homeowners. Women who recognized themselves as homeowners still expressed some negative meanings associated with their homes, especially those associated with the traditional intra-household division of labor. Nevertheless women mainly associated having a home with positive meanings of accomplishment.

I presented three questions at the beginning of Chapter 4. The answers are not as simple and clear cut as I originally expected because understanding gender relations leads us to examine complex dimensions of the exercise of power. The first question

was whether men and women differed in their perceptions of homeownership. The second question was whether location (as in gender, poverty, urban or rural location) had an effect on those meanings. Finally, the third question was whether gender violence played an important role in perceptions of homeownership.

I have presented evidence that suggests that having a home is related to several inter-related dimensions of well-being beyond the economic one. Being a homeowner generally affects people's abilities to feel control over their lives, to protect themselves and their children, to carry out survival strategies, all of which are key considerations in contexts of scarcity. Moreover, I show how these general effects take different shapes depending on one's standing as a low income man or woman in rural or urban area. For instance, having a home in a rural area gives owners control over their lives in a particularly uncertain labor market. It gives them more capacity to negotiate labor contracts than their non-owner counterparts. Having a home protects women from vulnerability to sexual abuse from more powerful people in their localities.

Women and men share some of these meanings but show differences that are the result of participants' social location as women or men intersect with locale of residence. This location, in turn, affects participants' perception of homeownership. When participants discussed homeownership as a means to gain control over their lives, men and women in both locations shared some meanings. Homeownership helps them by providing a shelter for themselves, their children, and close kin, and overall contributes to a sense of ontological security. Although the perception is similar for men and women, the experiences that create insecurity are different for men and women. Job insecurity affects men's ability to be providers. Lack of the ability to perform their

expected role as providers may result in conflicts in the home and affect their ability to continue living with their spouses.

Women and men emphasize that women are more affected by the lack of housing because renting and living as a guest limits their freedom. But while having a home can increase women's and men's freedom, freedom does not work in the same way for men and women.

Men and women in both Managua and Rio Blanco linked being a homeowner with gaining status, but in a different way from that suggested in the general literature. When participants talked about homeownership as a symbol of status, they said that having a home showed economic success but often emphasized other aspects that vary by sex. Men highlighted their role as providers, such that being a homeowner shows they are good providers, good husbands, while women emphasized the idea of accomplishment after long hard work.

Participants also pointed out financial meanings associated with homeownership, but did not talk about it as an investment as does the mainstream literature on the topic. Participants in my study discussed financial meanings of owning a home, considering ownership an advantage for them because it allows them to save money that can be spent on food or education of their children. Compared to other arrangements (e.g., renting in Managua or staying on someone else's land in Rio Blanco), having a home does not undermine people's abilities to negotiate freely their expenses or income, therefore allows owners more control over their budget and general finances. Moreover having a home gives people, especially women, freedom to carry out survival strategies that are basic for low income families in contexts of scarcity.

I posit that homeownership is a critical component of both women's and men's ability to have greater control over their well-being. Women who had experienced violence, and sexual abuse in particular, discussed their feelings of accomplishment associated with homeownership, which gave them the ability to take care of their children. Women who lacked the status of homeowner discussed the different ways in which this increased their own and their children's vulnerability to violence. Homeownership thus appears to increase women's psychological health and overall well-being.

