Cooperative Housing Bibliography for Developing Countries

BY UN-HABITAT and ICA Housing
I. INTRODUCTION

This edition of Co-operative Housing: a Bibliography covers co-operative housing in developing countries. Co-operatives are deemed to include various forms of mutual self-help housing groups as well as those formally registered as co-operative societies. The bibliography is an updated version of a bibliography published in 1989.

This bibliography by the United Nations Centre for Human Settlements (Habitat) on this subject has been compiled from materials that can be obtained in either hard or electronic copies. Each publication has an internet link to where the publication book can be obtained from, either available online or details can be found on purchasing.

It is by no means exhaustive of materials on the subject. The Centre intends to continue to complement and update this volume from time to time, and the assistance of users would be appreciated in this regard. They are requested to send materials to the Centre for inclusion in such revisions in order to facilitate greater depth and balance. The bibliography does not include books and articles published before 1980 (unless they are particularly significant).

The bibliography is presented in the following categories; General, Regional, Country. Addresses of some publishers and organizations are included in the final section. Additional categories are included in the sub-categories. These include publishers or producers of materials cited in this bibliography as well as others doing work that promotes self-help housing and who might have documentation on the subject. This bibliography has been prepared by the United Nations Centre for Human Settlements (UN Habitat) and ICA Housing.
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II. GENERAL

I HOUSING PRACTITIONERS HANDBOOK TO HOUSING SECTOR DEVELOPMENT IN TRANSITION COUNTRIES

The Practitioner’s Handbook is organized into two parts. Part I provides readers with a basic overview of practical approaches to housing sector development, and related approaches in various countries throughout South Eastern Europe (SEE). Illustrating these approaches, Part II provides concrete examples of the tools, methodologies, case studies, and publications that practitioners have used on a daily basis to help them contribute to housing sector development in their country or scope of work. Parts I and II also contain topic-specific and general bibliographies of relevant resources. The handbook’s loose-leafed, tabulated format allows people to provide additional case studies and reference materials as they are developed and documented. Available at: http://www.ica.coop/al-housing/articles/136/1/Housing-Practitioners-Handbook-to-Housing-Sector-Development-in-Transition-Countries/Page1.html

II A PRIMER ON COOPERATIVE HOUSING BY ALTERPLAN

This publication aims to show why housing cooperatives can be used as an alternative means for housing provision in countries without having to rely on funds from governments or private industry. Available at: http://www.ica.coop/al-housing/articles/159/1/A-Primer-on-Cooperative-Housing-by-Alterplan/Page1.html


In 1999, ICA Housing produced a manual on the topic of ‘Organized Self Help to Solve Housing Problems’. The manual was designed with local leaders and organizers of housing cooperatives among the urban poor in mind. It was written by Hans H. Munker and Rolf Troding. Available online: http://www.ica.coop/house/bestpractice2001.pdf

IV BUILDING TOGETHER: ISSUES IN MUTUAL-AID HOUSING /SHLOMO ANGEL AND ZILLA C. PHOATIVONGSACHAM. BANGKOK, HUMAN SETTLEMENTS DIVISION, ASIAN INSTITUTE OF TECHNOLOGY WITH THE UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1981 71P

This booklet is designed as a teaching tool for practitioners and makes use of the Building Together Project in Bangkok. It is accompanied by a teaching film. Items covered include intermediary organization, site management, self-help technology, the advisability of grouping into small clusters, how to manage different levels of effort by participants, problems raised by the lengthy construction period, cost recovery, house design, scale of production, reaching the poor and community control.


This book is based on the non-governmental organizations’ project of the Habitat International Coalition (HIC). The umbrella organization for such organizations concerned with shelter worldwide. It addresses the question of housing and community building by low-income people. It shows how given access, resources the freedom to build, people can build many times more than governments are able to given the same resources. Case studies from Africa, Asia and Latin America are used as illustration. Most of the accounts are based on squatter settlements where, with the aid of local and/or foreign non-governmental organizations, working with local community-based organizations, communities are able to secure complete
or partial security of tenure. Once secure, communities engage in a variety of individual and/or community self-help to construct or improve residences and community services. The book presents a review and analysis of self-help building and suggests the appropriate policy climate for its success based on the premise that governments, especially in the third world, cannot afford to ignore the self-help option. Abstract available at http://www.hic-net.org/corepublications.asp

**VI COMMUNITY BASED FINANCE INSTITUTIONS: THE ROLE OF CO-OPERATIVES AND CREDIT UNIONS IN MOBILIZING FINANCE FOR THE IMPROVEMENT OF LOW-INCOME SETTLEMENTS. NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1984. 67P. PUBLICATION NO H S / W E**

This publication is based on the recognition that the poor are able to generate shelter financing solutions that are compatible with their economic situation. Key issues discussed include the role of credit unions. Limitations of internally mobilized capital in housing co-operatives and credit unions, institutional investments by credit unions, implementation of projects by credit unions and housing co-operatives and serving low-income groups. There are three annexes which are case studies of community-based finance institutions in Jamaica, Kenya and Zambia. Available at: UN-HABITAT publications can be obtained from UN-HABITAT's Regional Offices or directly from UN-HABITAT, Information Services Section, G.P.O. Box 30030, Nairobi 00100, Kenya or by e-mail: Habitat.Publications@unhabitat.org.

**VII COMMUNITY PARTICIPATION IN THE EXECUTION OF LOW-INCOME HOUSING PROJECTS, NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1984 [PREPARED WITH THE ASSISTANCE OF YAP KIOE-SHENG] 31P.: PUBLICATION NO. HS.OPA3-16E**

The report deals with the possibilities and limitations of community participation in low-income housing projects, the difficulties which project staff encounter in implementing participation, and relatively successful attempts to overcome these problems. Issues covered include community organization as a requirement for effective participation, community participation in settlement planning, modes of participation in planning, implementation and financing. Available in: Community Dev J. 1990; 25: 56-65. UN-HABITAT publications can be obtained from UN-HABITAT's Regional Offices or directly from UN-HABITAT, Information Services Section, G.P.O. Box 30030, Nairobi 00100, Kenya or by e-mail: Habitat.Publications@unhabitat.org.


This report provides a definition of housing cooperatives along with its operations, benefits, challenges and steps to start a cooperative. The appendix provides same articles of incorporation, bylaws, subscription agreement and occupancy agreement. Available at http://www.rurdev.usda.gov/rbs/pub/sr45.pdf

**IX CO-OPERATIVE HOUSING (2ND REVISED EDITION) / INTERNATIONAL CO-OPERATIVE ALLIANCE (ICA), GENEVA, ICA, 1987 RAP**

This handbook briefly covers many aspects of co-operative housing development including definitions of co-operatives, support organizations, forming a co-operative, legal matters, structure and organization, finance, planning and building (including self-build), management and administration, co-operative housing for special groups and staff training. It has examples of two successful projects in Bolivia and Honduras. The annexes include a glossary of terms, principles of co-operative housing, the Zambian Co-operative Societies Act and a bibliography.
This publication presents four case studies from Ethiopia, Nicaragua, the Philippines and Zimbabwe which illustrate different aspects of the co-operative mode of housing. The studies are introduced by an overview which examine different types of mutual; self-help organizations, some which are formally registered co-operatives and others which are less formally structured but have similar objectives. The overview covers types of cooperative organization, tenure, organization and development, land acquisition, management of self-help construction, finance and institutional support. The publication is intended primarily as an introduction for promoters of mutual self-help housing. Each study is described in the appropriate country section of this bibliography. Available at: http://www.unhabitat.org/downloads/docs/3598_8493_HS-179.pdf

This leaflet argues that a positive approach to providing housing for industrial workers is through housing co-operatives and gives examples from Honduras and Guatemala.

This manual is concerned with the development of urban housing cooperatives in Africa and can be used as a basis for adapting and developing manuals for specific situations. Part 1 is general and describes the context influencing the development of housing cooperatives and the characteristics, principles and types of housing co-operatives and the conditions necessary for their promotion. Part 2 covers, the organization of self-help housing co-operatives, planning of a housing cooperative, funding aspects, the formation process and interim administration, training and education, self-help construction, management and administration, the legal framework and housing for the lowest-income groups. Available at http://www.ingentaconnect.com/content/routledg/curs/1982/00000019/00000004/art00025

This exercise was prepared for regional workshops of the Settlements Information Network Africa (SINA) and is used to train participants in the financial aspects of cooperative housing. It involves designing a cooperative housing project and involves role playing. Participants are divided into two groups and deal with demand and supply aspects of finance. There is no single solution to the exercise but all decisions have to be justified and negotiated through a bargaining process.

This publication is the report of a workshop on human settlements cooperatives held in Marburg, Federal Republic of Germany in December 1980. Topics covered include requirements for the operation of cooperatives with an integrated approach, problems and criteria in the selection of demonstration projects,
participation and training, popular participation and power and identification of teaching aids for training programmes and to encourage popular participation.

**XV** **KEYS TO SUCCESSFUL COOPERATIVE HOUSING IN RURAL AREAS/ KENNEDY, T. JERMOLOWICZ, A., LAMBERT, M. A., ROTAN, B. & REILY, J. (1995) USDA RURAL DEVELOPMENT REPORT 44**

This report discusses practices that are useful to the planning and organization of low-income housing cooperatives. The publication is not a comprehensive manual, rather it highlights some of the methods practiced by successful housing cooperatives. Available at: [http://www.rurdev.usda.gov/rbs/pub/sr44.pdf](http://www.rurdev.usda.gov/rbs/pub/sr44.pdf)

**XVI** **LEGAL ASPECTS OF CO-OPERATIVE HOUSING WASHINGTON D.C., COOPERATIVE HOUSING FOUNDATION, 1982. 6P. (FACT SHEET NO. 4)**

Describes various forms of tenure for co-operative housing, government legislation, and the various documents required by a housing cooperative, and raises some special legal issues to be addressed.

**XVII** **MUTUAL AID: HOUSE CONSTRUCTION THROUGH BUILDING GROUPS. NAIROBI. UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1986 [PREPARED WITH THE ASSISTANCE OF SHLOMO ANGEL] 57P.**

This is a training module based on instruction and group exercises. The purpose of the training programme is to discuss the possibilities and limitations of mutual-aid housing in low-income projects, develop methods and techniques for the organization of mutual-aid groups and to identify the specific requirement of building groups with regard to project support and assistance, internal organization, project layout, house design and technology. UN-HABITAT publications can be obtained from UN-HABITAT's Regional Offices or directly from UN-HABITAT, Information Services Section, G.P.O. Box 30030, Nairobi 00100, Kenya or by e-mail: Habitat.Publications@unhabitat.org.

