From Quality Improvement to Better Meta-Governance:
The Case of a Housing for Workers in Mexico
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Abstract
This paper explores the evolution in the definition of “quality” at the National Institute of the Found for Housing of the Workers (Infonavit). Infonavit is a Mexican organization created to collect a compulsory social security contribution aimed to finance low interest mortgages for private sector workers. In 2000, Infonavit began a deep transformation that included increasing the quality of service. However, the challenge of offering housing that provides quality of life to their owners required the coordination and induction of certain behaviors among a wide array of actors, including municipal authorities, private developers and beneficiaries. Therefore, service quality had to be reinterpreted beyond compliance with standards and client satisfaction in order to improve the coordination between public, private and social actors. Initiatives such as increasing information and transparency, offering nudges and articulating needs are discussed as means used by Infonavit to improve the housing sector governance (meta-governance). Infonavit is an example of how improving public services quality can also lead to better governance in policy areas by empowering the beneficiaries and sending the right signals to the private sector.
Introduction

Public sector reforms have embraced profusely the language of quality, especially since the 1990s. However, there has been a heated debate about the usefulness and adequacy of such concepts and their associated management techniques in the public sector (Graham, 1994 and Walsh, 1991). The adoption of a “costumer focus” has been controversial. Some consider that the introduction of approaches and techniques of quality management, inspired by private sector practices, can result in the hollowing out of the public service ethos (Parrado Díez and Ruíz López, 2010). Others consider that this is a false debate, as the notion of “client” does not substitute other aspects of citizenship, but only stresses that in the provision of public services, there are customers, consumers or beneficiaries, whose needs, demands and expectations have to be satisfied (Aguilar, 2009).

In practice, the introduction of initiatives aimed to improve service quality has often been the point of entrance to a wider vision of change in public service organizations. In many ways, aiming to achieve better client satisfaction or more robust processes have lead to efforts to improve the governance within a certain policy domain. In this sense, the relation between the public sector ethos and the introduction of quality management in reality is more complex than the referred debates tend to accept.

In this paper, the experience of the National Institute of the Fund for Housing of the Workers (Infonavit) with quality management is presented as an example of how the implementation of such initiatives results gradually in a wider understanding of what constitutes “quality” in the housing policy domain.

The National Institute of the Fund for Housing of the Workers (Infonavit) is a Mexican organization created in 1972 aimed to fulfill the right of workers to housing. Since the year 2001 it has made efforts to redesign its processes and increase its beneficiaries’ satisfaction with its services. However, the very success of the institute in implementing those changes has resulted in more ambitious objectives and to a wider interpretation of the public responsibilities of the organization. Therefore, the
introduction of quality management concepts and techniques pushed for the reinforcement of the public values of the institution and greater awareness about the need to achieve greater collaboration between state and non-state actors within the housing sector.

This paper is divided in three sections: the first deals with the different approaches to quality in the public sector from an international perspective. It argues that their limitations have prompted a search for strategies that allows to induce greater collaboration among different actors in a given policy domain. Here, the contemporary discussion about governance and the means to structure it (meta-governance) is presented. The second section presents the Infonavit’s case, stressing the different approaches to quality that have been adopted at different stages of the institute’s transformation. Particular attention will be given to a set of initiatives that have been successful in changing the patterns of relationships among the Infonavit’s beneficiaries, the public authorities and private actors of the housing policy sector. These initiatives aim at increasing information and transparency, offering nudges and articulating beneficiaries’ needs. Finally, some concluding remarks will be offered.

**From quality management to governance**

During the last three decades have seen a series of public sector reform initiatives that have been aimed at dealing with the perceived ailments of traditional public administration, characterized by its emphasis on the application of the rules and the establishment of closely regulated procedures, a fragmented division of tasks and fragmentation of units inherited from the mass production techniques (Fordism) and scientific management (Taylor, Fayol, Urwick and Gulick) and a by assuming Wilson’s politics – administration dichotomy between. The critics of this model considered that the government was an opaque set of inflexible, impersonal and inefficient organizations that were more concerned to satisfying their own ends than in delivering positive results to society, that is, public value (Moore, 1995). Even worse, some commentators considered that governments were a source of further
difficulties rather than a solution: the idea of “government failures” acknowledges the limits of public intervention in solving social problems and correcting the deficiencies of the markets (Weimer & Vining 1992). This implies that, as in the private sector, public organizations have to demonstrate to the citizens that are able to deliver greater in comparison with other forms of organizations or even in comparison with the alternative of non-intervention.

The New Public Management (NPM) style reforms were a response to these criticism. NPG has been focused on incorporating the needs and expectations of citizens in the delivery of public services and programs, by promoting competition within the public sector and the adoption of and post-bureaucratic forms of management and organization within government. As an administrative philosophy, NPM is based on two central assumptions: first, that the best way to allocate goods (public or private) is through competitive mechanisms, and second, that the differences between public and private sector while real do not impede the transference of managerial technologies from one onto the other, with the necessary adaptations (Hood, 1991). The NPM has two distinctive elements (Hood, 1994): the first, which has been called the marketization of public sector relates to the introduction of market mechanisms or the simulation of competition within the public sector. The later, managerialism, is understood as the introduction of post-bureaucratic forms of organization in the public sector, often under the influence of private sector experiences. These efforts, as indicated by Aucoin (1990), rely on different sets of justifications intellectual origins distinct but converging, not without tensions, within the NGP. The introduction of quality management in government has been associated with the managerialist stream of NPM, as it aims to transform the way public organizations are managed in order to improve their responsiveness to the citizen’s needs and expectations.

Initiatives aimed to achieve quality improvements in public services have often been the point of entrance to a wider vision of change in public service organizations. In many ways, aiming to achieve
better client satisfaction or more robust processes have open the scope of further reforms as public officials realize that internal efficiency and efficacy has limited impact on the well-being of people if there is no collaboration or coordination with other social and economic actors. Therefore, they are more aware of the needs to improve the governance of the policy domain within which they operate. In a way, reforms that successfully introduce quality management practices reach a point in which the understanding of the concept of “quality” changes and in some cases becomes even more challenging, evolving from complying with standards, to client satisfaction to improving the impacts of public action over the beneficiaries and on society as a whole.