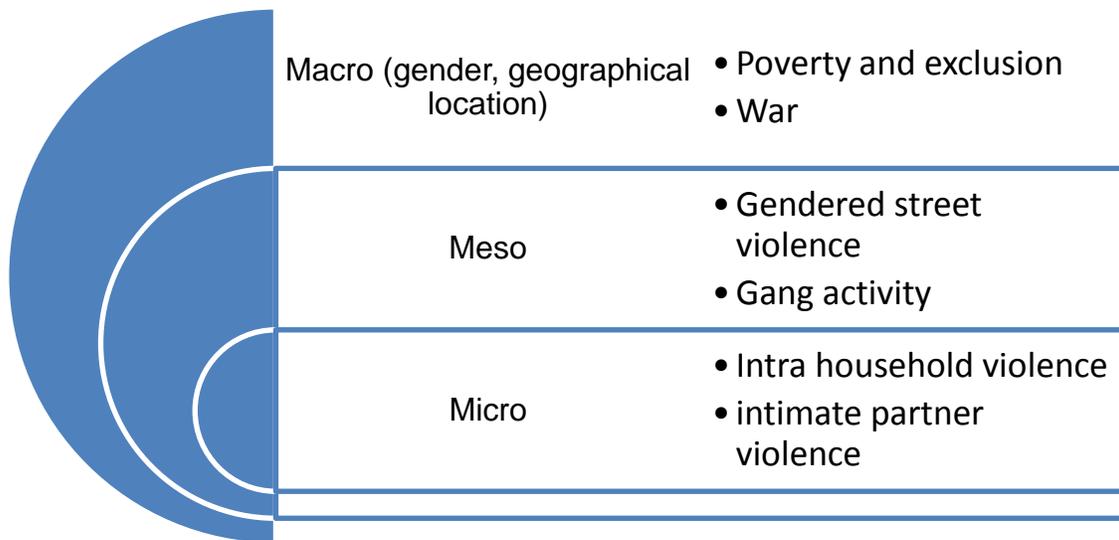


Figure 4-1. Forms and levels of violence

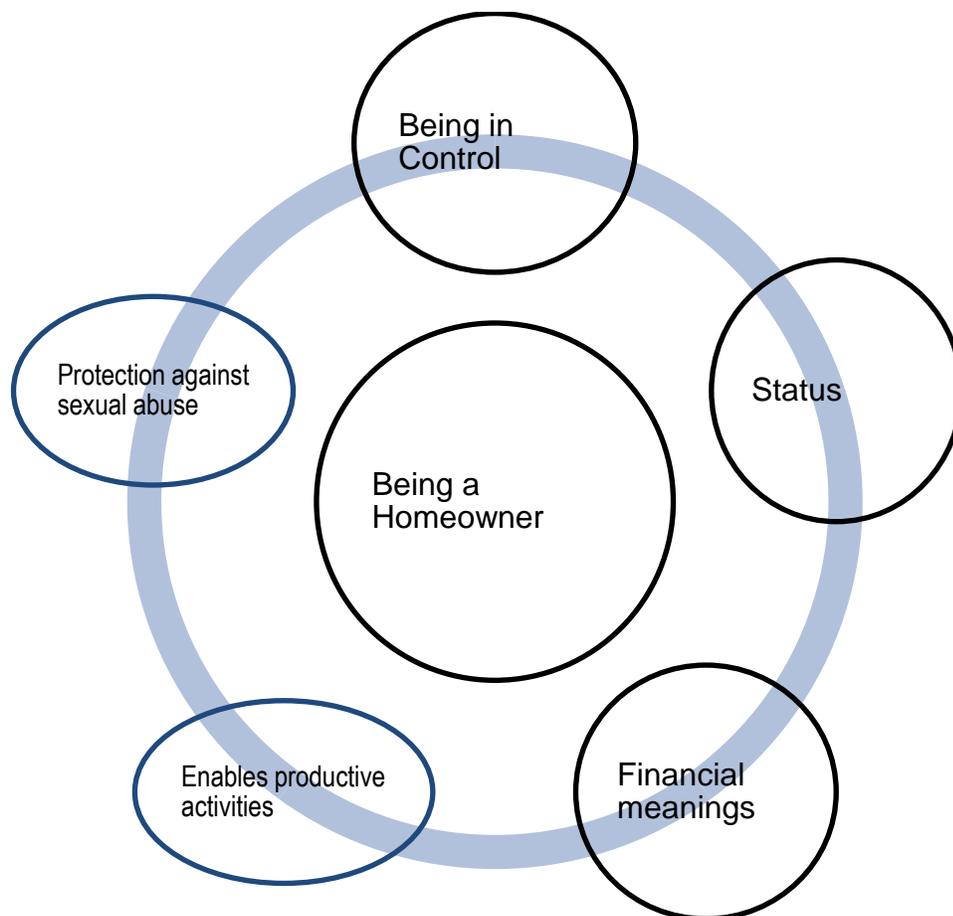


Figure 4-2. Main Meanings of Homeownership

Being in Control

- Shelter for physical integrity, place to rest
- Privacy
- Independence from external control
- Freedom to modify your surrounding environment
- Site for activities that impact well being
- Freedom of surveillance
- Freedom to be yourself
- Place for your children to grow up
- Refuge for old age

Figure 4-3. Meanings of homeownership related to being in control

Status (ownership alone or dependent on the worth)

- Accomplishment as a general idea
- Being a provider
- Pride
- Assimilation
- Being a good citizen

Figure 4-4. Meanings of homeownership related to status

Financial meanings

- Asset that can allow further investment
- Asset that can be inherited by children
- A risk
- Money in reserve
- A burden
- Saving money owning is more affordable than renting

Figure 4-5. Meanings of homeownership related to financial concerns



Figure 4-6. Past violence and positive meanings of home for women in Rio Blanco and Managua



Figure 4-7. Current violence and negative meanings of home for women interviewed in Managua and Rio Blanco

CHAPTER 5 CONCLUSION

My study focused on homeownership, one of the most important assets in low income people's portfolio in Nicaragua and in Latin America. Nicaragua is the second poorest country in Latin America, however, 77% of households live in homes they own and 44% of homeowners are women. These rates contrast with other countries in Latin America where women's ownership of homes is lower. I initially assumed that this small gender gap was associated with overall equality in gender relations. After field trips to Nicaragua and following the analysis of the 2005 LSMS survey for Nicaragua, I concluded that the picture was more complex than the image suggested by the rates of homeownership alone.

First, I tested the intersectionality thesis that suggests that we cannot treat women as a homogeneous category. Gender interacts with locale of residence such that, compared to urban men, women in urban places have greater access to homes, to higher quality of homes, and to higher value homes. The opposite occurs in rural areas. In the countryside men on average are more likely to own a home, to own higher quality and possess higher value homes than rural women. The results of my study show that gender, locale of residence and ownership of land are associated with homeownership.

Second, I found that both low income women and men are subjected to economic and social exclusion but, even though they may share some of the consequences of poverty, the experiences of men and women in urban and rural localities are different. Different experiences lead to different meanings associated with homeownership such as the case of women who have been subject to gender violence. Although for most men and women homeownership is seen as an achievement and as a symbol of status,

for women who have been subject to violence being a homeowner satisfies a need for physical safety for themselves and their children.