**XVIII** **ORGANIZED SELF-HELP TO SOLVE HOUSING PROBLEMS – A MANUAL FOR ORGANIZERS AND LOCAL LEADERS OF HOUSING COOPERATIVES AMONG THE URBAN POOR/ MUNKER, H. & TRODIN, R. (1999), MARBURG**

This manual is written in four parts, How to form a cooperative self help organization, how to run a cooperative self-help organization, examples of regulation for self-help organizations and housing cooperatives for the urban poor and cooperation among cooperatives. The first part describes the problem of housing the urban poor, i.e. limited access to various resources and discusses each resource individually. This part also argues why and when to form a cooperative and the information required before starting one up. Part 2 describes the intricacies of organization, i.e. organizational structure, bylaws, general meeting, management committee or board of directors and success indicators. Part three provides examples of various legal instruments that help cooperative members from Zambia and Kenya. The annex includes the pros and cons of different legal patterns for settlements in slum and squatter areas and a list of further readings. Available at: [http://www.ica.coop/house/bestpractice1999.pdf](http://www.ica.coop/house/bestpractice1999.pdf).

**XIX** **OVERVIEW OF THE CO-OPERATIVE DEVELOPMENT SYSTEM WASHINGTON D.C., CO-OPERATIVE HOUSING FOUNDATION, 1985. 20P. (CONCEPTS AND METHODS SERIES NO. 7)**

The co-operative development system is an approach for the development of human settlements using a co-operative model. Components are: technical service organizations, self-help housing co-operatives, credit mechanisms, building materials production centers; and neighborhood and village improvement co-
operatives. The publication describes each element of the system and makes clear that all components need not be in place for a system to work.

**XX PRE-MEMBER EDUCATION COURSE FOR HOUSING CO-OPERATIVES (2ND ENGLISH EDITION) COLOGNE, GERMAN ASSISTANCE ASSOCIATION FOR SOCIAL HOUSING (DESWOS) 1979 39P: ANNEX CONTAINS EDUCATIONAL CARDS. FRENCH AND SPANISH EDITIONS IN 1980**

This simple training course consists of eight lessons which cover the basic principles and facts which must be understood by potential members of housing cooperatives. It covers an assessment of current housing problems, how self-help might solve those problems, self-help through co-operatives, membership, rights and obligations of members, by-laws, the role of the general meeting and the role of the board of directors. As the title suggests, it is not a manual for implementing a co-operative project.

**XXI THE ROLE OF THE CO-OPERATIVE SECTOR IN FINANCING AND IMPLEMENTING URBAN HOUSING DEVELOPMENT /GRAHAM ALDER, WASHINGTON D.C., UNITED STATES COOPERATIVE OVERSEAS DEVELOPMENT COUNCIL, 1985. 15P.**

Paper presented at conference, “Why Co-ops Fail and Succeed”, Washington D.C., 10-11 October 1985. This paper covers the urban housing context and then concentrates on the financial contribution of the co-operative sector through credit unions and specialist co-operative housing finance institutions. It uses examples from Jamaica, Kenya, India and the United Republic of Tanzania.

**XXII PROMOTING ORGANIZED SELF-HELP THROUGH CO-OPERATIVE MODES OF PARTICIPATION. NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1984, 61P, PUBLICATION NO. HS/37/84/E**

This publication uses case studies from eight countries to illustrate eight major requirements for co-operative approaches to community improvement programmes. The requirements are a felt need, a clear concept of the target group, a comprehensive information programme, a supportive community structure, the need to support an accepted local leader, management training, a supportive financing system and adequate institutional support. The publication also uses the case studies to exemplify four areas in which training is essential, organization and management, self-help building, finance, and legal aspects. It concludes with a section on the organization of training programmes. This global publication provides good introductory material to promoters of cooperative housing.

**XXIII NGOS AND SHELTER**

This package containing loose-leaf 15 case studies, 4 feature articles and 6 country overviews of shelter activities in the African region. Available at: [http://www.mazinst.org/ngosandshelter.html](http://www.mazinst.org/ngosandshelter.html)

**XXIV HOUSING CO-OPERATIVES AND POVERTY BY BARRY PINSKY, EXECUTIVE DIRECTOR FROM ROOFTOPS CANADA/ABRI INTERNATIONAL PP23 FROM THE CANADIAN CO-OPERATIVE ASSOCIATION PRESENTS PROMISE THE FUTURE: A COLLECTION OF ESSAYS ON CO-OPERATIVES & POVERTY (JUNE 2001)**

Half the world’s population now lives in cities, and an estimated 1.3 billion people survive on incomes of less than US$1 per day. At least 600 million urban residents in developing countries live in poverty, in poor quality housing, with limited or no access to basic services. A key ingredient in poverty alleviation is security of tenure and access to shelter. One important way to improve this situation is through the promotion of housing co-operatives. Available at: [http://www.ica.coop/al-](http://www.ica.coop/al-)
XXV NINE FILMS: COVERING THE WORK OF FEDERATIONS OF THE URBAN POOR IN SOUTH AFRICA, ZIMBABWE, CAMBODIA, KENYA, GHANA AND INDIA.

Slum/Shack Dwellers International has produced a DVD with nine films covering the work of federations of the urban poor in South Africa, Zimbabwe, Cambodia, Kenya, Ghana and India. It also includes a film on an exchange between the South African federations and Argentina. Available for purchase by Email: Stephanie.ray@iied.org or Fax (44) 207 388 2826 at £10 or US$ 20 (including postage).
III. ISSUES

A. Gender Issues

XXVI GENDER AND THE HABITAT AGENDA: ENGENDERING OUR HUMAN SETTLEMENTS,


XXVII WOMEN AND THE RIGHT TO ADEQUATE HOUSING: AN INTRODUCTION TO CENTRAL ISSUES BY HABITAT INTERNATIONAL COALITION (HIC) AND ANNA KAIJSER (FEB 2008)

Between 2002 and 2006, the United Nations Special Rapporteur on Adequate Housing (SRAH) took the initiative to organize a number of consultations aiming to gain understanding about women’s rights and the right to adequate housing and land in different parts of the world. This paper includes a short introduction to the legal framework of the rights to adequate housing, the role of the SRAH and a presentation of the ideas behind the consultations, as well as a summary of the main issues that were brought up during them and a list of suggested strategies to improve women’s enjoyment of housing and land rights. Available at: http://hic-net.org/content/women_and_the_right_to_adequate_housing.doc

XXVIII GENDER, URBANIZATION AND ENVIRONMENT: A RESEARCH AND POLICY AGENDA

The Research and Policy Agenda was produced at the International Seminar on Gender, Urbanization and Environment held in Nairobi in 1994. Its purpose was to discuss issues, theories and methods and put the priorities of poor women at the community level on the research agenda in order to influence policy. The proceedings covering fifty papers from thirty countries were presented at the seminar. Common themes, such as, issues of land and resources; gender roles in relation to work and migration were identified as priorities, giving the crucial findings of the seminar. Available at: http://www.mazinst.org/genderandurbanization.html

XXIX WOMEN MANAGING RESOURCES: AFRICAN RESEARCH ON GENDER AND ENVIRONMENT

This edited volume is the outcome of a research program of Mazingira Institute that aims to promote the growth of knowledge on gender and urbanization in the region. The studies are from Kenya, Nigeria, Tanzania and Uganda. They examine and elucidate the critical changes brought about by urbanization and how they affect both women and men. Available at: http://www.mazinst.org/womenmanaging.html

XXX WOMEN AND DEVELOPMENT: A KENYA GUIDE

Women and Development - A Kenya Guide is a basic reference to organizations working in development and gender issues. It contains information on 188 organizations ranging from local women’s cooperatives to international agencies, with brief descriptions of their work, how to contact them, programs for women and more. Available at: http://www.mazinst.org/womenanddevelopment.html
XXXI WOMEN AND URBAN CRISSES: GENDER SENSITIVE STRATEGIES FOR MANAGING CRITICAL URBAN ENVIRONMENTS IN THE SOUTH AND IN EASTERN EUROPE. A UNESCO-MOST PROJECT SUPPORTED BY THE SWISS AGENCY FOR DEVELOPMENT AND COOPERATION AND THE SWISS NATIONAL COMMISSION FOR UNESCO.

More than half the world’s population will be living in cities by the year 2005. The increasing urbanization of populations in the South is triggering rapid changes in living conditions and social relations, especially between the genders. Disadvantaged urban women bear much of the brunt of the problems stemming from the current thrust of development: environmental degradation and feminization of poverty are parallel yet interrelated processes. Available at:


XXXII HOUSING SERVICES FOR FAMILIES, WOMEN AND CHILDREN, EDITED BY DR. HANS H. MUNKNER (2001).

The next publication in this series is regarding 'Housing Services for Families, Women and Children. It presents various case studies from across the globe in support of its work. Edited by Dr. Hans H. Munker in 2001. Available at:


B. HIV/AIDS

XXXIII HIV/AIDS AND CO-OPERATIVES BY ANDREW BIBBY

Co-operatives internationally have a major role to play in the challenge of confronting the HIV/AIDS pandemic. Why should co-operatives be interested in HIV/AIDS? Partly because, as this report documents, co-operatives themselves face difficulties and challenges directly as a result of HIV/AIDS. But the primary reason is because co-operatives, as democratic member-led businesses, subscribe to a set of beliefs which give them a particular reason to want to address the issue of HIV/AIDS. The Statement of Co-operative Identity adopted in 1995 by the International Co-operative Alliance and recognized worldwide as the defining document of the modern co-operative movement, includes among the declared co-operative values those of social responsibility and caring for others. Available at: http://www.ica.coop/al-housing/attachments/coop_hiv_aids_booklet.pdf.

