



**Loans for
Living**

2008

Barrio Revolución



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Dear Honorable President Chavez,

This proposal is addressed to you and the Ministry of Urban Development. Our organization, *Loans for Living*, supports the positive strides that you and your party have made in combating poverty and inequality, two drawbacks that have been pervasive throughout Venezuela's history. Our organization seeks to collaborate with Venezuela on reversing the conditions that plague the barrios on the outskirts of the cities, particularly barrio San Jose. *Loans for Living* wishes to work within Venezuela as an agent of change in promoting a more equitable society that will raise people out of poverty. Our representatives hope to be your guests in Venezuela, to live and to work within the barrio in order to provide a support system for the residents.

Loans for Living looks forward to working with the Venezuelan government to eradicate poverty and inequality and become a model of development for the rest of the world to follow.

Sincerely,

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Founders and Co-Directors of *Loans for Living*

Table of Contents

MISSION STATEMENT	4
SUMMARY	5
INTRODUCTION	6
Definition of Development.....	6
Venezuela's Background.....	8
ECONOMIC INDICATORS	9
SOCIAL INDICATORS	11
Poverty.....	11
Basic Necessities.....	13
Healthcare.....	13
Education.....	14
Food.....	14
Concerns	17
Inequality.....	17
Rural Population.....	19
Indigenous Population.....	22
Urban Population.....	23
Attempts to Address Inequality.....	24
Barrio San Jose	26
Procedures	28
Step One: Educational Meetings.....	28
Step Two: Housing.....	29
Step Three: Microfinance.....	31
Step Four: Agriculture and Cooperative Formation.....	31
Goals	33
Key Personnel	33
Next Steps	34
Appendix	35
REFERENCES	38

"We must reclaim socialism as a thesis, a project and a path, but a new type of socialism, a humanist one, which puts humans and not machines or the state ahead of everything."

-Hugo Chavez

***Loans for Living* Mission Statement**

Loans for Living is based on the principle that every single human being should have all of their basic needs met regardless of their socioeconomic status.

To achieve this goal, *Loans for Living* engages with people at a grassroots level in order to determine the specific needs of different communities.

Loans for Living acts as a vehicle to empower people through microfinance so that people can achieve self determined goals.

Summary

Loans for Living chose Venezuela because of the ideological kinship we feel with the socialist government, led by President Hugo Chavez. Our organization believes that many of the initiatives that President Chavez' government has implemented have resulted in positive strides toward achieving greater equality and raising people out of poverty.

An area in which attempts have been less effective and where we can lend our expertise is in addressing Venezuela's inequality and, in particular, helping people who live in slums, called barrios. We have chosen the barrio San Jose as our pilot region because its population is at risk since many people have built their homes on steep slopes. Our multi-step proposal, called Barrio Revolución, describes our plan to provide microfinance loans for housing, relocation, and agriculture as well as education in order to facilitate this process. We will form a partnership with Kiva, an organization which collects funds for microfinance loans and disburses them through local NGOs. *Lians for Living* will be the liaison through which this transaction occurs.

Furthermore, *Loans for Living* will team up with Halcrow's Trujillo Project which is already expanding irrigation throughout Venezuela's Maracaibo region, the area to which people will relocate from barrio San Jose. An added benefit of Barrio Revolución is that it will greatly improve the productivity and output of the agricultural sector. This will lead to a more diverse economy and less dependence on imported food.

The long term goal of *Loans for Living* is to replicate the achievements of the barrio San Jose throughout barrios in all of Venezuela's cities.

The cost of this program is estimated to be \$867,200. Some of the costs for Barrio Revolución will include *Loans for Living* personnel expenses, setting up an office near the barrio and in the chosen area of relocation, building materials, transportation, and start up farming costs.

To implement similar programs in barrios countrywide will take a much greater monetary commitment from the Venezuelan government, but hopefully the success of the Barrio Revolución in San Jose will provide a positive blueprint for replication.

The overarching objective of *Loans for Living* in Venezuela is to provide opportunities for people so as to empower communities to rise out of poverty.

Introduction

Definition of Development

The main emphasis of *Loans for Living* concerns basic human needs as they relate to levels of poverty, unemployment and inequality. Rather than focusing on economic indicators such as GDP and per capita income, we will apply the ideology of Amartya Sen, a development specialist, in asking the following questions. What are the life chances of the people in Venezuela across the economic spectrum? Do people have an opportunity “to do or to be” whatever they choose?¹ As another development expert, Dudley Seers, notes, “even if per capita income doubles but poverty persists or worsens, it would be strange to call this ‘development’”.² Therefore, our definition of development focuses on people’s living conditions. We will assess citizens’ access to basic necessities as they relate to poverty, unemployment and inequality.

Poverty reduction is a main focus of our development strategy. Over forty percent of Venezuelans live below the two-dollar a day threshold,³ despite the booming economy. *Barrio Revolución* strives to harness this economic growth to help people meet basic needs such as “adequate food, water, health care, shelter, and minimum education.”⁴

In order to improve access to basic needs, and therefore reduce poverty, it is imperative that Venezuela’s citizens have access to gainful employment. This is crucial, not only to provide people with an income, but also to empower people by giving them an opportunity to bring about change in their own lives. As Dudley Seers states:

“Another basic necessity, in the sense of something without which personality cannot develop, is a job. This does not just mean employment; it can include studying, working on a family farm or keeping a house. But to play none of these accepted roles-i.e., to be chronically unemployed, dependent on another person’s productive capacity, even for food-is incompatible with self-respect....”⁵

For this reason *Barrio Revolución* will address this development challenge by providing Venezuelans with options for self-employment.

In addition, equality is a crucial measure to a nation’s development. It represents the values of the government and society. A society that perpetuates inequality is one that promotes the interests of the richest over those of the poorest and therefore is not developed to its fullest extent. Inequality in Venezuela is high, as shown by their Gini coefficient,^a conditions of the rural and urban poor, as well as the living conditions of indigenous peoples. *Barrio*

^a This is a measurement of inequality of income distribution in a nation.

Revolución addresses inequality by decreasing unemployment and inhumane living conditions among the poor.

In applying the above definition of development, the following background analysis reveals that Venezuela's economy is prospering in terms of economic indicators. In addition, the social indicators section shows that access to food, education and healthcare is adequate. However, the severity of Venezuela's inequality is a great drawback to development and therefore the long-term focus of *Barrio Revolución* lies in the reduction of this inequality. In order to contextualize Venezuela's current development situation, the following segment provides a brief overview of its history.

Venezuela's Background

President Hugo Chavez is the Venezuelan socialist leader, who has led the country since he was democratically elected in 1999. His party, the PSUV proclaims that “the conclusion is clear: in order to end poverty, it is necessary to give power to the poor and build socialism.”⁶

Before Chavez was elected, oil was already established as the cornerstone of Venezuela's economy. Beginning in the 1930s, the oil industry became the main source of Venezuela's income and particularly benefited the country when oil prices sky-rocketed in the 1970s. During this time many government officials disregarded the needs of the poor, using oil revenue for personal wealth.⁷ Despite the country's economic prosperity, the poor did not experience the benefits of the oil profits.

This pattern changed when Chavez came into office. Rather than supporting neoliberal institutions, which he felt maintained the status quo of inequality, he revolutionized the country's political environment. More specifically, Chavez implemented democratic socialist principles which entailed the following goals for the country: economic and political sovereignty, and grassroots political participation. In sum, Hugo Chavez believes that:

“It is impossible, within the framework of the capitalist system to solve the grave problems of poverty of the majority of the world's population. [Venezuela] must transcend capitalism...[and] reclaim socialism as a thesis, a project and a path, but a new type of socialism, a humanist one, which puts humans and not machines or the state ahead of everything.”⁸

As reflected in our mission statement, the socialist government's principles parallel the ideology upon which *Loans for Living* is built. Venezuela's recent economic upturn and political reorganization has impacted their economy as well as people's living conditions, both of which are addressed below in the Economic and Social Indicators sections.