**Quality management in government**

From the mid 1980s and especially during the 1990s many governments adopted the concept of ‘quality’ and ‘quality management’ as part of their effort to improve public services. While most of these efforts were found in local governments or specific offices, in some countries, such as Canada, Belgium, France, Portugal and the UK, there were centrally steered initiatives in this direction (Shand and Arnberg, 1996). The drive for quality has seen its most notorious examples in the creation of different indicators and league tables that are used to single out those organizations delivering poor quality service (Gaster and Squires, 2003). In Mexico, since the 1990 the federal government has sought to introduce quality certifications, models and standards in different agencies. Even that these efforts have been diffused worldwide, the basic definition of what is meant by ‘quality’ is very diverse. Aguilar (2009) and Bovaird (in Bovaird Tony and Elke Löfler, 2003) trace the different approaches to the concept that can be found within the quality management literature. They identify the following ways of understanding quality:

- Quality as “conformance with requirements”: this definition, associated with the pioneer efforts to control the quality of products in the manufacturing industries, requires a clear definition of the characteristics that the product must have. The main management activity in this case is the
inspection aimed at identifying deviations from desired standards (Aguilar, 2009, Moyado, 2010).

- Quality as “fitness for purpose”: this introduces the important idea that the compliance with requirements is a means to the end of making sure that the product serves its purpose or intended use. Therefore, quality refers to the efficacy of the product (Bovaird Tony and Elke Löfler, 2003).

- Quality as “capacity to satisfy or exceed expectations”: here the notion of quality does not refer to a set of objectively observed characteristics, but to the “subjective” assessment that the user makes of the product or service received: the experience of consumption. In the public sector, there is a potential tension between what the public wants and what it is possible to deliver under fiscal, legal and social constraints that characterize public management (Parrado Díez and Ruiz López, 2010).

- Quality as “the totality of properties and characteristics of a product or service that render it capable of satisfying certain needs, as it complies with predetermined requisites”: This definition tries to give a more comprehensive understanding of the dimensions of quality and of the role of the requisites in achieving it. This is the definitions included in the ISO 9000 family of norms.

The meaning given quality in practice depends in a large extent on the circumstances in which the initiatives are implemented and the causes that motivated their adoption. There are several reasons for the adoption of quality management in the public sector (Shand and Arnberg, 1996):

1. Resources and budget constraints;
2. A more demanding public that expects a higher degree of involvement in public services design, provision and assessment;
3. Need for a more responsive and efficient public sector;
4. Pressures to improve the legitimacy and transparency of government’s actions;

5. New technological possibilities to improve the quality of services;

6. Changes in the private sector management theory that are considered transferrable to the public sector.

Not all efforts to introduce quality management respond to the same pressures. It has been frequent that the main driver of such reforms has been the search for more efficiency and to control public expenditure. In cases such as the reforms in the UK, the references to quality during the Thatcher administration were intertwined with the idea of “value for money” (Kirkpatrick and Martinez Lucio, 1995, chap 5). In many countries, the efficiency drive was no responsive to the demands of the public and was damaging the morale of the public servants (Pollit and Bouckaert, 1995). Therefore, the concept of quality was reinterpreted as a means to give more voice to the clients and to take their concerns into account in the service design and delivery (Massey and Pyper, 2005). The idea was to offer more information to the costumers and, if possible, giving them some freedom to choose their suppliers (Turton, 1996). In this sense, this approach was closely linked to the idea of reconstructing the public confidence in government. Again, the British example can be illustrative. The Prime Minister, John Mayor, introduced the Citizen’s Charters initiative that made public the service commitment to meet certain quality standards and to provide complaint and compensation procedure when something goes wrong. In spite of the widespread use of these Charters in the British central and local governments, they were criticized because of the lack of consultations, as they usually put more attention to the suppliers needs that to the client’s expectations (McGuire, 2001). The Mexican experience with such Charters during President Vicente Fox’s administration was very similar.

Other example is the tendency to certify processes in the public sector under international norms such as the ISO 9000 series. In Mexico, during the 1990s and the 2000s there was an explosion of
certification exercise. However, most of them were focused on back-office processes, with little participation of the users (De la Cerda Gastélum and Morales García, 2001). For these reasons, in many cases governments have made further efforts to incorporate the views of the costumers in a more systematic way, such as regular surveys and consultation mechanism. For example, in 1997 the new labour government in the UK re-launched the Citizen’s Charters with a stronger focus on giving costumers a voice. In this spirit, between 1998 and 2002 a People’s Panel was set up, consisting in a group of 5,000 informants representative of all sections of society that were regularly consulted over the quality of public services (Massey and Pyper). Responsiveness and accountability to costumers has been increased in many developing countries via participatory budgeting, monitoring and evaluation (Goetz and Gaventa, 2001). This has been especially important in the case of vulnerable and poor communities (Ayeni, 2000). A well-know example is the introduction of Citizen’s Report Cards in several Indian cities (Bures and Torres Moreno, 2001).

However, it is argued that many of these initiatives have been implemented in a disjointed fashion, that is, in a service-by-service approach, that has lead to a further fragmentation of the efforts of different public entities. Even more, the definition of quality needs to be holistic, collective and intergenerational in the public service. It has to deal not only with the individual costumer, but with the impacts that one generates in a whole community; with present beneficiaries and future ones (Gaster and Squires, 2003). Therefore, setting standards and measuring the performance of an isolated public office may not be adequate to grasp the complexities of solving public problems and satisfying public needs, but may even hamper the achievement of more general policy goals that usually require the collaboration of a wide array of actors and organizations. Therefore, the idea of public-private partnerships and of promoting more participation of civil society organizations in service delivery has been a growing concern in recent years in many countries.
Summing up, it has been argued so far that idea of ‘quality’ has been interpreted differently according to the contexts and challenges facing particular governments and public organizations. In general, ‘quality’ has tended to be defined in two ways: as conformance to standards and costs reduction, when it has been applied as part of an efficiency driven reform, or as “responsiveness to customer needs and expectations”, when the aim is more closely related to improving the legitimacy and efficacy of public services. However, when the intention is to go beyond the “qualities” of different public services or organizations towards a more general idea of efficacy that can involve diverse programs and organizations, the need to adopt a collaborative approach appears more evident.