XXXIV OVERCOMING BARRIERS: HOUSING AND HIV/AIDS IN SUB-SAHARAN AFRICA AND ABORIGINAL COMMUNITIES IN CANADA AT THE NETWORKING SESSION AT THE 3RD WORLD URBAN FORUM IN VANCOUVER, CANADA (22ND JUNE 2006)

A three day workshop held in Vancouver immediately prior to the World Urban Forum was titled “Housing and HIV/AIDS in Sub-Saharan Africa, Aboriginal Communities and Social Housing in Canada”. During the workshop, representatives of African, Aboriginal and Canadian housing organizations exchanged ideas and brainstormed strategies to build a shared perspective in the emerging field of multi-sectoral responses to HIV/AIDS. This is a summary of the proceedings of the workshop. Available at:

http://www.unhabitat.org/cdrom/networking/overcoming_barriers.html
IV. AFRICA

A. Regional

XXXV COMMUNITY PARTICIPATION IN HUMAN SETTLEMENTS / DIANA LEE SMITH (EDITOR) NAIROBI, SETTLEMENTS INFORMATION NETWORK AFRICA (SINA), MAZINGIRA INSTITUTE, 1984 71P

Proceedings of the Second SINA Workshop held in Kenya in November 1983. Includes case studies from Angola, Botswana, Ethiopia, Ghana, Kenya, Malawi, Mozambique, Namibia, Sudan, Uganda, the United Republic of Tanzania, Zambia and Zimbabwe. The conclusions of the Workshop are reported under the following: why participate; women and participation; the role of community development workers; the role of donors; political structures and participation; strategies for community participation; technical issues. Available online through website: http://www.mazinst.org/communityparticipation.html

XXXVI SHELTER COOPERATIVES IN EASTERN AND SOUTHERN AFRICA, UN HABITAT (2001)

(HS/602/00 E) Abstract: A review of current and potential contributions of cooperatives to shelter development in Eastern and Southern Africa. Based on studies in Kenya, South Africa, Tanzania, Uganda and Zimbabwe, the report also reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. It concludes by focusing on the importance of an appropriate policy climate, the need for effective support institutions, the essential role of the savings and credit movement and the need for partnerships between various stakeholders. UNCHS (Habitat) and ICA, Nairobi, 2001, No.04: Series of publications in support of the Global Campaign for Secure Tenure. ISBN 92-1-131461-5 (printed) [124+xiv pp.] ISBN 92-1-131482-8 (electronic CHM). Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51

XXXVII TRAINING HUMAN SETTLEMENTS WORKERS IN EASTERN AND SOUTHERN AFRICA / DIANA LEE SMITH (EDITOR), LUSAKA, AMERICAN FRIENDS SERVICE COMMITTEE AND NAIROBI, MAZINGIRA INSTITUTE, 1981. 65PP.

Proceedings of a workshop held in Zambia in 1981. Covers the settlements situation in nine countries in the region, includes training case studies in seven countries, and reports working group discussions on topics including politics and training, types of organization, types of human-settlement workers, training of community development workers, training methods, working conditions, and training and the role of women. Available through: http://nzill.sadluleth.ca/cgi-bin/library?e=0000000--off-000-0-0-100-0-0--0prompt-10--11-en-50--20-about--00-01-00-0-011-1.00tZz-8-00&cl=CL1.17&d=HASH01f915c2ad4094de4b86b77f&x=1

XXXVIII REPORT OF THE FOURTH SLNA WORKSHOP ON HOUSING, CONSTRUCTION AND BUILDING MATERIALS CO-OPERATIVES NAIROBI, SETTLEMENTS INFORMATION NETWORK AFRICA (SINA), MAZINGIRA INSTITUTE, 1986 (TYPESCRIPT).

Summaries of group discussions at the above Workshop held at Nairobi. Subjects covered include organization and implementation, training, institutional support, serving low-income groups, and finance. Available through http://www.mazinst.org/

Summarizes the discussions held at this regional Workshop where specific areas covered were: rural housing, the organization of self-help construction, and finance for housing and construction co-operatives. Available through http://www.mazinst.org/

XL ORGANIZING OUT OF POVERTY: STORIES FROM THE GRASSROOTS: HOW THE SYNDICOOP APPROACH HAS WORKED IN EAST AFRICA BY STIRLING SMITH

The majority of workers in the world today are in the informal economy. They get whatever work they can. It may be hazardous and it almost certainly will not provide earnings much above subsistence level. The SYNDICOOP approach offers an alternative. It shows that workers can be organized, in a way that offers some improvements in their daily lives and provides the voice that workers need. The stories in this publication describe the difference that this approach has made in East Africa. Available at: http://www.co-op.ac.uk/newPublications.htm

XLI REPORT OF THE SIXTH SLNA REGIONAL WORKSHOP ON HOUSING, CONSTRUCTION AND BUILDING MATERIALS CO-OPERATIVES, NAIROBI, SETTLEMENTS INFORMATION NETWORK AFRICA (SINA), MAZINGIRA INSTITUTE, 1989, (TYPESCRIPT) 20P

Summarizes the group discussions of the Workshop held in May 1989. Areas covered are: regional experience regarding construction, support institutions for co-operatives and finance; training for housing and construction co-operatives; and basic principles of co-operatives. The guidelines and distillation of experience provided in this report should prove useful to those concerned with promoting cooperatives. (Note: The Settlements Information Network Africa (SINA) organized three regional and four country workshops on housing, construction and building materials cooperatives between 1986 and 1989. The reports of these workshops are available in a cyclostyled form. The reports are also summarized in SINA Newsletter, Nos. 12, 16,17,18,19 and 20. Available through http://www.mazinst.org/)
B. Country specific

1. Cape Verde

XLII MOVIMENTO CO-OPERATIVO HABITACIONAL EM CABO VERDE (THE CO-OPERATIVE HOUSING MOVEMENT IN CAPE VERDE)/FLAVIO PAIVA. IN: SOCIEDADE E TERRIOTORIO. JANUARY 1988, P. 86-93. [IN PORTUGUESE]

Describes the recent development of housing cooperatives in Cape Verde where, by the end of 1989, there were six housing co-operatives, three ‘self-build groups’ and five pre-co-operatives. The paper also covers legal and institutional aspects.

2. Ethiopia

XLIII ACTIVITIES OF BELG HOUSING CO-OPERATIVE/ THE CO-OPERATIVE, 25P


XLIV ACTIVITIES OF NYALA HOUSING CO-OPERATIVE / THE CO-OPERATIVE 12P

Paper presented at the SINA Ethiopia National Workshop and Study Tour, April 1989 (cyclostyled). These two cooperatives in Addis Ababa are fairly typical of most housing cooperatives under the prevailing system in Ethiopia. The papers give such details as membership profile, i.e., age, sex, marital status and housing situation prior to pining the co-operatives; the stages and procedures that the cooperatives have gone through and how long each stage has taken; how they manage the construction process; internal and external problems and how the co-operatives are solving them. The two accounts provide interesting first-hand information on some of the issues identified at the workshop.

XLV CREDIT FOR HOUSING CO-OPERATIVE ASSOCIATIONS / ASSBU MARINO 15P

Paper presented at the SINA Ethiopia National Workshop and Study Tour, April 1989 (cyclostyled). The Housing and Savings Bank is the major source of finance for housing cooperatives in Ethiopia. This paper describes its policy and procedures in relation to co-operatives and looks at: formation of housing co-operatives; lending requirements for cooperatives; disbursement and use of funds; collection of bans; and problems encountered. The shortage of building materials is identified as the main problem causing delay in the completion of construction. This affects repayment schedules which in turn affects the Bank’s ability to extend credit to more co-operatives.

XLVI THE DEVELOPMENT OF A CO-OPERATIVE HOUSING SYSTEM: HOUSING CO-OPERATIVES IN ETHIOPIA / GRAHAM ALDER. IN: CO-OPERATIVE HOUSING: EXPERIENCES OF MUTUAL SELF-HELP, NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1990

Co-operative housing in Ethiopia is promoted extensively by the Government through the Ministry of Housing and Urban Development. The case study describes the integrated promotional system which provides primary co-operatives with land, finance, building materials, organizational skills and education and training. It also reviews some of the problems being experienced including a severe shortage of building materials and rigid building codes which put the cost of much co-operative housing beyond the reach of low-income groups. Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51
Paper presented at the Sixth SINA Workshop on Housing, Construction and Building Materials Cooperatives, 15-26 May 1989. The paper describes the activities of Redd Barna (The Norwegian Save the Children Fund) in Ethiopia concentrating on the community development project in Kebele 41 in Addis Ababa which focused on sanitation, housing, health and nutrition, child and community education, and income-generating activities. It goes on to describe a more recent project in Kebele 13 which is one of the poorest districts of Addis Ababa. It is an ambitious project in which 415 houses have been improved or rebuilt, communal kitchens erected and sanitation and water supply radically improved. The key to the project's success has been the responsibilities taken by the communities organized into kebeles (wards, the smallest administrative units with populations of about 5000). Available through http://www.mazinst.org/

Settlements Information Network Africa (SINA) has organized several exchange visits and study tours in which members of housing co-operatives, promoters of cooperatives in government ministries and co-operative unions as well as non-organizations involved in shelter work in low-income communities exchange ideas and experiences. The study tour in April 1989 took participants from Kenya, United Republic of Tanzania, Zambia and Zimbabwe to Ethiopia. Participants visited housing co-operatives in Addis Ababa, Debre Zeit, Awassa and Assela. This report is based on the workshop and preceding study tour. It gives an overview of housing cooperatives in Ethiopia since 1968, a description of the study tour, and reports from the working group sessions. The group reports examine co-operative organization, finance aspects, construction, and reaching low-income people. The groups noted that the prevailing system heavily subsidizes middle-income earners, uses unnecessarily high building standards and barely exploits the potential for self-help building and materials production. For these and other reasons the system does not reach most low-income people, especially those in the informal sector. All the working groups made recommendations on possible solutions to some of the problems noted. Available through http://www.mazinst.org/

This paper describes the people who live in informal housing in Abidjan’s precarious settlements. This includes details of from where they came, how long they have been in the city, and where they lived before coming to their current home. It also describes why they came to live there (and why they chose that particular neighbourhood), how they gained access to land or rooms and, for owner occupiers, how they built and financed the building. The paper also contrasts the situation of owner occupiers and tenants in each of these descriptions. Available at: http://eau.sagepub.com/cgi/content/abstract/7/2/11
4. **Kenya**

**L CO-OPERATIVE HOUSING DEVELOPMENT IN KENYA: A SOCIO-ECONOMIC APPRAISAL/ROSE GATABAKI-KAMAU. NAIROBI, UNIVERSITY OF NAIROBI, HOUSING RESEARCH AND DEVELOPMENT UNIT, 1985 131P**

This study is based on a detailed socio-economic analysis of three housing co-operatives in Kenya. It identifies and discusses major problems faced by the co-operatives and makes recommendations for improvement of the situation arguing that co-operatives should not be simply means of mobilizing finance and labor but should be an acceptable way for low-income groups to gain access to land and finance. Since the study was written the National Co-operative Housing Union has begun to provide institutional support to co-operatives but many of the recommendations are still pertinent.

**L1 CO-OPERATIVE HOUSING SOCIETY MANAGEMENT COMMITTEE TRAINING MANUAL NATIONAL CO-OPERATIVE HOUSING UNION (NACHU). NAIROBI, NACHU, 1988. 72P.**

This manual was prepared for the use of NACHU in its education and training programmes with the management committees (boards) of member co-operative societies. The manual covers the structure of a housing co-operative, developing a housing co-operative project, managing staff and finances and managing a housing co-operative. The manual can be used either in structured courses or as a reference document by a society. The manual specifically deals with the particular co-operative housing developed by NACHU for Kenya but it will also be of interest to those preparing manuals in other countries.


This manual is for ordinary members of housing co-operative societies and complements the manual for management committee members. It describes varying types of housing co-operatives, co-operative principles, responsibilities of members and the management committee, the institutions concerned with co-operatives, various aspects of developing projects and the role of the co-operative in managing the project.