Third, rural women's exclusion of homeownership can be partially explained by the association between homeownership and land ownership in rural areas. Agriculture is still seen as predominantly a male occupation. Agricultural land is more likely to be seen as an asset for men than for women because men are expected to be producers and providers. The cultural association between male roles and land ownership thus favors men with respect to most of the mechanisms that affect people's access to land. In Nicaragua men are three times more likely than women to inherit land; they were more likely to receive more land during the agrarian reform as well as during the pacification process, and are more active in the land market than women.

To understand the different meanings associated with homeownership and why rural women have lower probabilities of being a homeowner as well as lower home values than urban women and rural and urban, I examined the influence of government policies on housing and gender relations. I found an ambivalent discourse in the first and second Sandinista administrations about the role of women. Despite political rhetoric that endorsed female empowerment, the policies adopted favored women's traditional roles as mothers and caregivers. The response of the government to the agenda of social movements towards gender equality emphasized the need to "protect" and "support" mothers by including them in housing projects that targeted sole female heads of households and sometimes low income women as a general category, "the poor." The governments in Nicaragua from 1990 have been less responsive to discourses that emphasize "strategic needs," those that question patriarchy and lead to

women's economic autonomy. Therefore, the most effective way for rural women to become beneficiaries of land distribution is to emphasize their roles as caregivers under the popular, and highly contested, assumption that female heads of households are "the poorest of the poor."

Gender Inequality, Homeownership and, Values of Owned Homes.

One of the premises of my study is that structural inequalities in the distribution of resources contribute to women's subordination (Connell 1987; Deere and León 2001; Grabe 2010). One of the most important resources for the poor is housing. Therefore, studying the differences in the probabilities of men and women being homeowners, and the values of their homes, highlights existing gender inequalities in Nicaragua and identifies sources of women's subordination.

In my study of the probability of being a homeowner I found that rural men have higher probabilities of being homeowners than urban men as well as urban and rural women. Among women, rural women have a lower probability of being homeowners than urban women. Land ownership increases the probability of homeownership for both men and women, however, land ownership more than doubles women's probabilities of homeownership.

The models I used to estimate the probability included control variables for socio economic and demographic characteristics such as age, marital status, level of education, individual annual income, size of the household and region in addition to the variables of interest gender, locale of residence and land ownership. In line with theories of life cycle accumulation (Caner and Wolff 2004), as the age of the owner increases, the probability of being a homeowner increases for men and women. Other variables have different associations by sex. For example, the dummy variables for

marital status are statistically significant for both, men and women, but the direction of the relation is different (except in the case of singles). After controlling for individual and socioeconomic characteristics, single men have lower odds of owning a home than married men, as is the case of single women when compared to married women. However, women who are in a consensual union, separated, divorced or widowed have higher odds than married women of owning a home. Men who are in a consensual union, separated, divorced or widowers have lower odds of being homeowners than married men. These results suggest that women acquire property after the dissolution of marriages, whereas for men marriage is a precondition.

I expected to find that higher levels of education would lead to an increased probability of being a homeowner. However, having elementary level education was the only variable that had a significant effect among men and women. Once land ownership is included in the model, women and men with elementary level education have greater odds of being homeowners compared to those who never attended school. Nevertheless, none of the other higher levels of education are statistically significant. Income is only significant for women. Other things being equal, increases in their own income increase the odds of women being homeowners.

The models for men and women show that the larger the household size, the lower the probability of being a homeowner for men and women. Homeownership is also affected by regional differences. Living in Managua, the capital of Nicaragua increases the probability of being a homeowner. The dummy variables for other regions such as Pacific, Central and Atlantic were all significantly correlated to being a homeowner for women and decreased women's probability of being a homeowner.

That was not the case for men. Only living in the Atlantic region was statistically significant for men and living in that region increased men's probability of homeownership.

Analysis of the probability of being a homeowner suggests that women face more disadvantages compared to men. That is not the case with respect to home values. When the value of homes is the dependent variable, the findings indicate that urban women have the highest mean values of homes, adjusted for other relevant variables. This result, consistent with other studies on homeownership, suggests that women encounter fewer disadvantages in carrying improvements to their homes compared to acquiring a house. Moreover, these results are consistent with the analysis of quality of homes that show that, on average, women own higher quality homes than men in Nicaragua. Urban women also own higher quality homes than rural women. It appears that women have less access to credit to buy homes or acquire land to build a home, but once they become homeowners women may have greater access to credit to make improvements or otherwise increase the value of the home. Unfortunately, this hypothesis cannot be tested with the data available in the LSMS 2005.

The value of the homes that people own in Nicaragua should be understood in the context of the housing market. Nicaragua has long been one of the poorest countries in Latin America, such that in 2005 around 48 % of the population lived below the national poverty line. Both the literature and field observations suggest that poorer populations often appropriate land and build their own homes, brick by brick. The process of home improvement may take years, while individuals belonging to upper classes tend to buy homes that are pre-constructed. Many studies show that low income women in

Nicaragua participate in construction and improvement projects. Although rural women also participate in neighborhood organizations, there are more limits to their participation and mobility than those faced by urban women. Rural women have fewer social networks, less mobility and lower access to resources than urban women. The lack of resources may explain the lower quality and value of the homes they own.