The idea of coordination and collaboration within networks goes well beyond what is normally included within the idea of quality management. However, the drive to experiment with such arrangements is frequently a result of the experimentation with internal quality management systems that find their performance constraints in the attitudes, behaviors and expectations of external actors and organizations. Given the complexity of contemporary social systems, it is increasingly difficult that a single organization may have the resources, power, knowledge and legitimacy necessary to achieve its goals by itself. Therefore, even when quality management systems are effective and lead to an increase in performance in a given agency, the policy results and the degree of the public satisfaction may still be lacking. Those same systems may then become a platform that sustains the strengthening of the bonds between the organization and other stakeholders. As it will be discussed later, the case of Infonavit illustrates this.

**Meta-governance and a broader definition of quality**

Alongside the NPM reforms, there has been a growing consensus around the idea that governments around the world lack the necessary resources and skills, or have lost control over key socio-economic variables, required to address increasingly complex issues that dominate the public agenda.
A first wave of reforms during the 70s and 80s was aimed at reducing the scope of state and government involvement in different activities by means of privatizing public assets and deregulation. However, there were limits to what could be “cut” or “rolled-back”, because many government functions continues to be necessary and socially demanded and also because the creation of more liberalized markets came to demand stronger regulatory institutions to handle the possible negative effects of market failures.

The alternative to paralysis is then to consider that in many cases the solutions require more intense relations with other social actors beyond the traditional forms of command and control. Hence they seek to move towards new forms of governance that leverage the resources, knowledge and social potential of different organizations in the public, private and non-for-profit sector. According to Aguilar, governance transcends the government and refers to "process by which a society steers, rules and manages itself, meaning essentially the process by which government, private corporations, civil society organizations and citizens interact to define, agree and decide on their goals of common value and on the organizational forms, kind of resources, and set of activities, which are necessary and suitable to successfully carry out the chosen goals. [It is a] steering process by which the sense of direction of society and the social capacity to carry out public intentions are built and defined” (Aguilar, 2011, p. 5).

In other words, governance is the set of interactions in which government, private sector and civil society involved in order to solve public problems and create new social opportunities (Meuleman, 2008). On the one hand, relating the role of civil society, governance highlights the importance of relations of solidarity and reciprocity, based on ties of trust that constitute the "social capital" that facilitates collective action and that is a key factor to attain economic productivity and civic institutions (Putnam, 1992).¹ On the other, markets with well-defined property rights and properly regulated, allow for social decision-making and decentralized needs satisfaction, and reduce the costs and distortions of

¹ Social capital is not only an element which makes it more productive natural capital, intellectual and economic, but that is the key to the survival of many vulnerable and marginalized communities. See Lomnitz (1975).
central planning mechanisms and of traditional command and control government styles (Pierre and Peters, 2000).

The concept of governance allocates a fundamental role to the State, that of "steering" of society, and emphasizes its role as a source of property rights and rule of law, facilitator of inter public-private sector relations, and as an agent that manages social risks. While the coercive powers of the state remain a fundamental tool, the emphasis is more on achieving a balanced mix that includes "soft" approaches to steering, such as persuasion, dialogue, negotiation, among others. In this sense, the state is seen as not only as capable of achieving vertical or hierarchical integration of social actors (control and social control), but as a broker that fosters horizontal collaboration to promote collective action. In other words, State conceived as doubled faced, as a coercive agent and manager or articulator node network actors.

Additionally, there the need for public administration to act with full awareness of the unstable, competitive and even threatening environment which public organizations operate and have to achieve their mandates goals. Effective governance therefore requires governments to be able to manage their environment successfully (Aguilar, 2006). That is, it realizes that to achieve government goals is not enough commitment, political will and efficient management of internal resources (Bazaga, 1999). Terms such as “third party government” (Salamon, 1995), “partnerships” (United Nations, 2003), “inter-organizational forms of government” (Hanf and Scharpf, 1978) or “public policy networks” (Marsh, 1998) have been used to convey the idea of a growing dependence of governments on non-state actors in dealing with the complex policy problems of our time. The idea of “new” governance as a particular mode of governance characterized by structures and patterns of relations based on reciprocity, dialogue and resource sharing has been recurring in the literature (Rhodes, 1997, Kickert and Koppenjan, 1999).
and Kooiman, 2003). This does not imply that this new governance results in a perfect symmetry of influence and benefits within the network’s participants (Jessop, 2003).

In this context, meta-governance is understood as “network structuring”, that is, as activities aimed at establishing rules, procedures, incorporation processes and other patterns that allow “managing” the interdependencies among social, political and economic actors, in order to achieve common or public purposes (Kjær, 2004). In relation to this, Peters (2010) defines meta-governance as “the governance of governance”, that is, as the actions required “to provide direction to the administrative system, but to do so through mechanism that maintain the virtues that have been produced by delegated and devolved forms of governing, while providing central direction and control” (p. 37).

For other commentators, meta-governance has a more ample meaning, and refers not only to the management within networks, but to the combination of different means of social coordination and steering in order to achieve the desired goals. Societies have at least three “pure” coordination mechanisms (Lechner, 1997): political coordination (power, compulsion, hierarchies), market coordination (bargaining, freedom of choice, exchange) and social coordination by means of networks (social capital, trust, reciprocity). In reality different combinations of these elements are present in particular societies and in different moments of time, giving way even to hybrid forms of governance (Meuleman, 2008). In this sense, the governance “regime” (Hyden, 1992), that is, the combination of markets, hierarchies and networks that characterize a policy domain or an entire country can be also subjected to certain forms of “management”. For example, governments can alter the “constitutional” settings in order to empower certain actors in relation to others (Kjær, 2004). The alteration of the institutional rules that establish the borders and patterns of interaction within a policy domain can be seen as an exercise of meta-governance. In this context, meta-governance is understood as “a means by which to produce some degree of coordinated governance, by designing and managing sound combinations of
hierarchical, market and network governance, to achieve the best possible outcomes from the viewpoint of those responsible for the performance of public-sector organizations” (Meuleman, 2008, 68).