**LIII KARIOBANGI HOUSING AND SETTLEMENT COOPERATIVE IN: SLNA NEWSLETTER. NO. 17 (1989), P. 10-11.**

Gives an account of how a group of urban squatters, most of them from the informal sector, have fought against eviction by forming a co-operative to buy the land on which they were squatting. It has taken 23 years, the assistance of NACHU, and some external financial assistance for the 526 families to get to the stage where they have built a demonstration unit of cement-sand blocks with a sisal-cement roof using materials made at their own production unit. Construction of residential units will be on shared plots with surplus plots being used to build additional units for the co-operative to rent out so as to raise income to go towards ban repayment.

**LIV BRIDGING THE FINANCE GAP IN HOUSING AND INFRASTRUCTURE KENYA: A KENYAN CASE STUDY BY MARGARET ORIARO OF HOMELESS INTERNATIONAL (JANUARY 2000).**

This study is part of an initial phase of a bigger research initiative being carried out in five countries by Homeless International, a UK based Charity which supports community led housing and settlement development initiatives in Asia, Africa and Latin America. The study aims at determining ways to increase the effective access of poor people to international money markets for the development of community led
housing and infrastructure. The goal is to demonstrate that investment in community-led housing and infrastructure provides a strategic means of eliminating poverty. This initial phase will examine how medium and long-term finance for people living in low-income and informal settlements can be scaled up by first looking at how risk has been managed within real projects included in the study (by tracking who has taken what risks during the process) and analyzing what would happen if the identified project was to access external loan finance for its implementation.

**LV** SHELTER COOPERATIVES IN KENYA/ALDER, G. & MUNENE, P. FOR UNCHS (2001) – NAIROBI

A review of current and potential contributions of cooperatives to shelter development in Kenya. Moreover, it reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. ISBN 92-1-131493-3 (electronic CHM). Available at: http://www.unhabitat.org/downloads/docs/3600_10991_HS-614.pdf

**LVI** BUILDING A COMMUNITY IN BUNGOMA, KENYA BY SETTLEMENTS INFORMATION NETWORK AFRICA (SINA)

Building a Community in Bungoma, Kenya describes the entirely unaided self-help activities of a low-income community in the self-planned settlement of Mjini in the town of Bungoma in western Kenya. It illustrates some of the problems of land acquisition and self-help urban development for low-income groups. Available at: http://eau.sagepub.com/cgi/reprint/2/1/31

**LVII** HOPE AND DESPAIR IN URBAN SELF-HELP BUILDING: THE CASE OF THE DANANDORA COMMUNITY DEVELOPMENT HOUSING PROJECT IN NAIROBI

This publication is based on the results of field work undertaken by Father George McInnes during the period 1982 to 1984 on the World Bank Sites and Service Project in the Dandora Community located on the eastern outskirts of the City of Nairobi. The Dandora Project was innovative and experimental in significant respects. The original plans for this site and service scheme, drawn up by the Nairobi City Council with the assistance of the World Bank incorporated specific community development strategies calculated to make housing affordable by promoting self-reliance and plot consolidation in stages. Such strategies were based on the experiences of urban poor in satisfying their basic needs for shelter and sustenance in the spontaneous settlements where they formerly lived and worked. Available at: http://www.mazinst.org/hopeanddespair.html

**LVIII** INSTITUTIONAL DEVELOPMENT FOR DELIVERY OF LOW INCOME HOUSING: AN EVALUATION OF DANANDORA COMMUNITY DEVELOPMENT PROJECT

This paper is a critical study of recent innovations in institution development for delivery of low-income housing in Third World Cities. It is based on an evaluation of the Dandora Community Project in Nairobi, in the wider context of leading policies of international development agencies. Available at: http://www.mazinst.org/institutionaldevelopment.htm

**LIX** COMMUNITY FEDERATIONS AND CITY UPGRADEING: THE WORK OF PAMOJA TRUST AND MUUNGANO IN KENYA BY JANE WERU (VOL 16, NO 1, APRIL 2004)

This describes the work of the Kenyan NGO, Pamoja Trust, and the urban poor federation (Muungano wa Wanvijiji) in the informal settlements where a high proportion of Kenya's urban population live. This work
centres on developing a consensus among the inhabitants of informal settlements around issues of land and structure entitlements, and building community capacity to address these, before negotiating with government for land and infrastructure. Community-based savings schemes, “slum” enumerations, house-modeling and community-to-community exchange programmes are some of the approaches used. This paper describes how an international network of community federations seeds and supports such processes. Available at: www.iied.org/human/eandu/documents/16-1pp47-62WeruKenya.pdf

LX THE ROLE OF NACHU IN CO-OPERATIVE HOUSING DEVELOPMENT IN KENYA / WAGAIYU E. KARIUKI, 1989 (CYCLOSTYLED)

Presented at the SINA Ethiopia National Workshop and Study Tour. April 1989. In 1989 the Kenya Ministry for Co-operative Development released a draft co-operative housing policy to be discussed and later adopted for implementation. The draft policy stresses affordability, full cost recovery and greater participation by the private sector. This paper describes how NACHU has been operating more or less within such a framework for some years. It describes the services NACHU offers housing co-operatives most of which start as credit and savings societies. Services include: education of members and management committees, technical advice and services to plan and implement housing projects, assistance to gain access to finance, and assistance to acquire land. The paper concludes by stating that NACHU needs to increase both its budget and technical capacity to deal with the increasing demand being made on its services.


This issue deals with Housing and HIV/AIDS issues with case studies from World Urban Forum 3. Prior to the Forum, Rooftops Canada and Lu'ma Housing Society organized a workshop in which organizations from South Africa, Zimbabwe, Kenya, Tanzania, Cameroon, India and Canada came together to learn about innovative experiences and strategize on how best to respond to the AIDS crisis in relationship to housing. Available at: http://www.ica.coop/al-housing/categories/Developing-Housing-Co%252doperatives/HIV%7B47%7DAIDS-and-Housing-Cooperatives/

LXII KENYA-NACHU RESPONSE TO HIV AIDS FOR PRIMARY HOUSING COOPERATIVES

This booklet highlights on what NACHU, the Kenyan national housing cooperative federation, is involved in, the situation of HIV/AIDS pandemic in Kenya and the institutional and policy responses towards combating the scourge. The cooperative sector is looked at with the focus on the housing cooperative societies. The NACHU HIV/AIDS programme then explores the activities, achievements, challenges and the way forward. Available at: http://www.ica.coop/al-housing/categories/Developing-Housing-Co%252doperatives/HIV%7B47%7DAIDS-and-Housing-Cooperatives/

5. Lesotho

LXIII CO-OPERATIVE ACTIVITY IN HUMAN SETTLEMENTS: THE CASE OF LESOTHO1 T. M. MATLATSA, 1987 (TYPESCRIPT). 6P.

This paper gives a brief history of efforts to start housing co-operatives in Lesotho. It concludes that although there have been a few successful communal self-help ventures, mostly in providing services, co-operatives housing in Lesotho has largely been a failure. The two major causes of failure identified by the author have been lack of member education and trying to organize housing co-operatives within the framework of agricultural co-operatives.
Extract from report prepared for the United Nations Capital Development Fund. It describes the co-operative housing project in Lesotho including the establishment of a “technical service organization” (LEHCO-OP) and of the first housing co-operative known as Mohalalite. Discusses the steps of project implementation, the establishment of an associated enterprise to produce building materials and components and the organization of self-help construction. It covers in some detail problems experienced with finance, defaults, self-help construction, land tenure, and reaching low-income families, tracing many of the problems to lack of adequate education and training for members at an early stage.

6. **Malawi**

**LXV LOW-COST HOUSING IN MALAWI, HABITAT FOR HUMANITY (MALAWI)**

This documents a Habitat for Humanity project that works in partnership with local communities and the government to build simple, decent houses and latrines. A locally-elected committee chooses applicants based on total combined income (less than US$43 monthly - rural areas; less than US$57 monthly - urban areas), their willingness to provide volunteer labour (transporting all materials from the HFH office, providing all bricks, performing all unskilled labour), and their willingness and ability to repay the cost of the inputs. Habitat for Humanity (Malawi) provides all materials and skilled labour. Repayments are put into a revolving fund which stays in the community to build more houses and latrines. Available at: [http://www.unesco.org/most/africa10.htm](http://www.unesco.org/most/africa10.htm)

7. **Mozambique**

**LXVI CASE STUDY ON LATRINE CONSTRUCTION CO-OPS IN MOZAMBIQUE IN: NGOS AND SHELTER/SINA. NAIROBI, MAZINGIRA INSTITUTE, 1987.**

The latrine construction co-operatives of Mozambique make and sell latrine slabs as an income generating activity. These are government-supported and receive training and supervision as well as assistance in start-up capital, equipment and priority in allocation of cement, a scarce commodity in Mozambique. An apex organization, Interco-op, of which all co-operatives are automatically members, is gradually taking over the monitoring and coordinating role from the Government. Although the shortage of cement has continued to be a major constraint, these income-generating and materials production co-operatives are making a big impact on the improvement of sanitation in Mozambique.

**LXVII CASE STUDY ON MESSICA CONSTRUCTION COOPERATIVEIN: NGOS AND SHELTER/SINA. NAIROBI, MAZINGIRA INSTITUTE, 1987.**

This Co-operative developed from a failed construction brigade based on a State timber firm, IFLOMA, after the firm could no longer afford to keep the brigade, and the 150 members were forced to form a co-operative. At first the Co-operative signed labour-only contracts with IFLOMA to do construction and earned enough to pay members and save the surplus. The co-operative has diversified its activities to include the production of furniture, burnt bricks and ceramic roofing tiles as well as wooden doors and window frames. Although the Co-operative has had to deal with internal problems springing from the shift from employer-to self-imposed discipline, it has nonetheless managed to progress and to influence the formation of co-operatives in the surrounding area.
LXVIII CONSTRUCTION AND HOUSING CO-OPERATIVES IN MAPUTO, MOZAMBIQUE I
SOREN HOUGAARD, 1989 (TYPESCRIPT)

Paper presented at the Sixth SINA Regional Workshop, Nairobi. May 1989. This comprehensive overview of housing and construction co-operatives in Mozambique looks at the sector in the context of Mozambique’s economic and war situation. It discusses Inter-Co-op, the apex body for housing and construction co-operatives as well as the Construction and Town Planning Directorate which provides institutional support to co-operatives. It concludes that given Mozambique’s present situation, co-operative development must necessarily be slow. The author argues that the biggest benefit from co-operatives has been the spirit of community self-reliance, which though difficult to quantify is important in its spill-over effect into development in general.