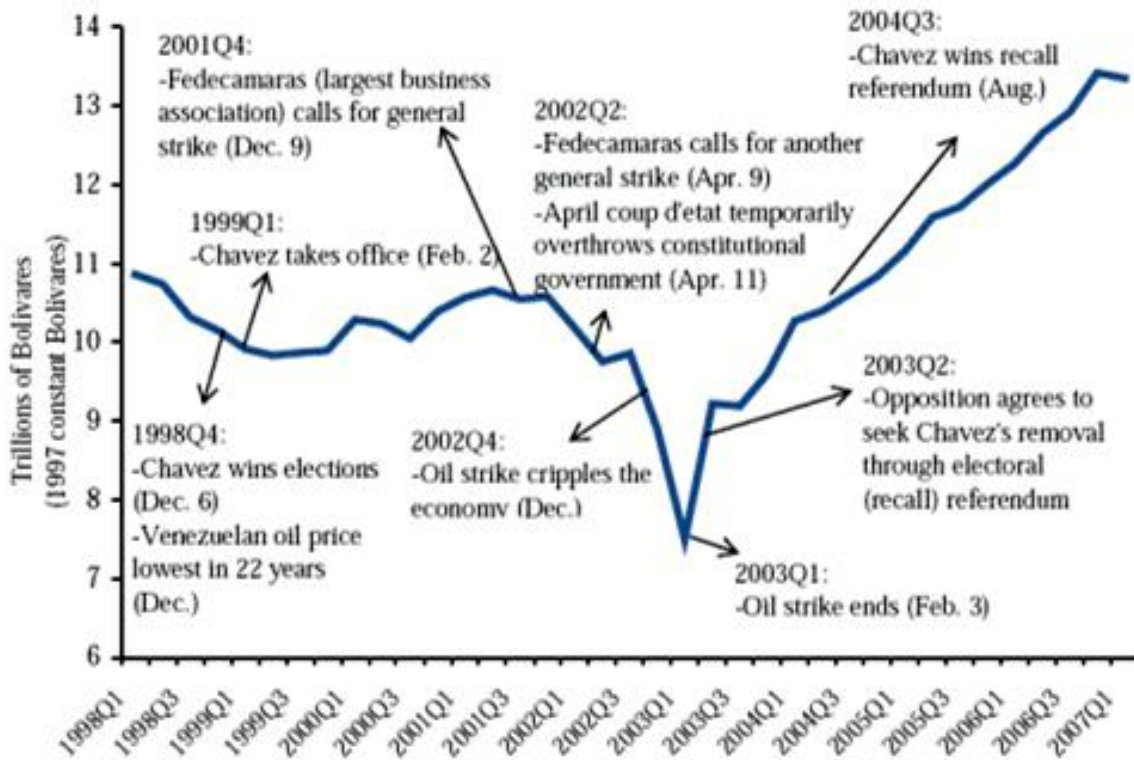
Figure 1: Hugo Chavez



Economic Indicators

In general, Venezuela's economy is characterized by large boom and bust cycles, as evidenced by oscillations in their GDP. These swings reflect the instability of the oil sector, as Venezuela is very dependent upon oil exports. Specifically, **Figure 1** shows GDP fluctuations since 1998. In 2004 and 2006, world oil prices increased from \$36.65 per barrel to \$58.70 per barrel⁹ which corresponded to an increase in Venezuela's GDP from \$120.5 billion to \$146.6. The recent increase in demand for oil, along with increasing world oil prices, have both led to Venezuela's rapid economic growth in the last decade.

Figure 1: Venezuela Real Per Capita GDP (seasonally-adjusted)



Source: Economic Indicators¹⁰

As **Table 1** shows, there has been a large increase in GDP in the past decade. Furthermore, **Table 1** illustrates that this increase has not been paralleled in GDP per capita. This is due to the increase in population which rose by five million people between 1997 and 2006.¹¹ In sum, Venezuela's increase in GDP shows the wellbeing of the economy and signifies that the socialist government in power has greater revenue with which to increase social spending.

Table 1: GDP Growth

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
GDP (constant 2000 US\$ in billions)	119.8	120.2	113	117	121	110.4	101.8	120.5	132.9	146.6
GDP growth (annual %)	6	0	-6	4	3	-9	-8	18	10	10
GDP per capita (constant 2000 US\$)	5218	5132	4734	4819	4891	4377	3966	4610	5001	5427
GDP per capita growth (annual %)	4	-2	-8	2	1	-11	-9	16	8	9

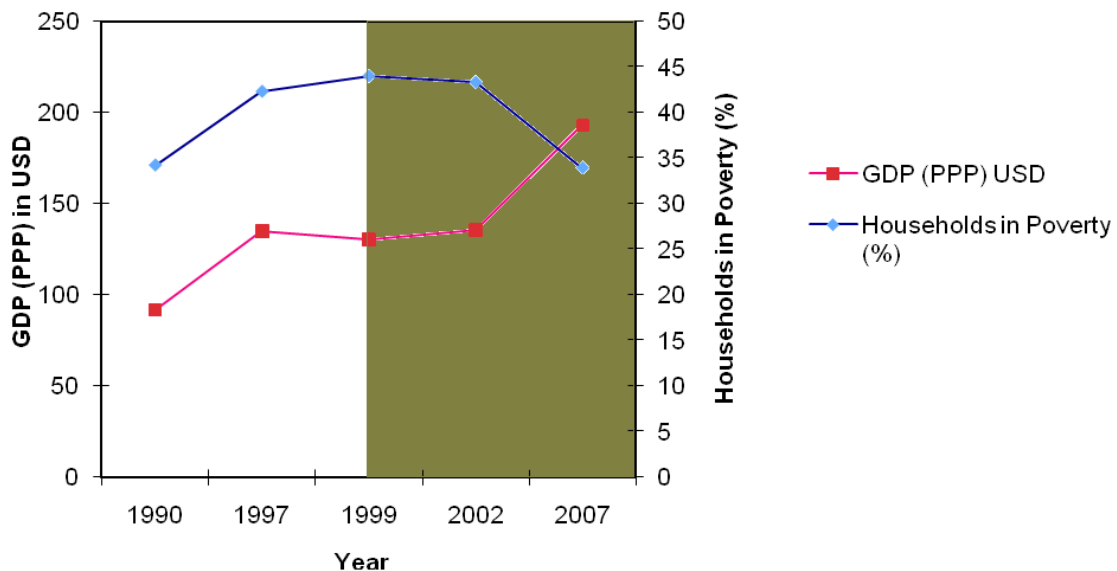
Source: World Development Indicators

Social Indicators

Poverty

As Venezuela experienced economic growth, it also experienced a reduction in poverty. Since Chavez has come into power, the percentage of the population in poverty declined significantly from 55.1 percent in 2003 to 27.5 percent in 2007.¹² The shaded-in area in **Figure 2** reflects this decrease in poverty, which coincided with an increase in GDP over the last three years, a trend that was not present before the socialist government came into power. This decline in poverty reflects the impact which Chavez's leadership has had on poverty-as GDP increased, resources have been allocated towards decreasing poverty.

Figure 2: GDP vs. Poverty Rate



Source: <http://www.eclac.org/publicaciones/xml/6/15086/ChapterI2003%20ing.pdf>
<http://cei.mrecic.gov.ar/homeingles.htm>
CIA World Factbook

As **Table 2^b** demonstrates, there has been a rise in social spending as a percent of GDP from 34.7 percent in 1998 to 44.0 percent in 2006. With this allocation of resources, the Venezuelan government has been able to alleviate poverty. Despite this improvement, a poverty rate of 27.5 percent is alarmingly high.

Table 2: Central Government social Spending (1998-2006)^a

	1998	1999	2000	2001	2002	2003	2004	2005	2006
Total Public Spending	23.7	24.5	29.6	31.6	29.4	31.0	28.4	28.5	31.0
Total Social Spending	8.2	9.4	11.0	12.1	11.2	12.1	11.8	11.6	13.6
Education	3.4	4.1	4.5	4.8	4.8	4.6	4.8	4.1	5.1
Health	1.4	1.5	1.4	1.5	1.7	1.5	1.6	1.6	1.8
Housing	1.0	0.8	1.7	1.0	0.8	1.1	0.6	1.3	1.6
Social Security	1.4	2.0	2.2	3.4	2.8	3.4	3.1	3.0	3.6
Social Development and Participation	0.8	0.9	0.8	0.9	0.8	1.1	1.2	0.9	1.0
Culture and Social Communication	0.2	0.1	0.2	0.2	0.1	0.3	0.3	0.3	0.3
Science and Technology	0.1	0.1	0.2	0.3	0.1	0.1	0.3	0.3	0.2
Social Spending (% of Public Spending)	34.7	38.5	37.3	38.4	38.2	39.0	41.4	40.6	44.0

Source: Mark Weisbrot and Luis Sandoval.

This level of poverty correlates with Venezuela's relatively high unemployment rate. In 2004, Venezuela's unemployment rate was 15 percent, which was greater than that of nearby countries. For example, the unemployment rate of Chile, Brazil and Colombia was 8, 9, and 14 percent, respectively. However, by 2007 Venezuela's unemployment rate declined to 9.3 percent.¹³ Although there has been a decrease in unemployment, it is still high and therefore, a contributing factor toward poverty.

^b The method used in this report to estimate poverty classifies a person as "poor" when the per capita income of the household in which he or she lives is below the "poverty line", or the minimum income the members of a household must have in order to meet their basic needs. Poverty lines are based on the calculation of the cost of a particular basket of goods and services, employing the "cost of basic needs" method.

Basic Necessities

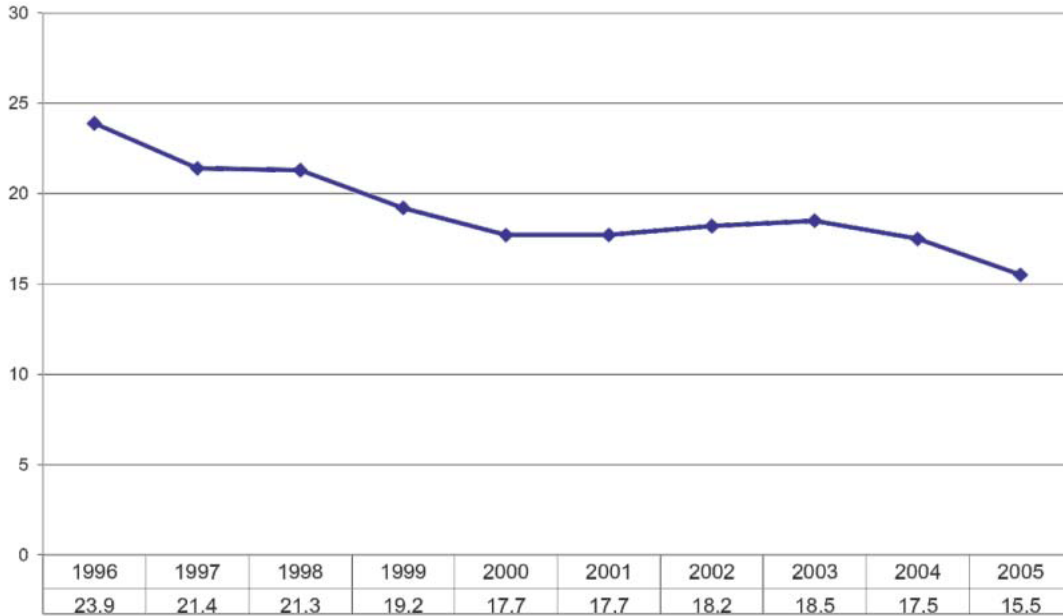
Healthcare

The spike in social spending is reflected in several social programs which have improved people's access to basic necessities such as healthcare, education and food. Before Chavez came into office, the Venezuelan healthcare system did not serve large numbers of society. As one report describes,

“During the 1990s, the response capacity of the health care network was critically insufficient. There were long waiting lists for surgery and specialized outpatient care, and often there were not enough essential supplies to provide the care needed. The network did not have plans for preparing for or mitigating emergencies and disasters. This situation, created by public under funding, led to the decision to privatize the health services and relieve the State of full responsibility for guaranteeing the right to health.”¹⁴

In 2003, four years after Chavez came to power, his government placed an emphasis on overhauling the existing healthcare system. As shown in **Table 2**, social spending as a percent of public spending rose from 1.4 percent in 1998 to 1.8 percent in 2006. These increased funds have been channeled towards the healthcare program, called Barrio Adentro, which includes the following three measures: increasing the number of physicians, improving access to clinics for poor neighborhoods, and renovating as well as building new hospitals.¹⁵ These measures now cover “70 percent of the population previously excluded from medical care.”¹⁶ This illustrates the government's prioritization of healthcare coverage “for those sectors that have traditionally been excluded: children, adolescents, women, indigenous groups, the rural population, and those living in extreme poverty.”¹⁷ Over time, there has been an increase in life expectancy to 73 years of age.¹⁸ Also as **Figure 3** shows, there has been a decrease in infant mortality from about 24 infants per 1000 births to about 16. Overall, the health of Venezuelan citizens is improving because of better access to healthcare resulting from increased social spending.

Figure 3: Infant mortality per 1,000 live births



Source: Human Development Report¹⁹

Education

In addition to healthcare, there has also been an increase in social spending toward education. As **Table 2** shows, social spending on education as a percent of public spending has increased from 3.4 percent in 1998 to 5.1 percent in 2006. Consequently, Venezuela’s adult literacy rate increased from 89.9 percent in 1995 to 93 percent in 2005.²⁰ As shown in **Appendix I**, these percentages compare favorably with Western and Latin American countries. Therefore, Venezuela’s educational achievements have been proficient.

Food

The Chavez government has also devoted funds towards the basic necessity, food. One program, known as Mercal Markets, subsidizes food sold in government run grocery stores. In 2005, this program provided 58 percent of Venezuelans with food at significantly reduced prices.²¹ Judging from this statistic, the Mercal Markets is a well-functioning program that has helped alleviate hunger by providing people with access to a basic human need.²²

To provide food for its citizens, Venezuela imports 80 percent from other countries.²³ As **Table 3** indicates, Venezuela’s food import levels are higher than

other countries in region. This practice is necessary because of the country's low agricultural production.

Table 3: Food Imports

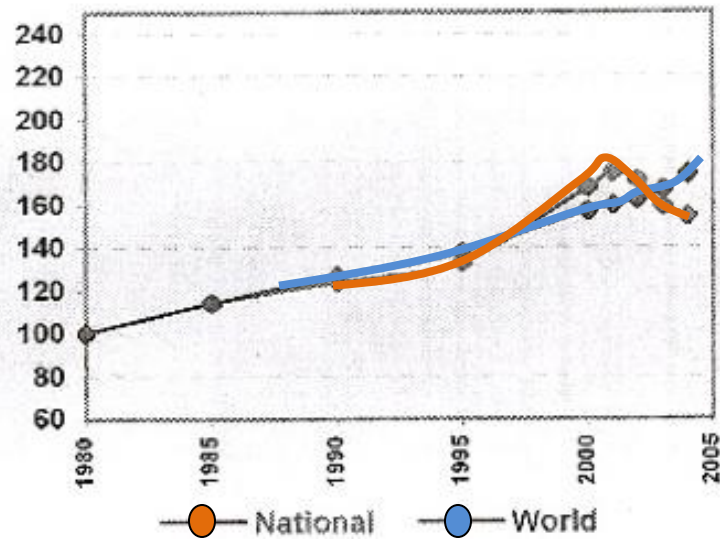
Food imports (% of merchandise imports)	1970	1980	1998	1999	2000	2001	2002	2003	2004	2005
Brazil	11	10	10	8	7	6	7	7	5	5
Chile	15	15	7	9	7	7	8	8	7	6
Colombia	8	12	12	13	12	12	12	11	11	9
Venezuela, RB	10	14	12	13	12	11	13	17	15	10

Source: World Development Indicators

Venezuela's food production has been decreasing, as evidenced by a decreasing agricultural index^c, shown in **Figure 4**. This trend is inversely related to overall world food production, which has been increasing. Importing sustenance has not been advantageous to the country and its citizens. Fluctuations in world food prices adversely affect poorer Venezuelans, as they are unable to afford food when it becomes more expensive. In fact, there has already been a lack of food supply due to increasing world food prices. The Finance Ministry has stated that "less than 10 percent of milk demand and less than 40 percent of demand for nine other staples is being met."²⁴ It follows then, that Venezuela should exhaust all options so as to avoid foreign dependence on food, and therefore alleviate food shortages.

^c To obtain the index, the aggregate for a given year is divided by the average aggregate for the base period. The commodities covered in the computation of indices of agricultural production are all crops and livestock products originating in each country. Practically all products are covered, with the main exception of fodder crops.

Figure 4: Agricultural Production Index



Source: Food and Agriculture Organization

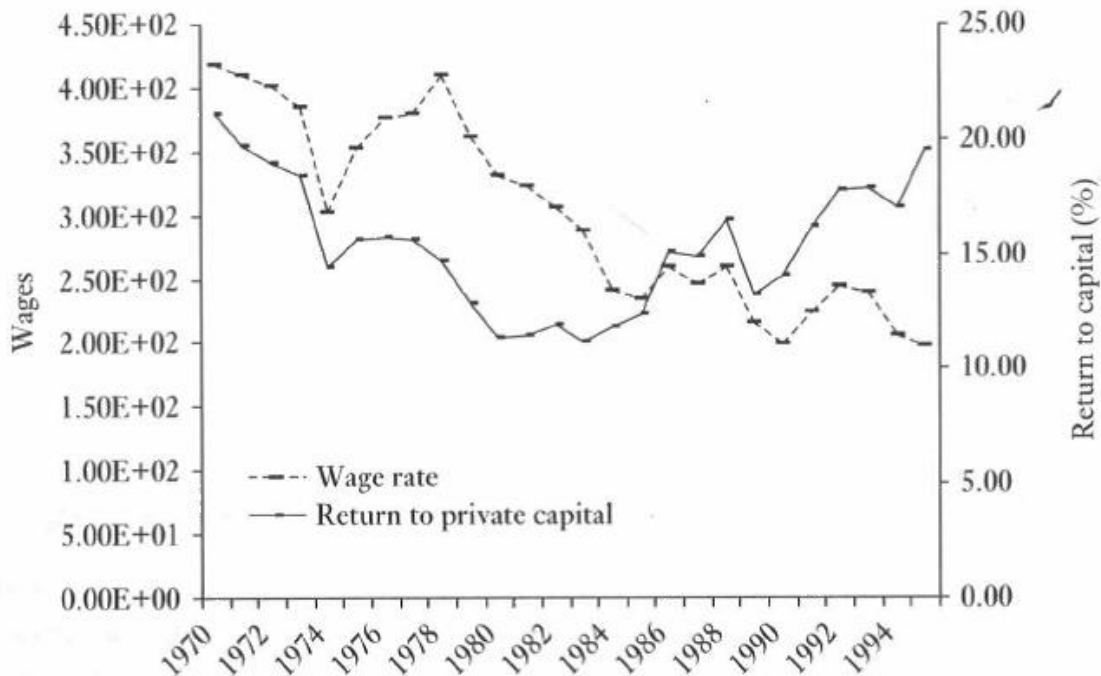
Instead of importing most of its food, Venezuela would be better off by expanding its agricultural production. Venezuela's farmland is currently underutilized, as less than 30 percent of arable agricultural land is used to its maximum potential. Additionally, production of such basic food crops like rice and maize has been declining.²⁵ Agricultural conditions are favorable because the weather and climate are relatively uniform throughout the country. Despite changes in elevation which produce differences in temperature, precipitation, and vegetation, agricultural conditions are favorable for greater production.

Concerns

Inequality

Despite the improvements in poverty and unemployment, a large disparity exists between the wealthy and the poor in Venezuela. The reason for Venezuela's inequality lies in the increasing gap between capital share and labor share over the last three decades.²⁶ This has led to a loss in bargaining power among the labor class, evidenced in the decline of unionization from 33 percent of workers in 1975 to 17 percent in 1997. As a result, worker's wages have declined despite the increase in return to private capital. As **Figure 5** shows, worker's wages have been decreasing as capital share has been increasing. This income gap is manifested and perpetuated throughout several poles in Venezuelan society. In particular, the gap is most evident between rural and urban populations.

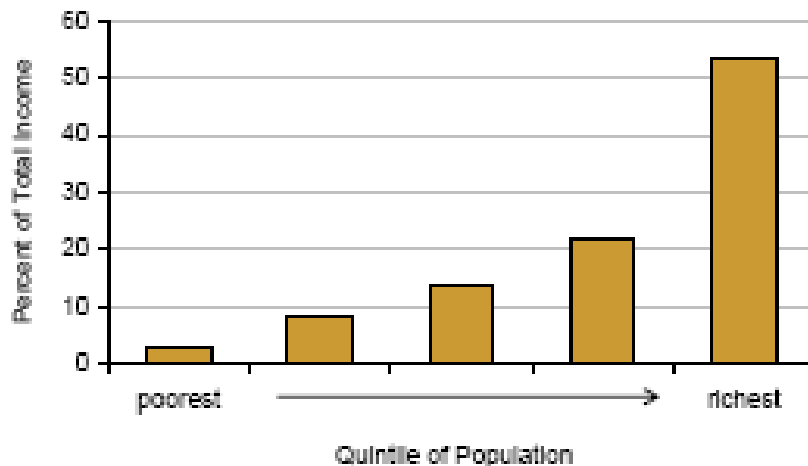
Figure 5: Wages and Returns to Capital, 1970-95



Source: Francisco Rodriguez

On the surface, the existence of an income gap is evidenced in the Gini coefficient, which is a measurement of inequality of income distribution in a nation. The closer the coefficient is to 1.0, the less equitable the society is. Venezuela's Gini coefficient has oscillated between 0.42 and 0.53 since the 1980s. In 2003, the figure was 0.48, a four-point increase from 2000.²⁷ Regionally, a Gini coefficient of 0.48 might seem adequate since Brazil, Peru, Ecuador, and Colombia all have GDPs per capita comparable to that of Venezuela's, with Gini coefficients of 0.57, 0.52, 0.53, and 0.58, respectively.²⁸ But when compared to Western European states which are known for their welfare programs, Venezuela has an alarmingly high rate of inequality. Specifically, Belgium, Denmark, Finland, France and Germany have Gini coefficients around 0.20.²⁹ Venezuela's income gap is illustrated in **Figure 6** which shows that in 2000 the richest 20 percent of the population owned more than 50 percent of total income. Furthermore, the poorest quintile of the population owned less than 5 percent of the country's total income. Since disparity in income has been relatively stagnant over the last three decades, this trend is evidence that Venezuela's methods to address this problem have been ineffective.

Figure 6: Distribution of Income in 2002



Source: EarthTrends

Rural Population

The Gini coefficient and income statistics however, do not reveal the depth of inequality and the various aspects of life which it affects. The most prominent areas of inequality in Venezuelan society exist in the urban and the rural populations. Although Venezuela is a highly urbanized country, 12 percent of its population is rural and largely marginalized.³⁰ Of this 12 percent of rural population, 70 percent are poor.³¹ These people primarily live in the Centro Occidental, Nororiental and Andes regions³² which are located in the Central-Western, North-Eastern and Andean regions, shown in **Figure 7**.

The existence of an urban/rural bias is a major inhibitor to a more equitable society. Michael Lipton, an expert on rural affairs, explains the significance of the negative effects of promoting the urban sector over the rural sector. He states,

“Concentration on urban development and neglect of agriculture have pushed resources away from activities where they can help growth and benefit the poor, and towards activities where they do either of these, if at all, at the expense of the other.”³³

The reasons for this inequality are multi-faceted. Indeed, Lipton’s description applies directly to Venezuela as resources have been channeled away from agricultural production and toward manufacturing industries, particularly oil. In this scenario, Venezuela has experienced an economic restructuring known as “Dutch Disease”. Dutch Disease is the expansion of one industry, such as oil, which adversely affects the development of another, such as agriculture. In this context, the needs of small Venezuelan farmers have been largely obscured by investments made in the oil industry.

Figure 7: Administrative Regions of Venezuela³⁴



The lack of assistance in agricultural development has resulted in insufficient agricultural production, which has increased rural poverty. Many farming necessities have been undersupplied, including irrigation. Since large landowners hold the majority of irrigated land, the majority of small farmers are forced to produce on semi-arid lands.³⁵ Therefore, they are more susceptible to climate variations.³⁶ Furthermore, smallholders lack access to technical assistance,³⁷ which is necessary to perform efficiently in comparison to larger farms. In addition to inadequate irrigation and technology, small farmers have difficulty accessing markets to sell their goods.³⁸ The lack of access to appropriate agricultural tools has severely impaired the chances of small farmers to grow food for sustenance or for profit, thereby creating widespread rural poverty.

Social services are also insufficient in rural areas when compared to urban areas. Since rural people are unable to generate income through farming, many seek employment in the formal sector. However, the lack of assistance in job training and lack of support for access to the formal economy³⁹ results in the inability of rural people to compete for higher paying jobs.

Table 4: Percent of Population with Access to Water Supply^d and Sanitation^e

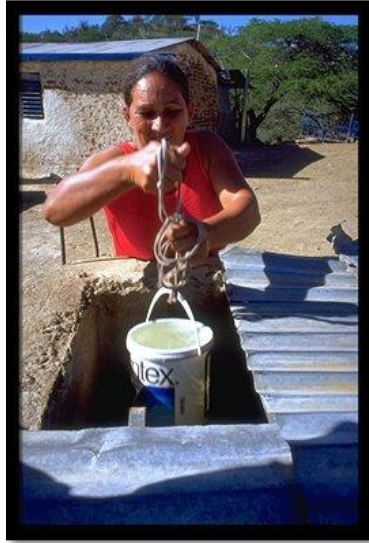
Year	Water				Sanitation			
	Urban Access	Urban Households Connected	Rural Access	Rural Households Connected	Urban Access	Urban Households Connected	Rural Access	Rural Households Connected
1990	--	79	--	--	--	67	--	--
1995	85	82	70	61	71	64	48	14
2000	85	84	70	61	71	61	48	14
2004	85	84	70	61	71	61	48	14

Source: WHO and UNICEF Joint Monitoring Program⁴⁰

^d Access to safe drinking-water is the percentage of the population using "improved" water sources. Water sources are considered improved if the following are present: household connection, public standpipe, borehole, protected dug well, protected spring or rainwater collection.

^e Access to adequate sanitation facilities is the percentage of the population using "improved" sanitation. Sanitation is considered improved if the following are present: connection to a public sewer, connection to a septic system, pour-flush latrine, simple pit latrine or ventilated improved pit latrine.

Woman Pumping Water in Rural Community



Rural poverty creates inhumane conditions in which families are forced to live. Many village homes in rural areas are composed of adobe exteriors with earthen floors inside, two-thirds of which have no access to electricity or water.⁴¹ As **Table 4** indicates, in comparison to urban homes, rural access to water has steadily been 15 percent less, with no sign of improvements. **Table 4** demonstrates that adequate sanitation, partially characterized in terms of access to private excreta disposal systems, which are separate from human contact, has been disproportionately lacking in rural areas. In sum, the gap between urban and rural living conditions indicates that a part of the Venezuelan population has been neglected.

Indigenous Population

In addition to the rural population, indigenous people are considered among the poorest in Venezuela. As of 2001, there were 500,000 indigenous people.⁴² Within this population, there are 24 different tribes, the following four of which have a population above 10,000: the Wayuu, the Yanomami, the Piaroa, and the Warao.⁴³ **Figure 8** shows the different tribes and their location in Venezuela. Although they have occupied these lands for centuries, only recently have their inalienable rights been recognized in the new Constitution in 1999.⁴⁴

Figure 8: Map of Indigenous Population



Tribal Men



Technically, this development has improved their prospects because their right to land has been recognized. However, the land has not been secured. The Wayuu, who traditionally have been pastoralists, have been pushed off of their land by cattle ranchers.⁴⁵ In addition, oil exploration in the northeast has pushed the Warao and the Karinas off of their land.⁴⁶ Gold mining has steadily displaced the Yanomami, 2000 of whom have been killed since 1986 due to conflict and disease.⁴⁷ Moreover, diseases such as cholera, hepatitis-B and malaria have been on the rise in all of the communities as greater contact with non-indigenous people has augmented.⁴⁸

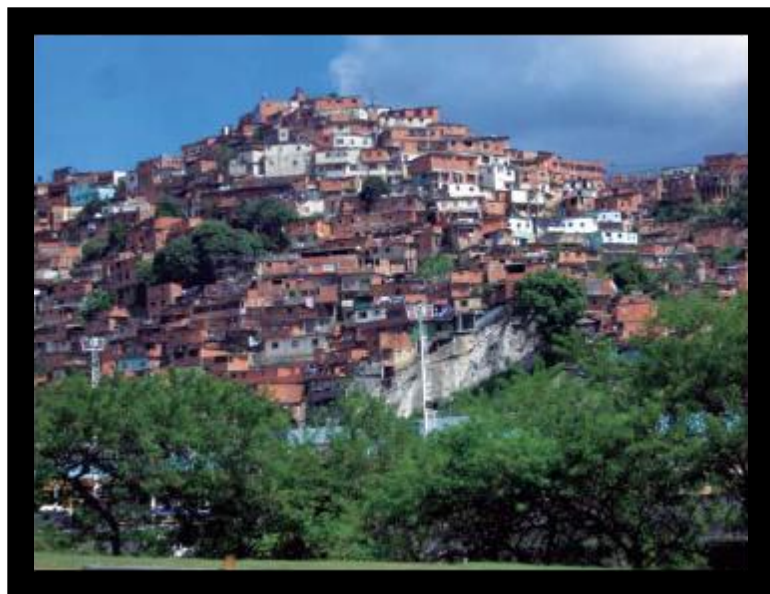
While the spread of disease has increased, healthcare has been inadequate and poor access to water and sanitation has left the populations more vulnerable.⁴⁹ Therefore, displacement and disease have greatly compromised the wellbeing of the indigenous people in Venezuela.

Urban

Population

The continuing poor conditions among the rural and indigenous populations have resulted in rapid migration to the cities. Although both groups have moved to the cities to improve their circumstances, this has caused overcrowding. The increase in population has compounded the

Typical Barrio in Venezuela



burden of urban areas, where 85 percent of the Venezuelan population now lives.⁵⁰ More specifically, urban dwellings, named barrios, have developed haphazardly as a result. Fifty percent of the urban population inhabits the barrios, as shown in the above image.⁵¹ The people living in these slums do not officially own the property that they have built their homes on and are referred to as squatters.

The quality of life in these slums has been greatly compromised. Since the barrios are located on hills, vehicular access is severely restricted, and as a result, public services such as police, solid waste collection, firefighting and rescue have limited access.⁵² Furthermore, people have trouble getting to the center of the cities where jobs are available and social services are provided. Since access to healthcare is also compromised, Tuberculosis, skin infections and diarrheal diseases are common in the slums.⁵³ In addition, environmental disasters create a hazardous situation for those who live in barrios. In 1999, flooding due to heavy rainfall killed 30,000 and left 150,000⁵⁴ people homeless near Caracas as landslides wiped out entire hillsides where barrios were located.⁵⁵ Relative to the more affluent regions in the country, the living conditions in the barrios are dangerous and inhumane.

Houses Damaged by Landslides



Attempts to Address Inequality

The lack of progress in such inequality is attributed to the lack of will of previous governments. In the past, the Venezuelan elite controlled oil revenue, a trend that was facilitated by governments in power. However, since Chavez entered into power, there have been several attempts to address this inequality. The recent rise in Venezuela's GDP has provided the Chavez government the resources with which to tackle this problem.

In order to assuage rural inequality, Chavez's government instituted a land reform policy in 2001 called the Law on Land and Agricultural Development. "The main goals of this legislation were to address the issues of social injustice and increase agricultural production."⁵⁶ In order to carry out these goals, his government created the following three institutions: one to administer land tenancy, a second to provide technical and infrastructural aid, and a third to assist in market strategies. Of these institutions, the most significant is the National Land Institute. Within this program, the government established Plan Zamora, which supports sustainable development and distributes land to small and medium sized producers. Their goals are to achieve "food security, economic self-sufficiency, and breaking a dependency on imported goods."⁵⁷ By the end of 2003, the program provided about 60,000 peasant families with more than 5.5 million acres of land.⁵⁸ This land redistribution has come at a high cost because violence ensued due to the reluctance of large landowners to relinquish their land. More specifically, private contractors have been linked in the killings of 54 peasants and the wounding of 21 peasants between 1999 and 2006.⁵⁹ These drawbacks have not discredited land distribution as a method to achieve equality in Venezuela.

Land access has also been addressed among the indigenous populations. As mentioned above, the 1999 Constitution officially recognized the rights of indigenous peoples to their land. The chapter in the Constitution, devoted to indigenous populations, defined the following issues: "cultural recognition and sovereignty, land rights and resource control, and access to basic public services."⁶⁰ This development has increased the indigenous population's participation in the political system. As a result, programs have been initiated by the government to improve indigenous people's access to healthcare as well as military protection for their land. Despite these changes however, the indigenous population is not secure on their land and population migrations have continued.

As mentioned in the Healthcare section on page 12, the Barrio Adentro mission is to increase healthcare access to previously marginalized populations. Specifically, the program addresses urban poor in slums and indigenous peoples. In conjunction with an increasing number of Cuban doctors, previously excluded people have greater access to healthcare. Although their health has been improving since the implementation of Barrio Adentro, preventable diseases and health conditions are still present.

These developments, along with a relatively static Gini coefficient, signal that not only has severe inequality remained a fact of life within Venezuela amidst the country's wealth, but that the current attempts to combat inequality have been ineffective. While other policies which expand people's access to healthcare, food and education have largely been successful, they are only half of the struggle toward equality. To achieve full equality, people must have the opportunity to harness these basic necessities toward gainful employment. Therefore, policies which have sought to provide people with basic necessities have not eradicated inequality.



Barrio San Jose

There are many barrios in Venezuela, particularly around large cities such as Caracas and Ciudad Guayana. Most are characterized as poverty-stricken, unattractive and dangerous places to live. Several ventures, such as the World Bank's CAMEBA

project, have targeted certain barrios in their slum-upgrading attempts. One study on Venezuelan barrios summarizes the following solutions that have been adopted to alleviate this difficult situation:

“The first is to evict poor people and relocate them far from city centers. The second, the strategy of "clean up and redevelop," is to replace informal settlements with new housing on the same site (often with housing which the poor themselves cannot afford). The third is to upgrade existing settlements. This process, which involves the regeneration of the community with residents' participation and a minimum of disruption in their lives....⁶¹”

Although the study supports the third solution, it is not a feasible solution for all barrios, especially ones which are being expanded on dangerously steep slopes. This is the situation that exists for Barrio San Jose, the slum toward which we have decided to devote our initial efforts. According to one report, officials have given people permission to build dwellings along the edge of a canal, an area that has been designated high risk.⁶² This creates a hazardous situation in which a landslide could obliterate the existing homes and kill people living inside of them. Therefore, efforts to rebuild or upgrade on the existing land would not improve the people's situations since the land itself is not suitable for habitation.

Another report warns against “radical” solutions such as relocating people, because relocation changes existing physical and social structures, making the solutions unsustainable.⁶³ Residents fear being relocated because they want to remain in their home, despite its condition, and therefore are resistant to any urban planning ventures which are attempted in their barrios.⁶⁴ In the case of Barrio San Jose however, the dangerous situation creates a greater incentive for people to accept more “radical” solutions. As one resident of Barrio San Jose said, “We don't want to be here, but we have nowhere else to go.”⁶⁵ The same report which put forth the warning of relocation also stated that once a certain threshold is crossed, “radical solutions” may become necessary.⁶⁶ The threshold is defined as the point at which physical and social structures are affected anyway, which in the context of Barrio San Jose means the environmental situation in which human life

is no longer secure in the area. Therefore, the warning against relocating residents from the barrios is applicable only insofar as the threshold has not been crossed. Unfortunately, this threshold has been crossed in barrio San Jose.

While the conclusion of relocating residents may fit logically in the context of barrio San Jose, it is most important to understand the barrios' physical and social order before our proposal is implemented. More specifically, the above cited report specifies that "analysis must include identifying the inhabitants' structure of meaning and considering their sense of belonging."⁶⁷ Currently, information about barrio San Jose is limited, making it our utmost priority to go into the area with bilingual researchers before any proposal implementation is begun.

Although information is limited about barrio San Jose, judging from the characteristics of other barrios, San Jose is a great candidate for our proposal. As already mentioned, the dangerous situation creates the imperative for housing intervention. The background and demographic of populations in typical barrios however, make them ideal for relocation to agricultural communities with access to nearby cities. More specifically, people in some barrios are almost exclusively farmers and fishermen who came to the cities from rural areas.⁶⁸ During the 1980s, prior to extreme overcrowding in the barrios, residents cultivated their own crops in their backyards because they were cut off from city markets due to lack of transportation.⁶⁹ Therefore, along with the undesirable living situation on the steep slopes, perhaps a return to an agricultural lifestyle supported by cooperatives, improved access to markets, and technology would be an attractive option for some residents in barrio San Jose.

Procedures

A bright, dedicated, bilingual group of young men and women will be sent by *Loans for Living* into barrio San Jose. These people will be recruited from universities throughout the world, and from this group, the fifteen most qualified will then be placed in barrio San Jose. We will serve thirty families during the first phase of our initiative. Our objective is to set up an office, get to know people in the neighborhood, establish connections, and most importantly provide educational seminars for people in the barrio San Jose to learn and eventually put into practice.

To best serve the barrio, our organization's representatives will form relationships with families and maintain those relationships for the duration of the housing project and continue through the microfinance initiative. The commitment to this barrio will require a lengthy stay and continual maintenance of an office to ensure the program has been adequately implemented.

The start-up costs for the first year will include:

- ❖ Salary.....\$25,000/year per worker
- ❖ Office.....\$1200
 - Rent/utilities.....\$100/month
 - Computers.....donated
 - Phones.....donated
 - Fax.....donated
 - Printers.....donated
 - Furniture.....donated

Step One: Educational Meetings

Educational seminars will be held three days a week, twice a day. One session will be held during the day and one session will be held in the evening for six months in order to adequately prepare people. Both sessions will serve free meals and educate people in various topics including home construction, budgetary planning, finance suggestions, entrepreneurial and agricultural information, as well as information on the building of successful cooperatives. The purpose of these educational meetings is to enhance the overall success of *Barrio Revolución* as well as establish stronger ties with the community by creating a space in which community members' ideas can be shared with personnel and each other. In the beginning, each session will be mediated by a *Loans for Living* representative. After three months we plan to have full participation by community members in teaching seminars and sharing ideas.

Costs for this section of *Barrio Revolución* will include:

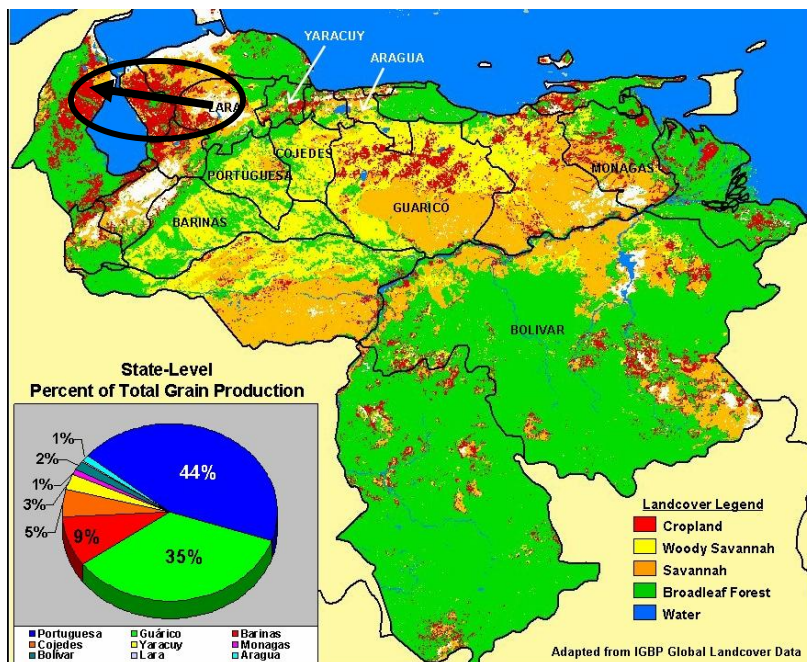
- ❖ Food.....\$10,000
- ❖ School supplies.....\$1,000
 - Books.....\$1,000
 - Paper.....donated
 - Writing utensils.....donated

Step Two: Housing

To determine which families will participate in the program, we will bring in contractors and architects to decide which dwellings are most at risk for collapsing. Those, whose houses have been deemed unsafe, will be given the option to acquire a loan to build a house. A \$5,000 loan will be given to each family to cover home building materials and the land will be donated to the people by the central government. The major construction costs will be defrayed because relocating residents of barrio San Jose will participate in the construction of their own homes. By giving people an opportunity and an incentive to help each other, we hope to maintain community relationships that already existed in the barrios as well as fostering new relationships between families.

A key part of the *Barrio Revolución* is to move people out of cities and onto their own parcel of land, if they so wish. A possible relocation site is the Maracaibo region, shown in **Figure 9**. The Maracaibo lowlands are an ideal location because they are flat with great agricultural potential due to rich soil.⁷⁰ Furthermore, they are less populated which implies that there is available space to relocate people.⁷¹

Figure 9: Landcover Classification



If people wish to remain in the cities they will be given the same access to capital as those who are choosing to relocate. This option will be available so that families can rebuild a safe and permanent structure in another part of the barrio.

One of our goals is to obtain donated building materials from multinational corporations such as Lowes, Home Depot, and other large companies that cater to home construction. By getting these donations, the only fee our organization will incur is in the shipping process. If building materials can not be acquired from the above-mentioned corporations, then we would appeal to Venezuelan companies that typically do government sanctioned construction projects. If neither of these options occurs, then we estimate that the cost of each home will be about \$4,500.^f

The homes themselves will be constructed using a common blueprint that will take into account Venezuela's own cultural considerations. Each home will be one story, but designed with the option of adding another story at a later time. Homes will consist of two bedrooms, a bathroom, a kitchen, and a combined living and dining room. Habitat for Humanity has used this type of blueprint in countries like Colombia with great success.

These homes will be built as a community project and transportation will be provided to the site with the materials. This transportation will be offered every day for people who choose to volunteer in building the houses, and meals will be provided by the organization throughout the day. Families who already have established relationships with each other can work together on building each other's houses.

Families who do not have deep roots to the community will be given a sponsor family to work with them. In order to incentivize this collective work, zero percent interest rates on loan repayment will be offered to families who donate 10 hours a week to the building of a fellow resident's home. Each family's loan officer will help with the building and overseeing of the construction project. This communal house building is especially vital to establishing a sense of community for the relocated families. Fortunately, oil rich Venezuela has the capacity to provide gasoline at 12 cents per gallon,⁷² which will help to keep costs down.

The costs of this section of the program will include:

- ❖ House loans.....\$5,000 per family
- ❖ Meals.....\$30,000
- ❖ Trucks.....donated
- ❖ Fuel.....12 cents per gallon

^f This estimation is derived from Habitat for Humanity's work in Colombia.

Step Three: Microfinance

For those people who opt to remain in the barrio, they will have the choice to take out another loan if they would like to establish their own small business. For this portion we will partner with Kiva, an organization that specializes in raising money for micro-loans over the Internet. Kiva does not currently work in Venezuela. Since they are a well established microfinance organization, they would be a great partner in helping to raise capital for micro loans within barrio San Jose.

In order to be eligible for such a loan, a person must be 18 years or older and have written a business plan that can be posted on the Kiva website and filed with the *Loans for Living* office. Kiva loans are given at a zero percent interest rate and the loan repayment period is open ended. Progress reports will be submitted to the *Loans for Living* representative that will be working with the entrepreneur, and the representative will pass this information along to Kiva so that the lender who gave the capital can be kept aware of the progress being made.

Step Four: Agriculture and Co-op Formation

The relocation of people to rural areas means that agriculture will be the most viable option for people to make a living. In order to be successful, our organization will offer expertise and support, as well as guidance in the establishment of a farming cooperative.

Once the houses in the rural area are completed, the families will be moved out to their houses together. After everyone has moved in, their individual plots of land will be established. Their move-in should be correlated with the planting season so that work on the farms can commence almost simultaneously with the families moving to the region.

Currently, the sources of water available for agriculture in the Maracaibo region are deep wells. An organization called Halcrow has a project underway to expand agricultural production. Specifically, “the objective of the project is to improve the quantity and quality of agricultural production for local and export consumption by increasing the area under drip and sprinkler irrigation.”⁷³ With our financial assistance, Halcrow will expand their project to cover the agricultural land upon which the families will work.

Farmers will be given a loan to cover their start up costs of seed, and fertilizer. Machinery that is needed will be bought for the cooperative and then shared among the farmers as needed. Cooperatives have been widely implemented and encouraged under President Chavez’s leadership, and we feel that this situation represents a perfect opportunity to start a farming cooperative.

This group of workers will elect their own leadership, make planting decisions about how much land will be used for commercial purposes versus individual consumption, and also decide where to bring their goods to market. In order to give the cooperative extra support, our organization will help to start a credit union so that each person will have the option to deposit money and increase his or her savings.

Costs for this part of the proposal will include:

- ❖ Farming equipment.....dependent upon cooperative's decisions-around \$300,000
- ❖ Irrigation.....based upon Halcrow's projection
- ❖ Credit union start-up costs.....\$100 deposit per family

The best way the government can complement this proposal, besides general funding, is to improve Venezuela's infrastructure, mainly roads. One of the impediments to agricultural initiatives is a lack of safe and easy access to markets. By improving roads and ensuring that they are well-maintained, the rural areas and the cities will be better connected and access to markets will be ensured.

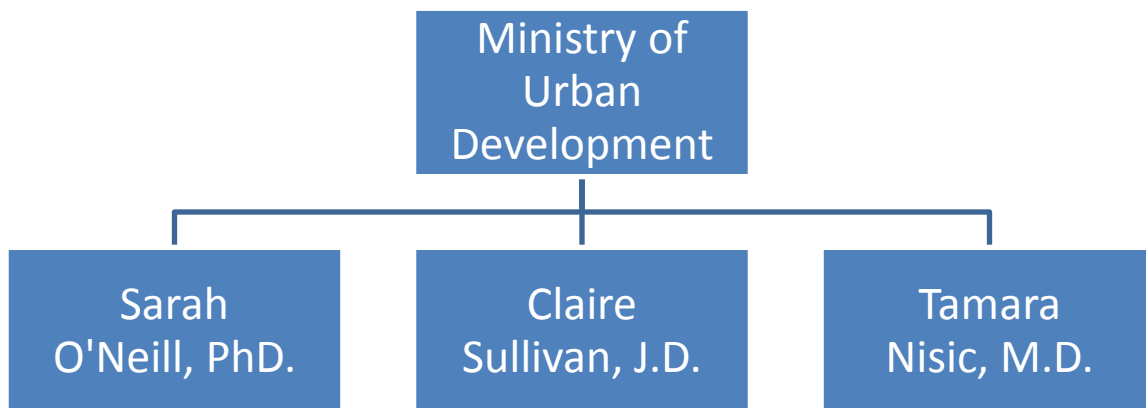
Another way the government can support *Barrio Revolución* is by raising taxes on imported food so that Venezuela's domestic food production will be a cheaper alternative. This would boost demand for domestic food products.

Goals

Our short-term goals include bringing people into a safe living environment with improved living conditions. To accomplish this we will educate people on building homes, provide the means for agriculture, facilitate the formation of a farming cooperative and offer microenterprise options. We want to provide families with home ownership at low cost, while simultaneously building a close knit community.

Our long-term goals are to raise people out of poverty and establish strong communal bonds to bring about a dynamic and vibrant civic culture. Furthermore, *Loans for Living* seeks to empower a once marginalized group of people, through access to capital and expertise that would not otherwise be available to them.

Key Personnel



Next Steps

The next step for *Loans for Living* is to obtain funding from the Venezuelan government to commence work on our project in barrio San Jose.

Once this money has been acquired, *Loans for Living* will ask companies for donations for building materials, non-perishable food, and educational supplies and books. By garnering these donations costs will be kept down.

Following the successful implementation of this program, *Loans for Living* will replicate this plan throughout barrios in Venezuela through the continued support and financial assistance of the Venezuelan government.

Appendix

Human Development Report 2007 Data⁷⁴

Indicators		Japan	United States	United Kingdom	Venezuela	Colombia	Belize	Peru	Ecuador	El Salvador	Nicaragua	Honduras	Bolivia	Guatemala
Adult literacy rate (% aged 15 and older)	1985-1995 ^a	..	..	..	89.8	81.4	70.3	87.2	88.3	74.1	..	..	80.0	64.2
	1995-2005 ^b	..	..	..	93.0	92.8	..	87.9	91.0	80.6 ^d	76.7	80.0	86.7	69.1
Youth literacy rate (% aged 15-24)	1985-1995 ^a	..	..	..	95.4	90.5	76.4	95.4	96.2	84.9	..	..	93.9	76.0
	1995-2005 ^b	..	..	..	97.2	98.0	..	97.1	96.4	88.5 ^d	86.2	88.9	97.3	82.2
Net primary enrolment rate (%)	1991	100	97	98 ^e	87	69	94 ^e	..	98 ^e	..	73	89 ^e	..	..
	2005	100	92	99	91	87	94	96	98 ^{e,f}	93	87	91 ^e	95 ^{e,f}	94
Net secondary enrolment rate (%)	1991 ^c	97	85	81	18	34	31	..	..	..	..	21	..	..
	2005 ^c	100 ^e	89	95	63	55 ^e	71 ^e	70	52 ^f	53 ^e	43	..	73 ^{e,f}	34
Children reaching grade 5 (% of grade 1 students)	1991	100	..	..	86	76	67	..	..	58	44	..	..	..
	2004	..	..	..	91	81	91 ^f	90	76 ^{e,f}	69 ^e	54	70 ^e	85 ^{e,f}	68

Notes:

a. Data refer to national literacy estimates from censuses or surveys conducted between 1985 and 1994, unless otherwise specified. Due to differences in methodology and timeliness of underlying data, comparisons across countries and over time should be made with caution. For more details, see <http://www.uis.unesco.org/>.

b. Data refer to national literacy estimates from censuses or surveys conducted between 1995 and 2005, unless otherwise specified. Due to differences in methodology and timeliness of underlying data, comparisons across countries and over time should be made with caution. For more details, see <http://www.uis.unesco.org/>.

c. Enrolment rates for the most recent years are based on the new International Standard Classification of Education, adopted in 1997 (UNESCO (United Nations Educational, Scientific and Cultural Organization). 1997. "International Standard Classification of Education 1997." Paris. [http://www.uis.unesco.org/TEMPLATE/pdf/isced/ISCED_A.pdf]. Accessed August 2007), and so may not be strictly comparable with those for 1991.

d. UNESCO Institute for Statistics estimates based on its Global Age-specific Literacy Projections model, April 2007.

e. National or UNESCO Institute for Statistics estimate.

f. Data refer to an earlier year than that specified.

Source:

column 1: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007a. Correspondence on adult and youth literacy rates. May. Montreal.

column 2: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007a. Correspondence on adult and youth literacy rates. May. Montreal.

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column 5: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified.

column 6: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified.

column 7: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified.

column 8: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified.

column 9: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified.

column 10: UNESCO (United Nations Educational, Scientific and Cultural Organization) Institute for Statistics. 2007c. Correspondence on gross and net enrolment ratios, children reaching grade 5 and tertiary education. April. Montreal, unless otherwise specified

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