Therefore, meta-governance aims to achieve a productive equilibrium between control and autonomy between the participants in the governance regime and to avoid “governance failures”.

In relation to the specific meta-governance strategies available to governments, the literature has offered substantial contributions in relation to the management of networks (Bardach, 1998, Hay, 1997, Agranoff, 2007, Kickert and Koppenjan, 1999). Other authors have focused on how to improve governance in a more general way (Peters, 2010). Here, the focus will be on three specific tools of meta-governance within a policy domain. These are:

- Transparency and overcoming asymmetry of information: asymmetry of information refers to a well known market failure in which a party in an exchange situation has more information about the characteristics of a good or service than the other and, therefore, has an unfair advantage. This results in markets that cannot allocate resources efficiently and increased transaction costs (Weimer and Vining, 1992). It can also become a government failure, as bureaucrats have more information about the real costs and features of running public services and, therefore, can either “increase their budget or organizational ‗slack‘” (Horn, 1995, p. 90). Even worse, the asymmetry of information can open the way to arbitrary decisions from public officials in particular regarding vulnerable or poor individuals as they are unaware of the formal procedures or of their rights. This can result in corruption and unfair treatment. Offering transparent information to the actors within a policy domain can, therefore, improve the operation of markets, but also reduce waste of public resources and increase probity. The Citizen’s Charters, for example, can improve the accountability of service provider towards their beneficiaries as they make public the standards to be met and give complaint and redress mechanisms.
Transparency therefore can be a means to induce better interactions between governments, private and social actors, in order to improve their collective results.

- Offering nudges: Thaler and Sunstein (2009) have adopted the term “nudge” to refer to “any aspect of choice architecture that alters people’s behavior in a predictable way without forbidding any options or significant changing their economic incentives”. Choice architecture, these authors propose, is the art of presenting or offering alternatives in a way that helps the decision-makers to take the alternative that improves in a greater extent their welfare, by reducing the cost or complexities of such decisions, but without using any means of compulsion. Offering nudges does not require “forcing” the actors to behave in a certain way as they help them to make better decisions on their own. Better decisions can results in better interactions or more productive relations among those actors. Examples of improved governance by means of nudges is the introduction of “default” organ donation laws that assume that, if not stated otherwise, the people give permission to use their organs when they die.

- Articulating needs: McGregor Jr. (2000) argues that organizations survive when they are able to meet their customers, consumers, clients or citizen’s needs. However, he explains, those needs can be “articulated” (when the recipients are aware of the need, they “feel” it, and they know there is a viable way to satisfy that need), or “unarticulated” (when the recipients do not know they have a necessity or, even when they are aware of their needs, they do not know that there is a viable way to meet it). Articulating needs, that is, rising awareness about certain necessities and the means to satisfy them, can improve governance in a policy domain. For example, the introduction of car insurance within the cost of the road’s tolls has a positive effect in dealing with the costs of driving accidents, as it compensates for the lack of insurance of many drivers and, therefore, reducing the negative externalities of such behavior on other road users.
The Infonavit experience is a good example of how a public organization has adopted a series of reform initiatives that have evolved from the introduction of quality management concepts and techniques to the incursion in improving the governance in the housing sector in order to offer better results to its beneficiaries. The next sections describe the case and the approaches adopted since the year 2001 to the present day.

Quality and meta-governance at Infonavit

Background

The 1917 Mexican Constitution included the provision that the enterprises with more than 100 employees were responsible for giving their workers access to adequate housing. However, this provision was not enforced until 1970, when reforms to the labor legislation were introduce with the opposition of the business community. After some negotiations between the government, the unions and the employer’s chambers, the creation of a special Found that would be financed by a contribution from the employers equating 5% of the wage of each worker was agreed. The Fund is used to offer mortgages to the workers and it is administered by the Infonavit, that is an organization created by public law but that is governed in a three partite way, by representatives of the employers, the unions and the federal government. The Institute is autonomous and it does not receive public founding but has fiscal authority to collect the 5% contribution. This represents in itself an early example of a “new” governance approach to dealing with public issues.

Nowadays, the Institute accounts for 60% of the housing credit market in Mexico. However, during many years the effectiveness of the Infonavit faced several problems ranging from incompetent

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2 This section draws heavily on a research project coordinated by María del Carmen Pardo and myself during the years 2006 and 2010. The possible deficiencies are of my sole responsibility.

management to corruption (Pardo, 2010). It also lacked a clear strategic vision and suffered from short-lived leadership. More important was the resource drainage due to lack of capacity to assure the repayment of the credits allocated, the systematic practice among private firms to avoid paying their contribution to the Housing Fund, and the very high inflation rates that characterized many of the years between 1980 and 2000.

In 2001, Infonavit began a process of deep transformation that included, among other initiatives, the introduction of quality management techniques and the intensive use of information and communications technologies (ICTs). Even more, Infonavit decided to focus its “core business”, that is, on allocating mortgages, and decided to contract-out other collateral activities such as property value appraisals and collecting bills.

The political circumstances were a facilitating factor, as there were expectations of important changes in the public sector after the arrival of President Vicente Fox of the Partido Acción Nacional (PAN) to the presidency, ending the seven decades of political hegemony by the Partido Revolutionario Institucional (PRI). A new management team arrived to Infonavit sponsored by the new president and with the support of the Institute’s Assembly. The new General Director, Víctor Manuel Borrás, was a former head of the mortgages division of the second largest bank in the Nation. However, deeply rooted interests from workers unions affiliated to the PRI, and some sector of the business community were not convinced of the need for change at Infonavit and considered that the arrival of a more business-like government could result in the privatization of the Housing Fund.