8. Namibia

LXIX SAAMSTAAN HOUSING COOPERATIVE: A CASE STUDY IN WINDHOEK, NAMIBIA. TEKLEMARIAM, AZALECH, GONGO PROJECT, HABITAT INTERNATIONAL COALITION, MEXICO, 1996

The Saamstaan Housing Cooperative was created by the Catholic and Lutheran churches to meet the housing needs of homeless families. It was the first cooperative created in Namibia. After independence in 1990, the government created instruments to attend to housing needs, and the cooperative was organized among 250 families to construct housing. The members of the cooperative, organized into four groups, decided to work through a participatory process using voluntary labour. An umbrella organization of the cooperative (NHAG) negotiates with the municipal government and the other actors involved. Available at: http://www.hic-net.org/document.asp?PID=99


This paper notes that non-governmental organizations, and indeed the Government, have to date made very limited intervention in the housing and shelter area. Attempts to develop housing and construction co-operatives have been severely hampered by the economic and political situation. The lack of organizational and managerial skills, due to generally low levels of education, has been another problem affecting the situation. Mozambique’s relative isolation in the region due to language difference has also meant minimal access to the experiences of other countries. However the few co-operatives and other nongovernmental organizations that do exist have been remarkable in their capacity to be innovative.

9. Nigeria

LXXI CASE STUDY ON HOUSING ACTIVITIES OF OWOLOWO CO-OPERATIVE AND CREDIT INVESTMENT UNION NIGERIAN: NGOs AND SHELTER/SINA. NAIROBI. MAZINGIRA INSTITUTE. 1987. EDITED VERSION OF A PAPER BY DR. TUNDE AGBOLA OF THE UNIVERSITY OF IBADAN.

The Owolowo Co-operative and Credit Investment Union in Ibadan was formed as an income and credit and savings group by residents in a low-income peri-urban area. It moved to housing provision because this was a felt need of its 728 members. The first 16 flats were built on land given free of charge by the local authority and were to be allocated by lottery. Members contributed unskilled labour and also organized the purchase of materials, hiring of construction workers and supervision of construction. Problems faced by the Union have been inflation in building costs and lack of infrastructural services.
10. Senegal

**LXXII SETTLEMENT UPGRADING PROJECT (DUA/GTZ PROJECT) IN SENEGAL**

This programme which started in 1987, Dalifort (Pilot Project) was designed and implemented with technical and financial support from the German Technical Cooperation (Deutsche Gesellschaft für Technische Zusammenarbeit - GTZ) in 1987. It relies on the involvement (financial and physical) of squatters’ population in the improvement process of their living conditions. Available at: http://www.unesco.org/most/africa15.htm

11. South Africa

**LXXIII A MODEL FOR COOPERATIVE HOUSING DEVELOPMENT IN SOUTH AFRICA BY CHF INTERNATIONAL**

The various types of housing co-operatives are defined in Section 2, along with the eight cooperative principles. The principles include democratic control and open membership. Section 3 is a summary of the processes and deliverables at each stage of development of a housing co-operative. Sections 4 to 8 describe the five development stages in detail with examples and references to other publications for further information. Section 9 is on the vital topic of financial management. Section 10 describes the professional advisors and institutions that can assist you in the development of a co-operative. The Annexes contain examples of the key documents in the process: co-operative statutes, development strategy, use agreements and maintenance plan. Available at: http://www.ica.coop/al-housing/attachments/CIHS%20Cooperative%20Housing%20Manual%20South%20Africa%202002.pdf

**LXXIV EMERGING CO-OPERATIVE HOUSING MODELS IN SOUTH AFRICA.**

Over the past three years, the Social Housing Foundation (SHF) has facilitated a national co-operative housing programme supported by the South African and Norwegian governments. Through this programme, various housing projects around the country have received funds and support for capacity-building, as part of a pilot programme to investigate the types of co-operative housing projects most suitable for delivery of housing to low-income people. SHF commissioned case studies of a number of pilot co-operative housing projects and has consolidated the findings in this document. Particular emphasis has been placed on identifying lessons learnt which can assist in developing appropriate models for low-income co-operative housing in the future. Available at: http://ftp.shf.org.za/coop_brochure.pdf

**LXXV EVALUATION OF USN CO-OPERATIVE HOUSING MODELS**

In October 2002, the Urban Sector Network (USN), Rooftops Canada / Abri International and the Social Housing Foundation (SHF) set out the terms of reference for an evaluation of the 3 co-operative housing projects that were being undertaken by USN affiliates: Shayamoya, developed by the Built Environment Support Group (BESG); the Newtown Co-operative, developed by the Cope Housing Association; (Cope) and the Amalinda project currently being developed with the support of Afesis-Corplan. The evaluation was aimed at sharing lessons learnt from the USN’s experience in social housing, as well as to extract recommendations for future action and policy development for social housing delivery. The key purpose of the study is to look at the role NGO’s can play in supporting social housing institutions and development and the viability of these approaches and secondly, to evaluate the roles of the respective USN affiliates in the development of co-operative models and how they meet their objectives. Available at: http://www.ica.coop/al-housing/attachments/USN%20Evaluation%20Co-op%20Housing%20Models%20in%20SA.pdf
CO-OPERATIVE HOUSING IN JOHANNESBURG: A SURVEY AMONG THE RESIDENTS. ISSN 0804-5135, 2002 80 P NOK 180, - ORDER NO.: 673 ORDER FORM

Fafo Institute for Applied Social Science has produced this report for Cope Housing Association and the Norwegian Federation of Co-operative Housing Association (NBBL). The objective for undertaking a survey among residents in the housing co-operatives in inner-city Johannesburg was to provide information to Cope Housing Association that might assist them in their work on implementing the co-operative housing model in South Africa. In order to understand and address the needs and interests of the residents, it is essential for Cope to have access to accurate and relevant information about the residents. The survey concentrated mainly on the residents’ living and housing conditions and the perceptions of the residents on the work of Cope and the boards/committees of the different co-operatives. The survey also looked at improvements that could be done from the residents’ point of view. The survey was funded by NORAD. Available at: http://www.fafo.no/pub/rapp/673/index.htm

THE SAKHEZETHU NGOMANYANO HOUSING ASSOCIATION (SNHA) CASE STUDY BY CHF INTERNATIONAL.

In December 1996, seven very poor Motherwell Neighborhood Unit 10 community members, representing 544 additional residents in Port Elizabeth, approached CHF/South Africa to help them improve their housing. Actively repressed during the era of apartheid, the Motherwell community members sought out CHF to help them navigate bureaucratic hurdles to home ownership—to plan and implement a housing project of their own. Today, through assisted self-help and low-cost technology, a sense of community has been reinforced. The community has completed 145 houses; with 250 more planned, for a total of 395 safe, affordable houses. Community members feel a sense of dignity and accomplishment, and a strong community association is now in place to carry out the next phase. Available at:

CASE STUDY OF ILINGLE LABALABI HOUSING CO-OPERATIVES, CAPE TOWN IN SOUTH AFRICA (2007)

This document was written by Rooftops Canada Foundation Consultant, Jim Duke. This case study provides an analysis of the development process. Available at: http://www.ica.coop/al-housing/attachments/Case%20Study%20of%20Ilingle%20Labahlali%20Housing%20Co-op%20Cape%20Town.pdf

SOUTH AFRICAN SOCIAL HOUSING INSTITUTIONS AND HIV/AIDS BY SOCIAL HOUSING FOUNDATION RESEARCH SERIES IN DECEMBER 2002

The Social Housing Foundation, together with Rooftops Canada/Abri International, has identified the need to investigate current or planned responses to HIV/AIDS within the social housing sector. This is part of a broader intention on the part of both Rooftops and the Social Housing Foundation to mainstream HIV/AIDS programmes into all their work and partnership agreements, and to investigate the effects of the HIV/AIDS epidemic within the social housing sector. Available at:
LXXX SINA NEWSLETTER: NO. 50, PUBLISHED IN APRIL 2001 WHICH IS ALL ABOUT “HOUSING THE POOR: THE CO-OP APPROACH.

LXXXI MATTHEW NELL & ASSOCIATES (1996), SUSTAINABLE, GROUP-BASED HOUSING APPROACHES IN SOUTH AFRICA: PROBLEMS AND PROSPECTS. CO-OPERATIVE HOUSING FOUNDATION NATIONAL WORKSHOP ON SOCIAL AND COOPERATIVE HOUSING IN SOUTH AFRICA, 26 JUNE 1996, JOHANNESBURG

LXXXII SHELTER CO-OPERATIVES IN SOUTH AFRICA, RUST, K. (2001), INTERNATIONAL CO-OPERATIVE ALLIANCE / UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS

A review of current and potential contributions of cooperatives to shelter development in South Africa. Moreover, it reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. Prepared by Kecia Rust for ICA and UNCHS (Habitat), Nairobi, 2001. Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=49


12. Uganda

LXXXIV UGANDA NATIONAL WORKSHOP ON HOUSING, CONSTRUCTION, AND BUILDING CO-OPERATIVES

The Uganda National Workshop on housing, construction and building material co-operatives was held at Mukono in 1991. The principle objective was to examine whether a cooperative approach to housing, construction and the manufacture of building materials would result in an increased production of housing units, the wider use of local building materials and the creation of employment. The report consists of 3 parts: a summary of the presentations, a summary of the working group discussions and finally a detailed report of the output. Available at: http://www.mazinst.org/ugandanationalworkshop.html

LXXXV LOCAL LEVEL CAPACITY STRENGTHENING IN GUELPH/ONTARIO AND IN JINGA/UGANDA

This partnership program was established between the local governments of Guelph, Ontario and Jinja, Uganda as a co-operative initiative to improve the quality of community life in a sustainable way. It has provided the opportunity for two different cultures, political climates and economical and industrial bases to work toward a sharing of ideas, methods and procedures of staff training and administration and ways of enhancing community life. Available at: http://www.unesco.org/most/africa9.htm

LXXXVI SHELTER COOPERATIVES IN UGANDA/ BYARUHANGA, E.M. FOR UNCHS (2001) (HS/617/01 E)

A review of current and potential contributions of cooperatives to shelter development in Uganda. Moreover, it reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. ISBNE 92-1-131497-6, (electronic CHM).
13. United Republic of Tanzania

LXXXVII Case Study on Christian Council of Tanzania Housing Co-operative in Dodoma in: NGOs and Shelter/Sina. Nairobi, Mazingira Institute, 1987. 4P.