The higher participation of women in self-construction projects may lead women to more highly value their homes. This hypothesis is suggested by the results of the regressions that show that, on average, women's home values are higher than those of men's homes, even after controlling for home quality. The conclusions about gender differences with respect to the meanings associated with homeownership are presented in the subsequent section.

The meanings of homeownership and gender

My study highlights the importance of the exclusion of rural women from homeownership in a country where having a home is of paramount importance. Homeownership is important as a physical asset, as the economics literature suggests. As such, a home is important because it affects several dimensions of well-being (Henretta 1979; Flippen 2001; Dietz and Haurin 2003; Fox 2006). A home provides shelter and also protects individuals from economic shocks. A house provides people with a shelter in times of adversity, such as when they lose their jobs, or face a sudden illness. Moreover, people can use the homes they own to open up small businesses, such as small grocery stores, which allow them to generate income. In rural areas, people also use their backyards to raise small animals and plant gardens that can help them save money on food. Owning a home also means that people can allocate money

that otherwise would be destined to paying for rent, to pay for food, education or clothing.

Homes are also important because they are symbols of status (Sherraden 1996; Keister 2000; Spilerman 2000; Collins and Margo 2001; Flippen2001; Caner and Wolff 2004; Shapiro 2004; Leppel 2007; Nam, Huang and Sherraden 2008; Torche and Spilerman 2008). All these qualities of homeownership are permeated by gender since my study shows that, although women and men share many of these meanings, some meanings, such as those related to leisure and safety are different for women and men.

Low income women face specific situations that imprint the meanings they give to homeownership. For most women, building the home they live in has been an ongoing task for decades so being a homeowner proves their worth as hard working women. Rural homeowners see themselves as less vulnerable than their homeless neighbors because they feel that owning a home protects and empowers them. The respondents I interviewed noted that people who owned their home were less subject to the power of the landlords for whom they worked compared to people who resided on the landlord's property and lived in fear of being evicted. Women who have been subject to gender violence see their homes as an important tool to protect themselves and their children from the abuse of others. Abused women who did not own their home talked about their feelings of vulnerability and lack of control over their lives and well-being.

Housing Policy and Gender

The discrepancy between the law and the current rates of homeownership for rural women has to do with multiple factors. One reason is the link between home and land ownership in rural areas. Women's access to land questions a social system that

supports the discrimination of women. State laws and policies reinforce or challenge gender roles and expectations through various mechanisms.

Despite the success of the women's movement in challenging the regulation and practices that excluded women from the ownership of land and homes in the 1980s, the ideological shift that took place during the 1990s and 2000s created new barriers for women. The retreat of the State, part of the neoliberal shift that dominated the economic and political reforms during those decades created pockets of poverty that reinforced the inequalities that indirectly affected women's ownership of assets. In the face of economic stress, low income women, particularly rural women, without a protective net were more vulnerable to selling their land, livestock, or plots in rural and urban areas.

Housing policy in Nicaragua is contradictory. On the one hand, the various administrations during the eighties and afterwards engaged in discourses that highlight the importance of women's inclusion in public policies. On the other hand, public policies denied basic rights for women, such as basic reproductive rights. Subsequent regimes in Nicaragua attended to women's practical interests but overlooked women's strategic interests by promoting traditional gender roles and the gendered division of labor in particular. All the governments after the revolution stated that they favored women's access to housing, yet at the same time made little effort to clarify the place of women's rights in these policies. As a result, the problems women faced were reduced to an economic problem without acknowledging the importance of other social dimensions affected by gender-related inequalities. Land and homeownership could increase women's feelings of success and self-confidence. Moreover, they could improve women's participation in household decision making as well as at different

levels of organization, such as the community and the state. Nevertheless, this may not occur in Nicaragua because the traditional roles ascribed to men and women are strengthened by traditional images of women. Women are included in public policies often as a result of their victimization, as the poorest of the poor who need protection. Traditional gender premises of laws and public policies undermine women's attempt to gain power, and may explain why in a country where almost half of all homeowners are women, almost half the women between 15 and 49 years of age are subject to intimate partner violence.

APPENDIX A
INFORMED CONSENT AND INTERVIEW QUESTIONS

Department of Sociology
3219 Turlington hall. P.O Box 117330
University of Florida
Gainesville, FL 32611-7330
Informed consent

Dear Ms.....

My name is Gina Alvarado. I am a PhD student at the University of Florida. I am conducting interviews and observations in Managua. The purpose of my research is to explore the importance of assets (like houses, land, cars and others) for women in poor households in urban Managua, particularly housing. I am asking you to participate in this interview because your information will be important for the research. The interviews, if accepted, will last between 45 and 60 minutes. The schedule of questions is enclosed with this letter. You will not have to answer any question you do not wish to answer. If you accept the interview, it can be conducted in a place and time chosen by you. With your permission I would like to audiotape this interview. Only I will have access to the tape which I will personally transcribe, removing any identifiers during transcription. The tape will then be erased. Your identity will be kept confidential to the extent provided by law and your identity will not be revealed in the final manuscript.

There are no anticipated risks, compensation or other direct benefits to you as a participant in this interview. You are free to withdraw your consent to participate and may discontinue your participation in the interview at any time without consequence.