**Introducing quality management at Infonavit**

The new management at Infonavit had a mandate to consolidate the capacity of the organization to allocate mortgages, especially amongst those workers with smaller incomes. The new government established a target of financing and constructing 750,000 unit per year. That target required a substantial increase in the Institute contribution to the overall housing policy, as the Institute had a 73%
market share in the mortgages sector, both public and privately sponsored (Infonavit, 2006). At the same time, there was the need to preserve the institution’s financial viability so that it would not experience the sort of crisis that happened in the past.

A diagnosis of the Institute’s services was carried out in 2001 that identified problems such as lack of clarity on the necessary requirements to perform a procedure, which resulted in several visits to the Infonavit’s offices by its beneficiaries. This got worse as the queues in local and central offices became endless and beneficiaries interested in applying for a house loan were loosing an entire workday (Borrás Setién, 2006).

Additionally, it was necessary to improve the way mortgages were allocated in the different states of Mexico. The Institute operates with local offices (delegaciones) and attention centers in different cities of the country. Upon the arrival of the new management team, it was found that there were considerable differences in the way state offices operated. Indeed, there were no service standards or formally defined processes, but the problem went further: the requirements to complete a procedure showed wide differences from one place to another (Borrás Setién, 2006). Therefore, it became necessary to centralize many of the functions that were formerly carried out independently at local offices as a way to standardize the operation and to allow the quick adoption of new systems and management models. Additionally, the excessive discretion in performing those activities was put under control. The process generated tensions between local and central offices, but in general, it achieved its objectives (Prieto Muñoz, 2006).

It was also necessary to rethink the way in which mortgages were allocated, since between 1996 and 2003 they were granted by ways of annual calls. The number of available credits was determined based on the established target, the supply of available housing and the Institute’s funding capacity. In order to participate in the calls, the beneficiaries had to comply with a certain score determined in accordance
with criteria such as their salary and job stability. The process was too complicated, the necessary
information was little-known and of difficult access. These features caused credit managers or “coyotes”
to demand money from beneficiaries in exchange for orientation (Infonavit, 2006). This system,
additionally, prevented beneficiaries to request a credit out of the time periods defined in the call, which,
in turn, hindered the possibilities to get housing.

The most important change in this regard came about in January 2003, when the credit
application process became permanent, so as to avoid the under-utilization of the organizational capacity
in several periods of the year and the excessive workload in others. Nowadays, a credit application
procedure can be initiated any day, and the only constraint for its attainment, once all requirements are
met, is the availability of financial resources (Infonavit, 2006). The design and operation of a new
Model of Credit Creation (OCI) was important to achieve the required changes. This model sought to
make the credit granting process more efficient and transparent, and eliminate, as far as possible, the
handling of paper documents, as well as integrate the actions of all related actors. The design and
implementation of OCI focused on the needs of users – beneficiaries and external actors – to improve the
service offered by Infonavit (Infonavit, 2006).

The implementation and operation of above-mentioned model increased the service demand
beneficiaries and also from subcontractors belonging to so-called “Extended Infonavit”. To meet this
growing demand without triggering transaction costs, a series of services was designed that were later
integrated into the scheme denominated “attention channels” (Infonavit, 2007). Although there had been
some efforts to improve the service, like the creation of Infonatel (a call center), and the institutional
website, the available technology was inadequate to offer a quality service. For instance, 52% of calls at
Infonatel were not taken because the line was “busy”, and 6% of those who called hung up or
“abandoned” the call when they didn’t get an answer from the system (Infonavit, 2007). Having access
to the website meant carrying out an administrative procedure with the labor union to which the worker belonged in order to obtain a password.

To face these challenges, a two-fold strategy was adopted. On the one hand, customer service at local offices was to be strengthened with the implementation of a new administration model: the Infonavit Service Centers (Cesi). On the other hand, the use of alternative channels was to be encouraged. Among these channels were the *Infonatel* call center, the website, and the recently created interactive kiosks.

- **Infonatel**: the operation of the call center was reorganized in 2001, concentrating the operations in one locality and expanding it to 40 working stations and 48 staff members. At first, it was only possible to request information, and no transactions were possible. However, the installed capacity was surpassed and successive increases in personnel as well as the outsourcing of external staff were required (Infonavit, 2007). In 2004 the system was simplified in order to allow borrowers to consult the information most frequently required in the automatic telephone response system, which diminished the workload for telephone advisors (Infonavit, 2007). In 2005 the range of available services at Infonatel was expanded to include extensions, notices of suspension and retention, mortgage cancellations, and house deeds requests (Infonavit, 2007). The importance of the role Infonatel has played in achieving the Institute targets is undeniable. With 100 advisors, in 2006 Infonatel processed 20,000 calls a day, and even reached 40,000 in peak days (Infonavit, 2007).

- **Website**: in 2002, the website was incorporated into the model of alternative channels. It was therefore necessary to transform its function, so that it could shift from providing information to offering services electronically. Different sections were created in the website addressed to workers seeking a mortgage, to those who had already a loan, and to those who had already
repaid their credit. The improvements resulted in a significant increase of the visits made to the website: between May 2002 and December 2005, the website received more than 200 million visits, of which more than eight out of ten recorded a transaction with the Institute, and a little more than 15% looked only for information. Later, in 2006, it was possible for users to consult data on their account in the Institute by means of SMS messages.

- **Infonavit Service Centers (Cesi):** to improve the quality of attention and to reduce response times, in July 2001 the “Project of Service Improvement” was initiated. As a first step, a diagnosis of the problems faced by customer services offices was carried out. A national representative sample of the problems faced by these offices was selected. Among them were: lack of quality standards in service delivery, deplorable condition of infrastructure and lack of suitable working tools to provide quality services (many processes were carried out manually). The situation was aggravated because the previous mortgage allocation model only considered the receipt of applications for two days a year. Based on these results, the new attention model was designed and was named “Infonavit Service Centers” (Cesi). Thirty-eight service processes were designed, giving priority to eliminating duplicated functions and bottlenecks. Likewise, aspects related to customer service and assessment were decentralized (Infonavit, 2007). Before generalizing the Cesi model across the country, a pilot project was carried out. The model was subsequently expanded to other five locations in Mexico City, and later to other states in the Mexican Republic. The assessment “confirmed the economic and social cost-effectiveness of Cesi, resulting from savings in the Institute’s operations, as well as savings in time and inconveniences for beneficiaries” (Infonavit, 2007).

- **Interactive kiosks:** in 2001, the possibility of finding other attention mechanisms to liberate the workload in service centers was analyzed, so that simple queries and transactions could be
solved quickly. In 2002 a pilot program denominated Interactive Kioks was implemented, which consisted of a computer with Touch Screen technology and multimedia capacities, through which inquiries and simple procedures could be carried out (Infonavit, 2007). The results of the pilot project were favorable. The system was described as “simple and friendly”, and the information was considered “relevant, clear, practical and appropriate”. It was also confirmed that the kiosks promote honesty and favor transparency (Infonavit, 2007).

In May 2005, the Coordination of Channels of Attention was established with the aim of unifying the strategy of all attention mechanisms in the Institute in order to “constantly increase users’ levels of satisfaction” and generate the necessary inputs to implement continuous internal improvement processes, through centralized inspection of complaints and suggestions (Infonavit, 2005).

In general, the changes introduced between 2001 and 2004 gave way to a more efficient and predictable organizational performance, which allowed to reach the mortgage allocation target every year. The strengthening and creation of new information and communication systems was particularly useful.

Nevertheless, these efforts met their limit as they were fundamentally centered on increasing the capacity of internal processing, cost reduction and compliance with standards of processes and services determined by needs of transparency and standardization. Though the language of quality was profusely adopted in the Institute, it was understood mainly as “compliance with requirements” and “waste reduction”.

The first problem is that studies of user perceptions on the services offered by the Institute showed varying levels from year to year between 2001 and 2005 (IPSOS-BIMSA, 2005). This can be attributed to some extent to the fact that users experienced periods of learning and adaptation. An important fact, however, is that the valuation of housing that is possible to acquire with the support of

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4 The screen displays a character named “Captain Right”, who guides the user in a friendly-experience.
Infonavit presented little change in those years, i.e., it had a small result on the “subjective” quality referring to access to decent housing.

On the other hand, in terms of how satisfied the beneficiaries are with the houses they purchased with an Infonavit mortgage, figures remained relatively stable, with a percentage of beneficiaries satisfied with their houses between 61 and 65, while the figure for those with little satisfaction or no satisfaction at all have fluctuated between 25% and 17%, though these figures show a downward trend over the years. Finally, in 2005, in relation to customer service, around a third of respondents assured that they had no problems, while between 10% and 15% complained about the staff’s attitude, and between 7% and 16% did so about the lack of information to obtain a credit (IPSOS-BIMSA, 2005).

At this point, a paradox surfaced: as the capacity of the Institute increased and the access to its mortgages was made easier, that caused that the beneficiaries in many instances rushed to buy a house that may not be adequate to their needs. There were many cases in which the housing complexes were too far from the main population centers or from the workplace of their new owners, with insufficient transport or urban infrastructure such as schools, markets, etc. Even worse, many of these housing complexes were too crowded and lacked common open spaces or parking spaces, among other features. In some cases, the housing units were left abandoned and the credits defaulted as their owners find no value in keeping them. Therefore, the increase in service quality was generating an inadequate housing supply and was not helping the beneficiaries to make the right investment decisions.

Hence, the institution began to place greater emphasis on the perspective of the quality of life to which beneficiaries access upon obtaining housing through the Institute. Therefore, managing quality processes and adherence to standards and goals only was insufficient; it was required to have an impact on the behavior of both housing suppliers and Institute’s members.

**Meta-governance at INFONAVIT**
Shortly after President Felipe Calderón (2006-2012) took office, Infonavit’s General Director was ratified in his position, allowing the continuation of efforts to reform the institutional management. Borrás considered that the modernization process should be linked not only to the improvement of core processes and activities, that is to say, to the operative aspects of mortgage granting and contributions collection. Henceforth, both Infonavit’s mission and vision, as well as its internal daily operations, would be aligned with a broader dimension of housing development in the country, related to the improvement of workers’ welfare. Specifically, the vision that affiliated workers, “above all the ones with lower income, satisfy their housing and retirement needs, being able to acquire, along successive stages of their lives, the house that best suits their interests and possibilities” was proposed (Infonavit webpage). A stronger commitment to the housing quality which workers obtain by means of the Institute’s mortgages was generated. In this sense, quality improvement not only refers to procedures and services to get a credit, but also to replacing previous practices that implied the subjection of the worker’s needs and opportunities to decisions made by other actors, such as civil servants of the Institute, housing developers, and local governments, among others, in order to shift to a process in which the worker becomes the central actor in the decision about his own house, so that he recognizes that it has quality and it represents a patrimony both for his and his family’s future.

Infonavit focused on developing information and decision tools to monitor the quality of buildings and housing complexes. The basic proposal of these changes was the creation of a new market structure that stimulated competition and that allowed workers to access to better housing in adequate environments. Moreover, Infonavit seeks to constitute itself as an active player in the discussion on urban development in the country, especially by trying to have incidence over planning of the growth of

5 http://portal.infonavit.org.mx/wps/portal/EL%20INSTITUTO/Acerca%20del%20Infonavit/Direccion%20Sectorial%20de%20Trabajadores/Mision,%20Vision,%20Objetivo/ut/p/c4/04_SB8K8xLLM9MSSzPy8xBz9CP0os3hnd0cPE3MfAwODAFdLAyM_FxOvAGcfA3dXA_2CbEdFAKCFlvM/
the most populated and important cities, taking advantage of its dominant position within the housing financing sector in.

As a result of these considerations, in 2008 a new mission and vision statement were adopted, with deeper emphasis on quality of life and sustainability. These changes meant that Infonavit understands quality in a wider way and, that in order to achieve it, the Institute must get involved in the management of networks and behaviors of a wide range of actors within its sector of activity. Some examples of how Infonavit has tried to create a new meta-governance among actors and institutions of the housing sector will be are:

Reducing corruption and transparency: while corruption was one of the main complaints by beneficiaries in the past, it has been significantly reduced by introducing standardized and automatic procedures to allocate mortgages. As to opinions on the ease with which someone can learn of the requirements to obtain a credit, 66% of beneficiaries in 2005 agreed with it being simple, in contrast to the figure for 2001, which was of 54%. Among those who had access to a credit from the Institute, 75% of the respondents in 2005 considered that it was simple to know the requirements, while in 2002 the percentage reached 72%. Most of the three consulted sectors – employers, affiliated, and those who had been granted a credit – denied the necessity to give money illegally or to be acquainted with someone from the Institute to obtain a housing credit (IPSOS-BIMSA, 2005). Transparency was also important for the housing business community, because they had greater certainty that the mortgages were not unduly benefiting some of the competitors in detriment of others. The publication of the Institute’s five-year mortgage allocation targets by state also lead to better investment decisions by private developers that made possible to have the necessary supply of housing: with more information about the scale of the funds to be made available, there is an incentive to produce the necessary amount of housing units as there is more certainty about the size of the demand for the following years in each region.
Offering nudges: by delivering online information about the quality of the housing offered in the country and the services surrounding the developments, such as public transport availability, nearby markets, schools, etc., the beneficiaries looking to buy a house are nudged to not only considering the price of the property but also other factors that may affect their future quality of life. This in turn promoted that builders consider good locations for their developments and the provision of quality environments within and around them.

In this sense, the most important tool is the Index of housing quality (Icavi), proposed in early 2007, as a mechanism that assesses the quality of houses available to be purchased with credits from Infonavit, as well as to identify the best residential complexes in the country in terms of location, services, urban facilities and price (Infonavit website). The Icavi took into consideration the preferences of beneficiaries who were granted a credit, obtained by means of a survey. The ICAVI considers 1) property legal security, i.e. the property has been registered in the Public Registration of Property; 2) structural security, i.e. compliance with local and state construction regulations; 3) services, such as electricity, drinking water, drainage, and sewer system; 4) habitability, i.e. the house has different and defined spaces, as well as adequate lighting and ventilation; 5) commercial value, i.e. the property has an valuation carried out by a professional registered with an authorized Valuation Unit; and 6) the quality of construction, i.e. the property has quality work, according to the criteria set by a specialized company licensed by the Institute. In this sense, the basic 60-point score can be improved by private housing developers up to a maximum of 100 points, as additional features are met, such as quality insurance, phone service, number of bathrooms, parking spaces, natural gas installation and additional constructed areas. Moreover, the characteristics of the residential complex are also evaluated. These include road material, telephone network, type of security service, pluvial drainage, sidewalks material, road signals.

as well as type of lighting system, special installations (Internet, for example), natural gas supply, and garbage collection. Concerning urban surroundings, the evaluation considers proximity of transport service, location of markets, churches, transport stations, banks, schools, parks and gardens, as well as public squares and hospitals.

Additionally, close work was done with the construction industry (Housing Fund of the Institute of Security and Social Services for State Employees [Fovissste] and the Federal Mortgage Society [SHF]) to create a Single Housing Register (RUV), that seeks to revert the information dispersion and the need for developers to register their offer in each agency with different guidelines and regulations. With the implementation of the RUV, the registration was simplified allowing the standardization of the information on the whole housing sector. The register is updated electronically by housing developers in the website www.micasa.gob.mx, with access 365 days a year. Besides reducing costs and administrative procedures for developers and promoters, the register will also contribute to maximize the efficiency of the housing market. The Register began its initial phase of operations in October 2006. From this initial effort, it was possible to generate a Geographic Information System (SIG)\(^7\), established as a homogeneous database, online and geo-referenced with satellite photos. It offers information to both housing developers and the general public on:

- Registry of housing supply by state and municipality.
- Characteristics of supplied housing: price, surface, bedrooms, type of housing.
- Characteristics of the offer: location, proximity to facilities (access to roads, markets, churches, educational centers, shopping centers, among others).
- Historical index of housing quality in the municipality.
- Contact information.

\(^7\) Visit at http://sig.infonavit.org.mx/SIG/
The SIG aims to facilitate developers’ investment decisions, allowing them to estimate the potential demand in each municipality (calculated on the basis of beneficiaries that live in the municipality that have not used their credit) and market saturation in different segments. Likewise, SIG offers potential buyers information on the precise location of available houses and their facilities (schools, hospitals, public transportation routes, etc.). Every developer’s evaluation is added to the system, so that geographical and price comparisons between different housing options can be done.

As for municipalities, who are responsible for territorial planning and the creation of reserves for the development of spaces for housing construction, Infonavit is implementing a Program on Municipal Competitiveness in Housing (PCMV), to ensure a more orderly process of urbanization in which houses are built in appropriate environments. Based on a scheme that contemplates four dimensions, the program evaluates the main factors affecting housing sustainability and in which the municipality is directly involved: habitability, competitiveness, management and good governance, and municipality’s fiscal reliability (Pérez Orozco, 2009). According to the results of this evaluation, municipalities are classified into two groups: sustainable and non-sustainable (Infonavit website). When a municipality is classified in the sustainable group, the Institute collaborates with it through the allocation of incentives, such as the program “Payment of Property tax through Mortgage” (with which local authorities receive the payment of the property tax through the payments workers submit to Infonavit) (Cambio de Michoacán, 2009). When a municipality is classified in the non-sustainable group, Infonavit develops an action plan to address the issues in which problems or opportunities for improvement have been identified.

**FIGURE 1: PCMV EVALUATION CRITERIA**

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Articulating needs: in some instances, the Institute has identified needs that the beneficiaries may not feel or be aware of and has made efforts to incorporate them in the definition of its services. For instance, Infonavit has created a new model of “social collecting”, that incorporates in the calculus of the mortgage payments an unemployment insurance and others means of supporting families, without recurring to foreclosures. Making sure that the repayment of the allocated credits is obtained is still Infonavit’s most controversial activity. In several local states, mass media has covered the discontent of civil and labor organizations that question Infonavit’s collecting practices. The main criticism is that workers with that incur in long defaults (more than 24 months), are eventually evicted from their homes by law firms hired by the Institute. In response to these criticisms, the social collecting model was developed to allow greater flexibility in debt restructuring and to give preference to the recuperation of defaulted loans and preventive actions over judicial execution. It even has developed a job-finder service to reduce the period that the beneficiaries of a mortgage remain unemployed. This change in approach is explained by the General Director:

We were highly successful at decreasing defaulted loans because we were finally collecting mortgages repayments. But we ran into a problem: the society didn’t like the way we collected debts. People told us: “you cannot collect debts the way a bank does; you are a social institution, so you should collect in a different manner and consider particular critical cases”… There were problems and protests at the time… Since then, we began to evolve to social collecting, which is basically paying attention to people’s needs… (Borrás Setién, 2009).
Social collection is based on providing sustainability to the mortgage allocation, considering that people will face good and bad times that will affect their paying capacity, particularly in relation to their permanence in a job. Thus, credit is calculated in such a way that it allows more flexibility to renegotiate the terms of the mortgage in case of difficulties. It is also a matter of rewarding the beneficiaries that regularly comply with their obligations. Under this approach, the Institute currently offers approximately 40 restructuring options for beneficiaries that have problems paying back, including extending the repayment period or granting grace periods (Álvarez Varela, 2009).

Another example of articulating needs are “green mortgages”, that consist in a bigger loan for properties that have energy saving devices that reduce utilities billings. This aims to offer a better quality of life, save money from electricity, water and gas bills and contribute to environmental conservation. In Mexico, the green technology industry was underdeveloped at the moment of launching the project, so the Institute had to make an important effort to promote the advantages of using eco-friendly housing, not only among its beneficiaries, but also among housing developers, who faced a market with little demand for this kind of housing. The additional amount of money considered in the credit is compensated over time by savings from electricity, water and gas bills. The installed equipment is approved by various agencies specialized on energy and water savings, which means that the equipment is, in consequence, guaranteed, durable, and manufactured with high-quality materials. The maintenance of these ecological facilities is simple and inexpensive, and it does not represent an additional cost to the family budget. (Infonavit website)⁹. As a result, the disposable income of the

⁹ [http://portal.infonavit.org.mx/wps/portal/OFERENTES DE VIVIENDA/Cual es tu actividad/Desarrollar vivienda/hipotecaveerde/lut/p/c5/04_SB8K8xLLM9MSSzPy8xBz9CP0os3hnd0cPE3MfAwMLfwsLAYyM_1wAXIxENg0BHY6B&JG5i2MCur08hnnNT9SP1o8wRqgwXCX2BqixMvAKcfQycLY30i3NS0xOTK_ULciPK8x0VFQHs9Skg/dl3/d3/L0USklna21BL0IKakFBRXIBQkVSQopBjSEvNEZH3NvMFZ2emE5SUfNiS83X0NHQUg0N0wwwMDBQRTkwmk5ENEpQQ0wwQzkyL2VGMTZyMjY0MDAwNw!!/?WCM_PORTLET=PC_7_CGAH47L000PE902ND4JPCL0C9200000_WCM&WCM_GLOBAL_CONTEXT=/wps/wcm/connect/infonavit/contenidos_infonavit/seccion_oferentes_vivienda/]
household increases, making less probable that it will incur in default and allowing it to invest in the maintenance of their property that results in the preservation of its value. Therefore, both, the beneficiary and the Institute gain.

**Conclusion: From Processes and Systems to Meta-governance**
The adoption of the concept of quality in the public sector was important not only because it promoted a greater awareness from public officials about the needs and expectations of their stakeholders, particularly of their customers, but also because it allowed a shift in the discussion of public sector reform from spending reduction and control towards the need to meet social needs and expectations. The capacity of public sector organizations, not only their size, was now the focus of attention. However, this change in approach was a result of finding the limitations of previous reform initiatives.

The Infonavit case allows identifying this evolution of the idea of quality within an organization that was successful in achieving better performance. The success, and not the failure, was the driver behind adopting increasingly wider understanding of quality: in a first stage, the need to make the organization more efficient and capable of managing a greater work load resulted in a focus on process redesign and a definition of quality as “compliance with requisites”. After successfully achieving greater standardization and eliminating bottlenecks, the efforts gravitated around the need to offer new ways to interact with its beneficiaries that, while reducing the cost of service, also allowed a greater satisfaction of different stakeholders. Therefore, quality began to be defined as “meeting client’s needs and expectations”. One again, the success in improving the customer satisfaction revealed that the impact of the Institute upon the quality of life of its beneficiaries was questionable. A wider understanding of quality, as quality of life, was then adopted.
This evolution of the definition of quality at Infonavit resulted in the experimentation with different tools or approaches for quality assurance: from process reengineering, to the use of technologies to make services more ready accessible and, then, to improving the relations of the Institute with different actors in its policy domain. In this sense, Infonavit is an example of how improving public services quality can also lead to better governance in policy areas by empowering the beneficiaries and sending the right signals to private actors. Evidently, the Institute was in a good position deal with the meta-governance of the housing sector, given its large share of the mortgage market in the country (coordination under the shadow of hierarchy). However, it can also be argued that if the Institute had not invested a huge effort in strengthening its internal operational capacity and in increasing its social respectability and customer satisfaction, it may not have enough leverage to successfully change the behavior of its beneficiaries, other public authorities and private sector developers.

The need for greater and more productive collaborations between public entities and social and private actors is a mantra of contemporary public management. The Infonavit case shows how this can be achieved in practice, but also points out the linkages between internal quality management systems and external network management. Both can be complementary. The challenge is to be able to adopt an increasingly wider concept of quality and the right dose of eclecticism in the implementation of public sector reforms.
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