The Christian Council of Tanzania (CCT) has taken advantage of the services provided by the Low Cost Housing Unit (LHCU) of the Capital Development Authority (CDA) in Dodoma. The LHCU promotes employment-based housing co-operatives and provides plots for such co-operatives. Members of the CCT housing co-operative are building 40 core houses using the services of one member who is an architect, a hired mason and carpenter and members’ unskilled labour. Members produce some of the building materials and components. The co-operative has access to donor funds and runs its own credit system. Repayments will go into a revolving fund to help not only other CCT employees but also low-income communities in Dodoma. Available through: http://www.mazinst.org/

LXXXVIII Housing Co-operatives in the Human Settlements Sector: The Dodoma Experience/Simon Mazengo 1989 (Typescript). 8P: ILL.- Paper presented at the Sixth SINA Regional Workshop. Nairobi, May 1989. This paper describes the growth of housing co-operatives in Dodoma. In 1973 the United Republic of Tanzania initiated plans to move its capital, from Dar es Salaam to Dodoma. The Low Cost Housing Unit (LCHU) was established as part of the Capital Development Authority, to provide technical services necessary for low-cost house delivery and housing co-operatives were identified as one way of providing housing. Since 1981, 50 housing cooperatives with a membership of 3000 have been formed. These are mostly employment-based. The LHCU allocates plots and assists co-operatives through the steps of formation, registration, land application and construction. Housing co-operative members build two-room core houses which members can develop incrementally. The author thinks that co-operative housing activity has created employment opportunities and also enabled women to be active in construction-related activities, an area in which women have not been previously very active. He concludes that it is important that co-operative activity does not stop at house construction but should continue for maintenance and economic activities.


An assessment of the performance of housing co-operatives in the United Republic of Tanzania. It details many external constraints such as slow land allocation and shortages of building materials as well as internal constraints such as members not understanding their financial obligations. The author identifies three important lessons: (1) small co-operatives are more successful than larger ones; (2) less ambitious projects are most successful; and (3) middle-income co-operatives or a mixture of middle and low-income co-operatives are more successful than those composed only of a low-income membership. The author makes a number of recommendations for improving the housing co-operative system in Tanzania.


The study analyses two well-known housing co-operatives in Dares Salaam, Mwenge and Sigara, and the Tarime District Rural Housing Project. It concludes that co-operative housing may provide a solution for middle and upper-income groups but that it is less pertinent for low-income families. Provision of adequate
and affordable shelter through housing cooperatives for low and middle-income communities in Dar es Salaam Siwale, Tabitha, in: De la Marginación a la Ciudadanía, 38 Casos de Producción Social del Hábitat, Forum Barcelona, Habitat International Coalition. 2004

Homelessness and lack of adequate shelter is a common scene in many countries including Tanzania. Poverty, rapid urbanization, lack of housing credit facilities are among the reasons that cause lack of their rights. As well, traditional practices and beliefs are some of the common problems particularly at grass root level that discriminate women. The objective of this experience was to improve low income communities particularly women and youth to build and improve their living and housing conditions by providing education, training and technical assistance on land rights, housing construction, savings and credit schemes and self-help in both rural and urban areas of Tanzania.

XCI SHELTER COOPERATIVES IN TANZANIA/ NNKYA, T. FOR UNCHS (2001), NAIROBI. (HS/616/01 E)

A review of current and potential contributions of cooperatives to shelter development in Tanzania. Moreover, it reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. Prepared by Tumsifu Nnkya for ICA and UNCHS (Habitat), Nairobi, 2001. ISBN E 92-1-131496-8 (electronic CHM). Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51

14. Zambia

XCII SELF HELP HOUSING GROUPS IN SQUATTER SETTLEMENTS OF ZAMBIA: LEGAL ASPECTS. COLOGNE, CARL DUISBERG GESELLSCHAFT, 1983. 107P.

This is a manual that was compiled at the request of practitioners working in slums and squatter areas. During two workshops organized by Carl Duisberg Gesellschaft, DESWOS and the United Nations Centre for Human Settlements (Habitat) in 1980 and 1981, settlement workers pointed out that there is often a lack of knowledge about the legal aspects of self-help and mutual-aid groups. The manual discusses legal requirements as well as the rights and responsibilities of groups, making reference to the relevant laws of Zambia. It covers such topics as group registration requirements, procedures for land acquisition and different types of tenure. Although, specific reference is made to Zambia, where the manual was initially tested. The material can be adopted for other developing countries and should be of use to non-governmental organizations and community-based organizations working in low-income settlements.


Participants noted that housing co-operatives have hardly been successful in Zambia in the past. With the current national development plan proposing that co-operatives should play a role and shifting more direct responsibility for housing to people themselves, housing co-operatives may assume some importance in the future. Recommendations were made for support to informal self-help groups which have been quite successful in squatter settlements, and for the promotion of building and materials co-operatives in low-income settlements.

15. Zimbabwe

XCIV CO-OPERATIVE HOUSING IN ZIMBABWE: A CASE STUDY OF COTTON PRINTERS WORKERS CO-OPERATIVE HOUSING SOCIETY/ COLLEEN. BUTCHER. IN: CO-
OPERATIVE HOUSING: EXPERIENCES OF MUTUAL SELF-HELP. NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1990.

This case study examines one co-operative housing society in depth. The co-operative was established by the employees of a company in Bulawayo and began a savings programme for housing. The co-operative then acquired land and has built 84 houses for its members using its own funds initially and then a loan guaranteed by the company. The cost of houses has been reduced substantially by having members carry out the building work on a self-help basis and by the co-operative making many components itself. The study describes the organizational structure of the co-operative, training, the profile of members, activities, construction costs, finance, and land tenure issues. It concludes that the co-operative has been successful as it has a clear structure and innovative leadership, realistic objectives and is based on one company. It notes that the shortage of additional finance to continue construction is causing problems and may reduce motivation of the members. Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51

ZIMBABWE NATIONAL WORKSHOP ON CONSTRUCTION AND HOUSING COOPERATIVES

Zimbabwe’s first five year development plan (1986-1990) set a target for the construction of 75,000 to 100,000 housing units over the Plan period. The plan states that to achieve this target, the government will create favorable conditions for the private/public sectors, local authorities, building cooperatives, to participate in implementing the plan. The target was set in response to the acute shortage of houses in rural/urban areas, high population growth outstripping economic growth and other related factors. The documents produced by the workshop form the body of this report and are reproduced in full, including recommendations for the future. Available at

ORIENTATION MANUAL FOR HOUSING COOPERATIVE MEMBERS/HOUSING PEOPLE OF ZIMBABWE (HPZ) (2003)

This manual provides a definition of a housing cooperative along with the principles that cooperatives must adhere to and the benefits and types of cooperatives prevalent in Zimbabwe. A chapter is dedicated to the law and housing cooperatives in Zimbabwe. Member involvement and member rights and obligations are presented. This report provides a definition of housing cooperatives along with its operations, benefits, challenges and steps to start a cooperative. The appendix provides same articles of incorporation, bylaws, subscription agreement and occupancy agreement.

SHELTER COOPERATIVES IN ZIMBABWE/ MUBVAMI, T. & KAMETE, A. FOR UNCHS (2001 B NAIROBI (HS/618/01 E)

A review of current and potential contributions of cooperatives to shelter development in Zimbabwe. Moreover, it reviews the structure and organization of housing cooperatives; the legislative, regulatory and support environment for cooperative shelter development; the various sources of finance for cooperative shelter, and the role of donor support. ISBN 92-1-131498-4 (electronic CHM). Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51

ZIMBABWE NATIONAL WORKSHOP ON CONSTRUCTION AND HOUSING COOPERATIVES NAIROBI, MAZINGIRA INSTITUTE AND ZIMBABWE MINISTRY OF COMMUNITY AND CO-OPERATIVE DEVELOPMENT, 1988 40P.R L

This Workshop and study tour was organized by SINA and the Zimbabwe Ministry responsible for cooperatives, with some involvement of the Ministry of Housing. Participants were from the two ministries,
local authorities and housing co-operatives. Visitors came from Canada, Ethiopia, Kenya, Malawi, Mozambique, and the United Republic of Tanzania. The final output is in the form of very detailed guidelines for a plan of action for the development of housing co-operatives. The plan is addressed to the co-operative sector, government and local authorities, financial institutions, nongovernmental organizations and private-sector employers. It includes recommendations for: organization and management; education and training; legislation and land tenure; institutional support; finance; and co-operation between housing, construction and building materials co-operatives. Available at: http://www.mazinst.org/zimbabwe.html

XCIX HIV/AIDS IMPACT ON HOUSING COOPERATIVES FOR HOUSING PEOPLE OF ZIMBABWE (HPZ) BY STANLEY MASHUMBA. (DECEMBER 2002).

The executive summary draws out the key findings and recommendations of the HIV/AIDS impact on housing cooperatives. A myriad of interrelated factors do impact on housing cooperatives just like other sectors given the HIV/AIDS scenario.
V. ASIA

A. Regional

**Co Community Based Housing Development: The Role of the Community in Housing Supply for the Urban Masses in South-East Asia**. Rotterdam, Institute for Housing Studies (IHS). 1985. 112P.

Report of a regional seminar consisting of the seminar conclusions and papers presented. They include resettling shanty dwellers in Pune, India, community participation in urban upgrading in Orangi, Pakistan, a neighbourhood improvement programme in Surabaya, Indonesia, slum improvement through collective reconstruction in Visakhapatnam, India, land-sharing in Bangkok, Thailand, the Pagtambayayong Foundation housing projects in Cebu City, the Philippines, Housing the Homeless in Semarang, Indonesia, the Saarland village socialized housing projects, Manila, Philippines and participation in a core-housing scheme in Surabaya, Indonesia.

**A Time to Build, People’s Housing in Asia** / Jorge Anzorena and Wendy Pousnard. Hong Kong, Plough Publications, 1985, 64P

A personal reflection by Jorge Anzorena based on his belief in the effectiveness of participation. It uses case studies, stories and extracts from other publications.

**Shelter Development Through Cooperatives: A Strategy for Poverty Alleviation and Slum Improvement for Asia and the Pacific Region**/ International Cooperative Housing Foundation for Asia and the Pacific (ICHFAP) (2006)

This publication provides an overview of the poverty situation in Asia and the Pacific. Along with this a description of shelter conditions in the same regions is provided. A background of housing cooperatives is discussed along with achievements of housing cooperatives in the regions. Available at:
B. Country Specific

1. Bangladesh

**CIII URBAN POOR HOUSING IN BANGLADESH AND POTENTIAL ROLE OF ACHR BY K. IFTEKHAR AHMED (MAY 2007)**

This paper presents findings from a study on urban poor housing in Bangladesh, commissioned by ACHR. There have been some initiatives by ACHR for networking in Bangladesh, and in recent years exposure visits have been facilitated by ACHR for representatives of Bangladeshi organizations to CODI’s projects in Thailand. In the wake of widespread evictions during the recent Interim Government, the need arose to conduct this study to understand the urban poor housing situation in Bangladesh and to investigate what role ACHR can possibly play there, especially in the light of the impact of the exposure visits. Available at: [http://www.achr.net/Download%20Library/Urban%20Poor%20Housing%20in%20Bangladesh%2001.pdf](http://www.achr.net/Download%20Library/Urban%20Poor%20Housing%20in%20Bangladesh%2001.pdf)

2. India

**CIV THE GRAMEEN BANK AND ITS HOUSING LOANS /MUHAMMAD YUNUS, IN: IMPACT, VOL.21, NO 8. AUGUST 1986**

Describes how the well-known Grameen Bank has extended its successful rural credit system to making bans for house maintenance, particularly roofing. It also details the loan conditions used by the bank.