If you have any questions about this research protocol, please contact me at 392-0000 or my faculty supervisor, Dr. Carmen Diana Deere at (001) 352-392-0375 ext. 801. Questions or concerns about your rights as a research participant may be directed to the IRB02 office, University of Florida, Box 112250, Gainesville, FL 32611; (352) 392-0433.

By signing this letter, you give me permission to report your responses anonymously in the final manuscript to be submitted to my faculty supervisor as part of my course work.

Gina E. Alvarado

I have read the procedure described above for the Interview. I voluntarily agree to participate in the interview and I have received a copy of this description.

Signature of participant Date

I would like to receive a copy of the final "interview" manuscript submitted to the instructor. YES/
NO

Interview questions:

1. What is your name?
2. How old are you?
3. Are you married? Do you have children? How many children do you have?
4. Where were you born? Can you tell me a little about your childhood?
5. How did you get to this neighborhood?
6. Do you work? What do you do? Do you own your own business?
7. How did you start this business? Did anybody help you to start? What was the most important factor that helped you start this business?
8. Why do you sell? What do you do with your profits?
9. Do you own the house where you live? By yourself or with your husband? (if no go to question 10) Is it registered? Why?
10. Is that important? Did having a house help you in difficult situations? For instance?
11. How did you obtain the house?
12. Do you remember difficult situations (economic) that you have faced in your life? How did you solve them? Did anybody help you? Did you use any of the things you own? (inquire about any other asset the person reports as important and repeat the same questions than for the house)
13. Is there anything else that you own that is important for you? For instance? Why is that important?
14. What do you think about your neighborhood? How would you describe the economic situation around here? What makes a person rich, what makes a person poor?
15. Is your situation similar or different from the one your neighbors face?
16. Do you receive any help from a public program or any other organization? How come? What is that about? How does that help you?
17. Do you need to say something else that would be important for the research?

Thank you,

Group interviews

Remember that everybody is right and we do not need to reach to an agreement here. We are just talking and all the information is important

1. What do you think about your neighborhood?
2. What are the most important problems around?
3. Do they affect any specific people? (women, children or so)
4. How and why?
5. How do you face difficult situations? In the short term? In the long term?
6. Do you receive help from a public program or any other organization? how does that help you?
7. What is the most important asset to own, for a woman? Why? What other assets are important? Why?
8. Is anybody currently saving to purchase an asset? What is it? Why?
9. If I want to get a house, what should I do? Build it or buy it? What does it depend on? How do you get the money to build or buy a house?
10. What if it is land?
11. Is it important to register our properties? Houses, land?
12. What other consumer durables are important? How can you get them? Why are they important?

Thank you,

Department of Sociology
3219 Turlington hall. P.O Box 117330
University of Florida
Gainesville, FL 32611-7330
Consentimiento informado

Estimada señora.....

Mi nombre es Gina Alvarado. Soy una estudiante de doctorado de la universidad de Florida. Estoy realizando entrevistas y observaciones en Managua. El propósito de mi investigación es explorar la importancia de tener bienes (como casa, tierra, auto, etc) para mujeres en hogares pobres en la parte urbana de Managua. Su información, de aceptar la entrevista, será importante para la investigación y su participación es voluntaria. Las entrevistas duraran entre 45 y 60 minutos. Las preguntas de la entrevista están en la siguiente página. Usted no necesita responder preguntas si no desea hacerlo. Su entrevista será conducida en el lugar y a la hora que usted escoja. Con su permiso me gustaría grabar la entrevista. Solo yo tendré acceso a la entrevista y la transcribiré personalmente removiendo cosas que la identifiquen de la entrevista. Luego esta será borrada. Su identidad se mantendrá confidencial en el marco de la ley y su identidad no será revelada en el manuscrito final

No hay riesgos anticipados, compensación u otros beneficios a cambio de que usted participe en esta entrevista. Usted es libre de remover su consentimiento y puede interrumpir su participación en cualquier momento de la entrevista sin consecuencia alguna.

Si usted tuviera alguna pregunta acerca de este protocolo de investigación, por favor contácteme al o a mi supervisora de la universidad, Dra Carmen Diana Deere al (001) 352-392-0375 ext. 801.

Si tiene alguna pregunta o preocupación acerca de sus derechos participando en la investigación a la oficina del IRB02, University of Florida, Box 112250, Gainesville, FL 32611; (352) 392-0433.

Al firmar esta carta, usted me da permiso para reportar sus respuestas de manera anónima en el manuscrito final para ser presentado a mi supervisora.

Gina E. Alvarado

He leído el procedimiento arriba descrito para la entrevista. Yo voluntariamente estoy de acuerdo a participar en la entrevista y he recibido copia de esta descripción.

Firma de la participante

Fecha

Me gustaría recibir una copia del informe final enviado a su supervisor. si / no

Preguntas de la entrevista:

1. Cuál es su nombre?
2. Cuantos años tiene?
3. Es casada? Tiene hijos? Cuantos tiene?
4. Donde nació? me puede hablar un poco acerca de su infancia?
5. Como así llegó a este barrio?
6. Usted trabaja? Qué hace? Tiene su propio negocio?
7. Como empezó su negocio? Alguien la ayudó a empezar? Cuál fue el factor más importante que la ayudó a empezar su negocio?
8. Por qué vende? Que hace con sus ganancias?
9. Usted es dueña de la casa donde vive? Usted sola o con alguien mas en la familia? (si no vaya a la pregunta 10)
10. Es importante tener casa? Eso la ha ayudado en situaciones difíciles? Por ejemplo?
11. Como obtuvo su casa?
12. Usted recuerda situaciones difíciles (económicas) que haya enfrentado en su vida? Como los resolvió? Alguien la ayudó? Usted usó alguna de sus pertenencias para eso? (preguntar por otros bienes que haya sido mencionados por la persona entrevistada, repetir las preguntas que se hicieron acerca de las casas?)
13. Hay algo mas de lo que usted posee que sea importante para usted. Por ejemplo? Por qué es importante?
14. Qué le parece su vecindario? Como describiría la situación económica de aquí? Qué hace que una persona sea pobre? Que la hace rica?
15. Su situación es similar o diferente a la de sus vecinos? Por que?
16. Usted recibe alguna ayuda de un programa público o de alguna organización? Como así? De que se trata? Como es que eso la ayuda?
17. Necesita decir algo más que sea importante para la investigación?

Gracias

Entrevistas grupales

Recuerden que todos tienen la razón y que no necesitamos llegar a un acuerdo aquí. Solo estamos conversando y toda información es importante.

1. Qué piensan de su barrio?
2. Cuáles son los problemas más importantes de aquí?
3. Eso afecta a algunas personas en especial (niños, Femalees, etc)
4. Cómo y por qué?
5. Cómo se enfrentan las situaciones difíciles aquí? En el corto plazo? En el largo plazo?
6. Recibe alguna ayuda de algún programa público o de otra organización? Como los ayuda eso? O no?
- 7.Cuál es el bien más importante que una Female debe tener? Por qué? Qué otros bienes son importantes? Por qué?
8. Alguien está actualmente ahorrando para comprar algún bien? Cuál? Por qué?
9. Si quisiera comprar una casa, como debería hacer? La compro o la construyo? De que depende mi elección? Cómo puedo conseguir el dinero para construir o comprar una casa?
10. Y que tal si quiero comprar tierra?
11. Es importante registrar nuestras propiedades? Por qué? Es difícil?
12. ¿Qué otros bienes son importantes? Cómo se pueden obtener? Por qué son importantes?
13. Algo más que les gustaría agregar?

Gracias

APPENDIX B QUALITY OF HOUSING IN NICARAGUA

Although 77% of Nicaraguan households live in homes they own, the figure does not say much about the owners' living conditions. Quality of housing is important because it gives us further information about well-being to complement the analysis of the probabilities of ownership. Moreover, quality of housing is key in the analysis of the value of homes.

According to the 2005 Nicaraguan Census, there are 978,335 dwellings in Nicaragua.¹⁵ The questions in the Nicaraguan census, however, do not collect information about the quality of the materials used to build dwellings. Therefore, I used the LSMS 2005 to construct a quality of housing index used in Chapter 3. The results of the scores given to each component were added up to create the final index which I recoded into three categories: low, medium and high.

Table B-1 and Figure B-1 show the total distribution of owners by the quality of housing index and sex of the homeowners. Around 1,250 individuals own homes that scored the lowest, zero. Eighty percent of these owners are men, 20 % are women. Sixty percent of the homeowners that scored 12, the highest quality score, are women (Table B-1).

¹⁵Gobierno de Nicaragua (2006) VII Censo de Poblacion y IV de Vivienda. INEC: Managua.

Table B-1. Scores of quality of housing by sex of the owner of the dwelling. Nicaragua 2005

Quality	Score	Men	%	Women	%	Total	%
Low	0	1,005	80	245	20	1,250	100
	1	1,810	64	1,028	36	2,838	100
	2	8,081	73	2,966	27	11,047	100
	3	23,995	80	5,928	20	29,923	100
Medium	4	43,513	65	23,158	35	66,671	100
	5	39,048	58	27,768	42	66,816	100
	6	35,473	56	27,705	44	63,178	100
	7	47,149	57	35,750	43	82,899	100
High	8	40,379	48	43,840	52	84,219	100
	9	39,349	47	45,201	53	84,550	100
	10	30,973	38	49,898	62	80,871	100
	11	41,202	44	51,926	56	93,128	100
	12	43,108	39	66,934	61	110,042	100
Total Owners		395,085	51	382,347	49	777,432	100

Adapted from INIDE (2005) Living Standards Measurement Study Survey. Nicaragua 2005. Own elaboration.

Around 48% of the homeowners have high quality of homes (scores between 9 and 12). Thirty eight percent of the homeowners have medium quality homes (scores between 5 and 8) and 14% low quality (from zero to 4). Although men own most of the homes (51%), they do not own the best quality homes (Figure A-1). Men own 70% of the low quality homes, more than half of the medium quality homes (61%) and around 40% of the highest quality homes.

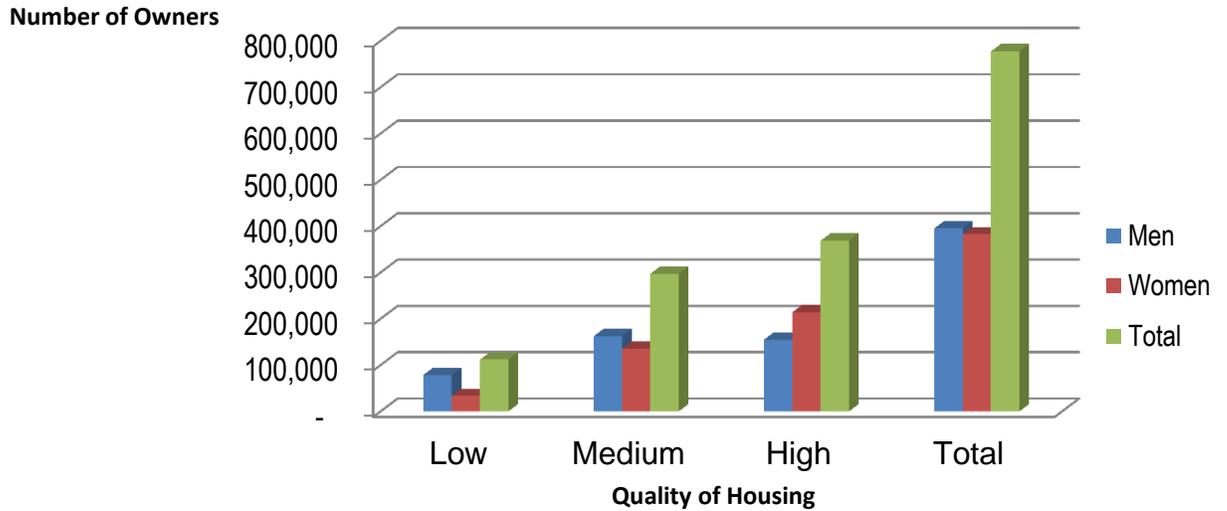


Figure B-1. Quality of housing by sex of the owner. Nicaragua 2005

Figure B-2 shows that owners living in urban areas own the highest quality dwellings. Most of the owners in rural areas own medium quality homes. Moreover, most of the owners of low and medium quality homes are rural people.

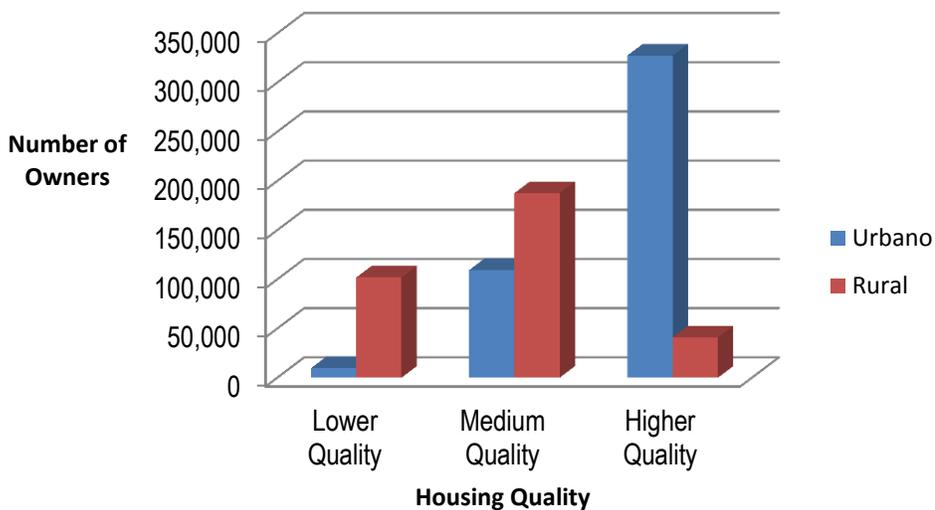


Figure B-2. Quality of housing by locale of residence. Nicaragua 2005

It is necessary to review the relation between construction strategies and quality of housing in order to understand the data. In Nicaragua, socioeconomic status is linked to the strategies people use to build their homes, and affects the quality of the houses (Athens 2004; Gerash and Durán 2005). Low income people traditionally construct their own homes either with the help of relatives and local masons or by themselves. This type of construction does not meet technical standards and results in poor quality housing that endangers the lives of families (Gerasch and Duran 2005). Contrary to the context of countries with higher average income, restrictions in the supply of public housing and financial options for the poor leave low income men and women with very few options.

The men participating in my study in Managua and Rio Blanco explained that most of the homes for low income people are cheaply built using low quality materials because they do not have access to loans from commercial sources (interviews with men and women in Managua and Rio Blanco). Only 1.2 % of the owned dwellings in the Nicaraguan Census 2005 are mortgaged which evidences the low supply of financial options for home buyers (Table B-2).

Table B-2. Total occupied homes by type of tenancy in urban and rural areas, Nicaragua 2005.

Type of Tenancy	Urban	%	Rural	%	Total	%
Owned with Registration	325,901	58.3	172,753	41.2	498,654	51.0
Owned with no registration	143,369	25.6	175,455	41.9	318,824	32.6
Mortgage	6,524	1.2	1,879	0.4	8403	0.9
Rented	41,138	7.4	4,111	1.0	45249	4.6
Given for Use	9,222	1.6	14,000	3.3	23,222	2.4
Borrowed	21,357	3.8	38,607	9.2	59,964	6.1
Other	4,822	0.9	7,982	1.9	12,804	1.3
Ignored	6,820	1.2	4,395	1.0	11,215	1.1
Total	559,153	100.0	419,182	100.0	978,335	100.0

Adapted from INIDE (2005) Census Nicaragua 2005. Own elaboration

Construction usually involves allocating money that could be used for other expenses, such as food, to buying materials. Because of the lack of resources, it is not common to hire expert help. These quotes give more details about the choices and strategies and show the rationale behind the choice of materials and labor:

I am not sure if I can say I have a home, even though I have sacrificed my family's stomachs, because that is how [we manage to build homes]. This is how we build... buying one brick, two bricks, and three bricks at a time. [We buy] a sack of sand now another [sack] later. That is how we build because we do not have a financial base, as in "I am going to build this and this now" I have to plan saying "I am going to buy this, and little by little I am going to buy this other material, then all, little by little I will put together all the required material" and then the labor...oh...I have to do it on my own. I have always thought that we need some advice, from engineers, because otherwise we build like the poor do, using what we can, the way we can.

(Group interview with men in Managua in 2010)

The poor spend more because we lack of the theory, we do not build well. So, after a while, you have to re-build things, you have to destroy some of what you built and re build and try to do it again, better this time. That is more expensive. But, people who have money, they just pay for building and they do it well, at once. Not in our cases [the poor] many times we do not measure the level well, and then you have to destroy the floor to fix that, more money, more money.

(Group interview with men in Managua in 2010)

Quality of housing is also lower in informal settlements. Although Nicaragua lacks a comprehensive database of shanty towns, it is common knowledge that a large proportion of people in Nicaragua live in informal settlements or in urbanized places that originated as such (interviews with NGO's officials). The most recent data, reported by Parés (2006) estimates that around 30% of the population lived in spontaneous settlements, originating in squatter settlements, in small homes of around 100 square meters, constructed without following legal and safety guidelines. They are often

characterized by lack of documentation supporting the ownership of their plots and minimum living conditions (Parés 2006:20). As mentioned earlier in Chapter 3, only 51% of homeowners in Nicaragua have registered the ownership of their house in the appropriate government office. In countries with high inequalities, informal settlements often provide the only way for the poor to access to housing (Data 2006). Nevertheless, living conditions in informal settlements are not conducive to peoples' well-being.

Living in a shanty town increases responsibilities but particularly increases women's share of responsibilities as a result of the lack of access to good quality services for reproductive activities such as cleaning and cooking (Datta 2006). The women that participated in my study have developed networks to survive, such that women bring children to relatives' or friends' homes for babysitting and sometimes for food while they are at work or when they lack means to feed their children. Providing a solution to the problem of access and quality of services for the poor living in current or former settlements has been in the agenda of many administrations during the last two decades in Nicaragua. Nevertheless, as in other developing countries, scarcity of public funds and lack of consensus about the legal status of the land occupied has resulted in inaction by public authorities or in actions that are detrimental to the inhabitants of poor neighborhoods.

Nicaraguan women have historically faced adversity by organizing members of their community and creating networks of support. The tradition of community organizing in projects for self-construction of homes in lower socioeconomic strata is often led by women (Vance 1985).

Women's community organizing, however, is affected by several factors that can help explain the difference between women's quality of homes in urban and rural settings. For instance women's organizing can be affected by their access to resources such as support from outside organizations and ability to mobilize monetary resources which are usually concentrated in urban areas. Lack of opportunities for organizing, as well as lack of access to economic and social resources, can explain the lower quality of housing for women in rural areas. Moreover, as people working on housing in rural areas posit, in recent years women's participation in community projects is often hindered by men's control over women's mobility (interview with Edwin Novoa, director of Juan XXIII, 2010, Managua: interview with Lea Montes, director Rural Legal Services Nitlapán, 2010 Managua)

Low quality housing translates into poor living conditions and vulnerability to homelessness if people are exposed to extreme weather events as in Nicaragua. Weather related hazards, such a storm, turn into disasters when people build poor-quality homes in hazard prone areas such as steep slopes and river banks that lack sewage, water, and other features of the urban infrastructure (Comerio 1998).

Weather related hazards are common in Nicaragua. Hurricanes and earthquakes remain in the historic memory of Nicaraguans among the most important events that shaped the structure of cities and towns. For instance, the earthquake in 1972 killed around 10,000 people and left 300,000 homeless (Freeman 2010; Rodgers 2008). Rainfall, wind or landslides triggered by storms leave thousands of people homeless every year and have done historically as in the case of hurricane Irene (1971) Alleta (1982) and Mitch (1989) (Devoli, Morales et al. 2007). 1998 Hurricane Mitch caused

over 3,000 deaths and left thousands of homeless (Wisner 2004) and in September 2010 Hurricane Mathew forced the evacuation of over 350 people living around the shores of Lake Managua. These events are not isolated since every rainy season low income neighborhoods in Managua experience floods triggered by heavy rain because of the lack of adequate sewage systems. Storms and strong rainfall cause the isolation of some neighborhoods in urban and rural areas in Nicaragua. For instance, some of the districts that comprise Rio Blanco become isolated during winter, or the rain season, as is the case of La Isla, “The Island.”

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