**CV HOUSING CO-OPERATIVE SOCIETIES: A WAY TO SOLVE THE URBAN HOUSING CRISIS IN INDIA? /C. CARON, M HENNION. IN: TRIALOG. 16, 1ST QUARTER 1988, P 16-18**

This paper describes the Indian system of housing co-operatives, concentrating principally on experience in Greater Bombay where housing cooperatives are 'integrated in urban policies'. Identifies problems of cooperatives, for example cooperatives promoted by builders without genuine democratic control and cost escalations caused by unscrupulous and incompetent building contractors. Concludes that housing cooperatives are not a serious alternative to private housing unless more support is given by government to counter inefficient builders and by housing federations to advise on technical matters.

**CVI HOUSING THROUGH CO-OPERATIVES /MALLS REDDY AND N. ASHOK KUMAR.**

Paper presented at the Eleventh Annual Conference of the Indian Public Administration, 1986. Examines the role of housing co-operatives in India and suggests means by which their effectiveness can be improved and their activities regulated.


A comprehensive manual for the use of housing cooperatives in India. Subjects covered include the role of housing co-operatives in India, organization, and planning and management. The detailed appendices cover many aspects of legal and financial procedures and the annexure contain examples of standard forms. Mainly of use to Indian co-operatives but also provides a description of how the complex Indian system of housing cooperatives works.
CVIII SIDHARTHNAKAR SLUM SELF HELP HOUSING AND DEVELOPMENT PROGRAMME, AHMEDABAD, AHMEDABAD STUDY GROUP, 1987, LOP

This paper describes the efforts of a slum community in Pune, India, to resist eviction and improve their community through self-help. The project followed three main stages, viz, negotiating with the local authority for recognition of the slum-dwellers’ right to stay, negotiating for technical assistance from the same authority, mobilizing the community into a housing co-operative society. Members were eventually able to construct their residential houses and to improve basic services using their own money, labour and materials (a lot of which were recycled from the OM houses). Group activity was encouraged, with priority for assistance being given to groups rather than individuals. This project could not have succeeded without the constant intervention of one individual, a volunteer social worker who negotiated with the local authority as well as financiers on behalf of the community. The major problem encountered was the community’s low morale which was a result of financiers’ unwillingness to extend credit and delays caused by long bureaucratic procedures. The individual involved in promoting this project trained some members of the community on how to handle the bureaucracy. This has been useful in keeping the community working together as residents maintain and improve basic services.

3. Indonesia


As an alternative to the eviction of 550 families in West Jakarta were relocated on land bought with funds from a foreign nongovernmental organization. A local nongovernmental organization assisted the community to plan and implement the relocation. Two community-based groups, the Relocation Committee and the Supervisory Team ensured that the expressed needs of the community were incorporated in the planning. Beneficiaries were required to pin a community savings scheme and to contribute unskilled labor. Construction of houses and of water and sanitation facilities was done by paid skilled workers drawn from the community and was paid for with funds from the savings scheme. Although most families have been gradually relocated, construction has been slowed by a lack of adequate funds. There may not be an early solution to this problem due to the lack of opportunities for income generation in the new settlement area although the project team is looking at the possibilities for economic activities based in the area.

4. Philippines

CX THE DEVELOPMENT AND IMPACT OF THE BARRIO ESCOPA CREDIT UNION /SONIA TIONG AQUINO, PREPARED FOR UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT), 1986 (UNPUBLISHED).

The study describes how a credit union was used as the vehicle for an urban improvement project in Metropolitan Manila supported by the United Nations Centre for Human Settlements (Habitat) and the United Nations Environment Programme. The funds of the credit union were used to finance the development of small-scale enterprises and housing improvement. The credit union grew from a membership of 160 in 1978 to 876 in 1985 and had an annual growth rate in share capital (i.e., savings) of 32 per cent. The credit union was democratically owned and managed by the members. Problems identified by the study include loan arrears, inadequate cash flows, poor attendance at board meetings, political pressures, non-repayment of loans by politicians and an inability of the credit union to repay a housing ban to the National Housing Authority as borrowers regard it as a grant. The response of the credit union in solving these problems is also recorded.
CXI COOPERATIVES IN HOUSING – STARTING HOUSING PROJECTS A GUIDE FOR COOPERATIVES STARTING A HOUSING PROJECT. BY NATCCO AND CHF INTERNATIONAL

Unpublished. The Sourcebooks were prepared by the National Confederation of Cooperatives (NATCCO) with funding by CHF Philippines in 2004. The Sourcebooks reviews the experience of the NATCCO Housing Cooperative Program from 1998 to 2003. Divided into five sections, the Sourcebooks also provides NATCCO cooperatives with a step-by-step guide on how to start a housing project, financial management and savings mobilization, preparing technical plans and legal documentary requirements, construction management, and project sustainability. Available at:

CXII MANUAL ON COOPERATIVE HOUSING

A six-volume manual published in 2002 by CHF Philippines, with the assistance of the National Housing Authority (NHA), to provide local cooperatives (particularly those assisted by NHA) with better understanding of the operational and technical requirements of a cooperative housing project in the Philippines. The manuals were written in Q&A format. Part 1 discusses the history and circumstances of cooperative housing in the Philippines. Part 2 presents the management requirements of the housing project and how these affect cooperative organizational practices. Part 3 provides a guide on how to avail of financial assistance from local banks. Part 4 is an accounting systems guide. Part 5 discusses the legal and regulatory circumstances of the housing project. Part 6 presents the technical requirements of the project during construction. Available at:

CXIII GOVERNANCE OF PHILIPPINE MULTI-PURPOSE COOPERATIVES WITH HOUSING PROJECTS: GENERAL TRENDS AND FINDINGS

Unpublished. A study prepared by CHF Philippines in 2003 to evaluate the governance practices of eight multi-purpose cooperatives with housing projects. In particular the study reviewed the board and management practices of cooperatives and how they contribute to the success or failure of the housing project. The study also looked into practices on membership participation, leadership training, and financial management. Available at:

CXIV PAGTAMBAYAYONG: A FOUNDATION FOR MUTUAL AID, CEBU CITY, THE PHILIPPINES /MALCOM HARPER. IN: COOPERATIVES HOUSING: EXPERIENCES OF MUTUAL SELF-HELP. NAIROBI, UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT)

This case study focuses on the dynamic role of a non-governmental foundation in Cebu City which works with low-income groups in acquiring land, extending credit for building materials and developing employment opportunities related to construction. The Pagtambayayong Foundation does not impose programmes and procedures on the beneficiaries but works with them in developing goals and agreed procedures. The employment opportunities created by the project include making blocks and sawing timber and there are well developed plans for other products.

5. Republic of Korea

CXV BOGUN JAHRI: THE HOMELESS RESIST EVICTION, SEOUL, SOUTH KOREA. AHMEDABAD, AHMEDABAD 1987. 1

This paper describes the resettlement of a group that was to be evicted. Land was bought by a foreign church-based non-governmental organization while a local nongovernmental organization managed the
The land available on the new site, if subdivided, gave each family a plot that was smaller than the minimum residential plot size allowed by the law for individual construction. The group was therefore forced to register as a co-operative in which individuals only had the title to their homes in one-storey buildings. People pinned by paying for their land but this money was in effect returned to them in the form of very soft loans for the construction of “shell” houses (outer walls, roof, doors and windows). Self-help labour accounted for about 90 per cent of total labour and was converted to cash wages which went into repaying individuals’ bans. Repayments went into a revoking fund used to finance community services and to help other slum communities. Completed houses were allocated by lottery. The loan repayment rate has been 100 per cent.

6. Sri Lanka

CXVI COMMUNITY ACTION PLANNING (CAP) METHODOLOGY IN SRI LANKA

The objective of the Million Housing Programme was to reach a larger number of households at a lower cost to the state, but with greater satisfaction to the occupants. The major question was how to reach this scale with limited financial and labour resources. The government encouraged people to build their own houses and settlements but to strengthen this process by providing support where it is needed. Available at: [http://www.unesco.org/most/asia2.htm](http://www.unesco.org/most/asia2.htm)

CXVII KOTTIKEWELA HOUSING PROJECT IN AMPARI DISTRICT AND MAHAWATTE HOUSING PROGRAMME IN COLOMBO, AHMEDABAD, AHMEDABAD STUDY ACTION GROUP, 1987 1LP

Kottikewela is a rural housing project promoted by the Social and Economic Development Centre (SEDEC), a non-governmental organization. The Rural Development Society of the village was used as base organization and SEDEC provided skilled labour to complement the labour of villagers in house building. Lessons learned were that in situations of intense poverty organizing people is not enough—they need tools, skills and working capital. Liaison between government and the nongovernmental organization is necessary and people respond when the promoting organization places trust in them and works out solutions with them. In urban Colombo, SEDEC facilitated the formation of a “housing society” in an upgrading project. An elected committee was able to take a major responsibility for house construction and to organize self-help construction. As a result what was once an area of shanties is now a healthy settlement.

7. Thailand


Land-sharing is a compromise between total squatter occupation and eviction in which landlords and squatters agree to coexist. This study describes five land-sharing agreements in Bangkok, where residents have been able to negotiate to stay on part of the land. In all cases relocation and therefore reconstruction is involved. In one project residents formed a credit union, managed to get credit from a foreign nongovernmental organization and to hire a contractor who is supervised by the community. In other cases housing development was carried out by the landowner or by the National Housing Authority, or through individual self-help building. One problem experienced is that the type of land tenure available under land-sharing agreements falls short of outright ownership and most housing financiers will not make funds available to develop untitled land.
CXIX BAAN MANKONG; GOING TO SCALE WITH SLUM AND SQUATTER UPGRADE IN THAILAND BY SOMSOOK BOONYABANCHA IN Environment & Urbanization (VOL 17, NO 1, APRIL 2005)

This describes the ambitious national slum and squatter upgrading programme launched by the Thai government in 2003 and implemented through the Community Organizations Development Institute. The programme centers on providing infrastructure subsidies and housing loans to low-income communities to support upgrading in situ wherever possible and, if not, to develop new homes close by. Support is provided not only to community organizations formed by the urban poor for projects but also to their networks, to allow them to work with city authorities and other local actors and with national agencies on city-wide upgrading programmes. Available at: http://www.iied.org/human/eandu/documents/EU_17_1_boonyabancha_pages_21_46.pdf
VI. EASTERN EUROPE AND THE CAUCASUS

A. Country Specific

**CXX HOME IMPROVEMENT LENDING: CASE STUDY – POLAND BY DR BARBARA CZACHORSKA-JONES (JANUARY 5, 2004)**

This case study examines CHF International International’s Cooperative Development Program in Poland (heretofore referred to as the “CDP-Poland program”), funded under USAID, from February 1998 to December 1999. The goal of this program was to assist in the housing sector’s transition from a planned to free-market economy by helping local condominium associations develop internal management systems allowing them to access financing for home improvements and capital renovations. Looking from today’s perspective, this study examines the impact of provided assistance and factors which contributed to the success of these newly formed associations.
VII. LATIN AMERICA

A. Regional

CXXI CO-OPERATIVES BUILD HOUSING IN MANY WAYS. WASHINGTON, D.C., CO-OPERATIVE HOUSING FOUNDATION, 1982. P. 4 (CONCEPTS AND METHODS SERIES NO. 1)

Describes how co-operative housing programmes have assisted members to improve housing and argues that working with existing co-operatives in other sectors is particularly important. Uses examples from Jamaica, Nicaragua, Panama and Paraguay.

CXXII MANUAL PARA DIRECTORES DE LAS COOPERATIVAS VIVIENDA, WASHINGTON, D.C. COOPERATIVE HOUSING FOUNDATION. 1987. 42P.

[Spanish]

This detailed training manual is for use in courses for the board members of housing co-operatives in Latin America.

B. Country Specific

1. Brazil

CXXIII SELF-HELP HOUSING: MUTIRÃO 50, FORTALEZA IN BRAZIL

The Mutirão 50 Project is located in the Municipality of Caucaia in the Metropolitan Region of Fortaleza. In 1988 an agreement was signed between the CONPOR, the Municipality of Fortaleza and the GRET to start a self-help housing project using land provided by the municipality. Available at: http://www.unesco.org/most/southam2.htm

2. Colombia

CXXIV THE SELF-HELP HOUSING MOVEMENT IN COLOMBIA /JOSE OSPINA, IN: OPEN HOUSE INTERNATIONAL. VOL 10, NO. 4, PP. 34-39

Traces the history of the co-operative self-help housing movement in Colombia.

3. Haiti

CXXV REHABILITATION OF ST. MARTIN QUARTER, PORT-AU-PRINCE, HAITI WASHINGTON D.C., CO-OPERATIVE HOUSING FOUNDATION, 1981. 4P. (FACT SHEET NO. 2)

Describes an upgrading project using a co-operative approach to community development.
4. Nicaragua

CXXVI COMMUNITY ACTION AND SELF-BUILD HOUSING, THE CASE OF JOSE LSIAIS GOMEZ, MANAGUA, NICARAGUA /IRENE VANCE, IN: CO-OPERATIVE HOUSING: EXPERIENCES OF MUTUAL SELF-HELP. NAIROBI. UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (HABITAT)

This case study describes the successful reconstruction of a low-income squatter settlement in Managua. Following the revolution in 1979, the Government provided security of tenure and assisted the residents to organize building brigades for self-help construction. The study concentrates in particular on the process of community development and empowerment and the ways in which many misunderstandings and problems were overcome with, for example, the introduction of new leadership skills and women playing a more significant role. Available at: http://www.unhabitat.org/list.asp?typeid=48&catid=281&subMenuID=51
VIII. MIDDLE EAST

A. Country Specific

1. Saudi Arabia

CXXVII Improving Living Environments for the Low-Income Households in Saudi Arabia

Faced with an enormous influx of rural and desert peoples into urban areas and the resultant proliferation of squatter settlements and unplanned houses, the Saudi Government initiated a massive low-income housing programme. Two projects were key to its success. First, the Free Land Plots project provided land grants ranging from 400 to 900 square metres each. In the Riyadh suburb of Oreijah, for example, 30,000 families received free plots. The second key factor was the Real Estate Development Fund’s (REDF) extension of Easy Term and Interest-Free Loans to Saudi citizens who owned land plots. In the last 20 years, the REDF gave citizens 425,000 loans with which 510,000 residential units were built at a cost of SR. 105,646 billion. Concurrently, loans were given to Saudi investors to build housing compounds with no less than six units each. A total of 2,485 investment loans created 29,500 such units at a cost of SR. 5,170 million. Available at: http://www.unesco.org/most/mideast3.htm

CXXVIII Prince Salman Charity Housing Project

Recognising the need to proactively address poverty and social issues in Saudi Arabia, this project has provided over 300 houses and support for vulnerable, low-income families. Communal facilities including mosques, community centres, children’s play areas and health centres ensure greater opportunities for community integration and reduced anti-social behaviour. Long term employment opportunities are increased through training programmes and affordable loans for business start-ups. Available at: http://www.worldhabitatawards.org/winners-and-finalists/project-details.cfm?lang=00&theProjectID=7440FB9C-15C5-F4C0-99B1D2F55B193F05

2. Turkey

CXXIX Best Practices Batikent Project in Turkey

Having commenced in 1979, with the foundation of Kent-Koop, the Batikent Project has sheltered 200,000 persons in 45,000 housing units since 1983, in which the first settlement had begun with only 516 housing units. Available at: http://www.unesco.org/most/easteur1.htm


Examines housing co-operatives in Turkey based on a field survey. Problems encountered by housing co-operatives are discussed under six main areas; the initial formation of co-operatives, finance, land and utilities, design, construction and post-occupancy maintenance and management. Suggestions are then made for improving the co-operative housing system.
IX. ORGANIZATIONS PROMOTING SELF-HELP HOUSING

The following organizations are involved in co-operative and mutual self-help housing in various ways. Many have published or prepared material although much of the material has not been widely distributed. Some are implementing agencies or co-operatives referred to in the bibliography.

A. Africa

Ministry of Urban Development and Housing (MUDH)
Cooperative Housing Department, P.O. Box 33866,
Addis Ababa
Ethiopia

Housing and Building Research Institute (HABRI)
University of Nairobi,
P.O. Box 30197, NAIROBI.

NATIONAL COOPERATIVE HOUSING UNION
Kiambere Road, Off Upper Hill Road, P.O. Box 51693, 00200, Nairobi, Kenya
Phone 2710495/6
Fax 2710325
Email: nachu@nachu.or.ke
http://nachu.or.ke/

National Council of Churches of Kenya (NCCK)
P.O. Box 45009
Nairobi
Kenya

Settlements Information Network Africa (SINA)
Mazingira Institute
P.O. Box 14550
Nairobi
Kenya


Mazingira Institute
Mazingira Institute has a range of programmes related to building democracy and accountability in Kenya, as well as programmes on housing, environment and health.
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FAX: +254 2 44 25 95
E-mail: mazingiri@elci.sasa.unep.no

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E-mail: cdrcongeh@yahoo.fr
Website: http://www.congeh.kabissa.org/

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www.icafrica.coop

Centre for Housing Studies
Ardhi Institute
P.O. Box 351 24
Dar es Salaam
United Republic of Tanzania

Human Settlements of Zambia (HUZA)
P.O. Box 501 24
Lusaka
Zambia

Cotton Printers Workers’ Housing Cooperative
P.O. Box 8092, Belmont
Bulawayo
Zimbabwe

Ministry of Community and Cooperative Development (HCCD)
P.O. Box 81 51, Causeway
Harare
Zimbabwe

Housing People of Zimbabwe
102 Fife Avenue, Greenwood, Harare, P.O. Box CY 2686, Harare
Tel: 703253/61 Fax +263-(0)4-570620
Email address hpz@mweb.co.zw
Web address www.icon.co.zw/housingpeople/
Year established 1992

264 Chiremba Road, Hatfield, Harare, Zimbabwe
Postal address P.O. Box CY2686, Causeway, Harare, Zimbabwe
Telephone +263-(0)4-571794, 570803/33
Fax +263-(0)4-570620
Email address hpz@mweb.co.zw
Web address http://www.housingpeople.org.zw/

Centre for Community Organisation and Development (CCODE)
Tel/Fax: +265 1 756781/2
Mobile: +265 8 8206258
Email: sikunkhoma@ccodemw.org
Contact Person: Siku Nkhoma
Address: 2nd Fl Nasa Blg, Near Area 3 Market, Lilongwe, Malawi

Zimbabwe Housing Rights People

Namibian Housing Action Group (NHAG), 11 Mozart Street, PO Box 21010, Windhoek, Namibia
nhag@iway.na

Community Organization Urban Resource Centre, South Africa
Joel Bolnick bolnick@courc.co.za
Ted Baumann, Director, uTshani Fund, ted@brcs.co.za
B. Asia

Ahmedabad Study Action Group (ASAG)
Dalal Building (Behind Hotel Capri)
Relief Road
Ahmedabad 380 001
India

ASAG prepared case studies during the International Year of Shelter for the Homeless, 1987 to publicize the work of non-governmental shelter organizations in Asia.

Private Sector Low Income Housing Association (PRISLIHA)
P.O. Box 64, Greenhills
San Juan
Metro Manila
Philippines

Asian Institute of Technology (AIT)
Division of Settlements Division
G.P.O. Box 2754
Thailand

YUVA (Youth for Unity and Voluntary Action)
Sector 7, Plot No. 23
Kharghar,
Navi Mumbai 410 210
Phone: +91 (22) 2774 0999 / 90
Fax: +91 (22) 2774 0970
Email: yuvacentre@yuvaindia.org,
yuvacentre@yuvaindia.org
Website: http://www.yuvaindia.org/

Somsook Boonyabancha somsook@loxinfo.co.th or achr@loxinfo.co.th
Philippine Action for Community-led Shelter Initiatives, 221, Tandang Sora Avenue, Quezon City, Philippines pacstil@info.com.ph

Orangi Pilot Project (OPP)
Address: plot no. St.-4, sector 5/A, Qasba colony, Manghopir road, Karachi 75800 phone: (92-21) 6652297, 6658021 fax: (92-21)6699347
email: opprti@cyber.net.pk

Asian Coalition for Housing Rights
Asian Coalition for Housing Rights, Thailand
Somsook Boonyabancha somsook@loxinfo.co.th or achr@loxinfo.co.th

International Co-operative Alliance
Regional Office for Asia and the Pacific
9, Aradhana Enclave,
Sector 13, R. K. Puram, Ring Road,
New Delhi 110 066, India
Tel: (91-11) 2688-8250 Fax: 2688-8067
E-mail: icaroap@vsnl.com / info@icaroap.coop
Web-sites: www.icaroap.coop
ICA - Asia & Pacific
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The Joint Center for Housing Studies is Harvard University’s center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies.