



**CO-OPERATIVE
HOUSING:
A
BIBLIOGRAPHY**

UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (Habitat)



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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 intended to complement the UNCHS (Habitat) publication on co-operatives housing: experiences of mutual self-help which is to be published in 1990 and which contains four case studies and an analytical overview.

This first bibliography by the United Nations Centre for Human Settlements (Habitat) on this subject has been compiled from materials readily available. 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. 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 (Habitat) with the assistance of Graham Alder.

I. GENERAL

1. **Building community: a third world casebook** /Bertha Turner editor. London, Building Community Books, 1988. 190p.: ill.

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 and 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.

2. **Building together: issues in mutual-aid housing** /Shlomo Angel and Zilla C. Phoativongsacharn. 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.

3. **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. HS/44/84E.

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.

4. **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.OP/83-16E.

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.

5. **Co-operative housing (2nd revised edition)/International Co-operative Alliance (ICA).** Geneva, ICA, 1987. 123p.

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.

6. **Co-operative housing: experiences of mutual self-help.** Nairobi, United Nations Centre for Human Settlements (Habitat), 1990 (forthcoming).

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 examines 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 co-operative 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.

7. **Housing co-operatives for industrial workers.** Washington D.C., Co-operative Housing Foundation, 1982. 4p. (Concepts and methods series No. 2).

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.

8. **Housing co-operatives in developing countries: a manual for self-help in low-cost housing schemes/A.C. Lewin.** London and

Chichester, John Wiley & Sons in association with Intermediate Technology Publications, 1981.
170p.

This manual is concerned with the development of urban housing co-operatives 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 co-operatives 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 co-operative, 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.

9. Housing finance exercise (for co-operatives) /Graham Alder.
Nairobi, Mazingira Institute, 1987.
28p.

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 co-operative housing. It involves designing a co-operative 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.

10. Integrated co-operatives for satisfying the needs of shelter in slum and squatter areas. Cologne, German Development Assistance Programme for Social Housing (DESWOS) and Carl Duisberg Gesellschaft, 1981.

This publication is the report of a workshop on human settlements co-operatives held in Marburg, Federal Republic of Germany in December 1980. Topics covered include requirements for the operation of co-operatives 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.

11. Legal aspects of co-operative housing. Washington D.C., Co-operative 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 co-operative, and raises some special legal issues to be addressed.

12. 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.

13. 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 develop human settlements on a co-operative model. Components are: technical service organizations, self-help housing co-operatives, credit mechanisms, building materials production centres, and neighbourhood 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.

14. 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 co-operatives. 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, bye-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.

15. 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 co-operative housing.

16. The role of the co-operative sector in financing and implementing urban housing development /Graham Alder.
Washington D.C., United States Co-operative 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.

II. AFRICA

A. Regional

17. 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.

18. Training human settlements workers in eastern and southern Africa /Diana Lee Smith (editor). Lusaka, American Friends Service Committee, and Nairobi, Mazingira Institute. 1981.

65p.

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.

19. Report of the Fourth SINA Workshop on Housing, Construction and Building Materials Co-operatives. Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1986 (typescript). 40p.

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.

20. Report of the Fifth SINA Regional Workshop on Housing, Construction and Building Materials Co-operatives: summary of group discussions. Nairobi, Mazingira Institute, 1987, (typescript). 15p.

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.

21. Report of the Sixth SINA 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 co-operatives.

(Note: The Settlements Information Network Africa (SINA) organized three regional and four country workshops on housing, construction and building materials co-operatives 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.

B. Country specific

Cape Verde

22. Movimento co-operativo habitacional em Cabo Verde (The co-operative housing movement in Cape Verde)/Flavio Paiva.

In: *Sociedade e Territorio*, January 1988, p. 86-93.
[in Portuguese]

Describes the recent development of housing co-operatives 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.

Ethiopia

23. Activities of Belg Housing Co-operative /The Co-operative. 25p.

Paper presented at the SINA Ethiopia National Workshop and Study Tour, April 1989 (cyclostyled).

24. 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 co-operatives in Addis Ababa are fairly typical of most housing co-operatives 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 joining the co-operatives; the stages and procedures that the co-operatives 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.

25. Credit for housing co-operative associations /Assbu Mamo. 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 co-operatives 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 co-operatives; disbursement and use of funds; collection of loans; 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.

26. 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 (forthcoming).

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.

27. SINA Ethiopia National Workshop and Study Tour on Housing Cooperatives. Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1989.

12p.: ill.

In: *SINA Newsletter*. No. 19 (1989), p. 3-14.

Settlements Information Network Africa (SINA) has organized several exchange visits and study tours in which members of housing co-operatives, promoters of co-operatives 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 co-operatives 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.

28. The work of Redd Barna, Ethiopia in improving the situation of low income groups /Ferede Yetbarek. Nairobi, Settlements Information Network Africa (SINA), Mazingira Institute, 1989 (typescript).

11p.

Paper presented at the Sixth SINA Workshop on Housing, Construction and Building Materials Co-operatives, 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).

Kenya

29. Case study on the National Council of Churches of Kenya Mji wa Huruma resettlement scheme.

In: NGOs and shelter/Settlements Information Network Africa (SINA). Nairobi, Mazingira Institute, 1987.

4p.

The National Council of Churches of Kenya (NCCK), is a pioneer in helping low-income urban dwellers in Nairobi especially those in slums and squatter areas. The Mji wa Huruma scheme resettled about 500 families after fire destroyed their homes in 1967. The NCCK made a proposal for the families to be relocated to a serviced site where they would build their own homes through self help. It took five years during which the families were moved twice before the City Council allocated plots. The NCCK helped the community to form self-help building groups and extended some credit to them. Although this project encountered a lot of problems it made an important contribution towards changing the attitude of the authorities towards squatters and self-help initiatives in housing.

30. 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 labour 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.

31. 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.

32. Co-operative housing society member orientation manual /National Co-operative Housing Union (NACHU). Nairobi, NACHU, 1988.

53p.

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.

33. Kariobangi Housing and Settlement Cooperative.

In: SINA 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 loan repayment.

34. The role of NACHU in co-operative housing development in Kenya / Wagaiyu E. Kariuki,

1989, (cyclostyled).

11p.

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.

Lesotho

35. Co-operative activity in human settlements: the case of Lesotho/ 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.

36. Low cost co-operative housing in Lesotho /W. J. Campbell and E. Galindo.

19p.

In: Review of international co-operation, vol. 73 (1980), No. 1, p. 35-54.

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 Mohalalitoe. Discusses 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.

Mozambique

37. Case study on latrine construction co-ops in Mozambique.

In: NGOs and shelter/Settlements Information Network Africa (SINA). Nairobi, Mazingira Institute, 1987.

4p.

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 co-ordinating 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.

38. Case study on Messica Construction Cooperative.

In: NGOs and shelter/SINA. Nairobi, Mazingira Institute, 1987.

4p.

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.

39. Construction and housing co-operatives in Maputo, Mozambique / Soren Hougaard, 1989 (typescript).

14p.: annex.

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.

40. Interventions in the area of housing in post independent Mozambique: an overview with an emphasis on the role of non-governmental organizations/Paul Jenkins, 1989 (typescript).

13p.: ill.

Paper presented at the Sixth SINA Regional Workshop, Nairobi, May, 1989.

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 non-governmental organizations that do exist have been remarkable in their capacity to be innovative.

Nigeria

41. Case study on housing activities of Owolowo Co-operative and Credit Investment Union Nigeria

In: NGOs and shelter/SINA. Nairobi, Mazingira Institute, 1987.

2p.
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.

United Republic of Tanzania

42. 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.

43. 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 co-operatives 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, loan 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.

44. An integrated development approach to housing co-operatives in Tanzania/S.M. Kulaba.

In: Ekistics. 298 January-February 1983,

p. 35-41.

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 the United Republic of Tanzania.

45. Self help co-operative housing in urban and rural Tanzania: a critical review with selected case studies /Agnes A. Mwaiselage. Leuven, Katholieke Universiteit Leuven, 1985.

165p.

The study analyses two well-known housing co-operatives in Dar es 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.

Zambia

46. 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.

47. Zambia Workshop on Construction and Housing Cooperatives, Lusaka, 7-11 April, 1988. Nairobi, Mazingira Institute, 1989.
4p.
In: SINA Newsletter No. 18, May 1989,
p. 5-8.

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.

Zimbabwe

48. 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 (forthcoming).

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.

49. Zimbabwe National Workshop on Construction and Housing Cooperatives. Nairobi, Mazingira Institute and Zimbabwe Ministry of Community and Co-operative Development, 1988.
40p.: ill.

This Workshop and study tour was organized by SINA and the Zimbabwe Ministry responsible for co-operatives, 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, non-governmental 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.

III. ASIA

A. Regional

50. 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 Pagtambayong 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.

51. A time to build, people's housing in Asia /Jorge Anzorena and Wendy Poussard. 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.

B. Country-specific

Bangladesh

52. 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 loans for house maintenance, particularly roofing. Details the loan conditions used by the bank.

India

53. Housing co-operative societies: a way to solve the urban housing crisis in India? /C. Caron, M Hennion.
In: Dialog, 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 co-operatives are "integrated in urban policies". Identifies problems of co-operatives, for example co-operatives promoted by builders without genuine democratic control and cost escalations caused by unscrupulous and incompetent building contractors. Concludes that housing co-operatives 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.

54. Housing through co-operatives /Malla 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.

55. Organization and management of housing co-operatives /M.L. Khurana. New Delhi, National Co-operative Housing Federation of India, 1986. 407p.

A comprehensive manual for the use of housing co-operatives 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 annexures 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 co-operatives works.

56. Sidharthnagar slum self help housing and development programme. Ahmedabad, Ahmedabad Study Group, 1987. 10p.

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 old 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.

Indonesia

57. The homeless build: relocation of the people of Kampung Sawah by and for themselves. Ahmedabad, Ahmedabad Study Action Group, 1987. 13p.

As an alternative to the eviction of 550 families in West Jakarta were relocated on land bought with funds from a foreign non-governmental organization. A local non-governmental 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 join a community savings scheme and to contribute unskilled labour. 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.

Philippines

58. 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 loan 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.

59. Pagtambayayong: a foundation for mutual aid, Cebu City, the Philippines /Malcom Harper. In: Co-operatives housing: experiences of mutual self-help. Nairobi, United Nations Centre for Human Settlements (Habitat) (forthcoming).

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.

Republic of Korea

60. Bogun Jahri: the homeless resist eviction, Seoul, South Korea. Ahmedabad, Ahmedabad 1987.
15p.

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 non-governmental organization managed the project. 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 joined 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' loans. Repayments went into a revolving 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.

Sri Lanka

61. Kottikewela housing project in Ampari District and Mahawatte Housing Programme in Colombo. Ahmedabad, Ahmedabad Study Action Group, 1987.
11p.

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 non-governmental 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.

Thailand

62. Land sharing as an alternative to eviction: the Bangkok experience. Ahmedabad, Ahmedabad Study Action Group, 1987.
18p.

Land-sharing is a compromise between total squatter occupation and eviction in which landlords and squatters agree to co-exist. 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 non-governmental 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.

Turkey

63. Housing co-operatives to provide shelter /Sahap Cakin.
In: Report of the World Congress on New Trends in Housing Projects, vol. 1. Miami, International Institute for Housing and Building, 1986.
19p.

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.

IV. LATIN AMERICA

A. Regional

64. 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.

65. Manual para directores de las cooperativas vivienda. Washington, D.C., Co-operative 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

Colombia

66. The self-help housing movement in Colombia /Jose Ospina.
In: Open House International, vol 10, No. 4,
p. 34-39.

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

Haiti

67. 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.

Nicaragua

68. Community action and self-build housing, the case of Jose Isiais Gomez, Managua, Nicaragua /Irene Vance.
In: Co-operative housing: experiences of mutual self-help.

Nairobi, United Nations Centre for Human Settlements (Habitat) (forthcoming).

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.

V. 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.

Africa

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

Housing Research Development Unit (HRDU)
University of Nairobi
P.O. Box 30197
Nairobi
Kenya

National Co-operative Housing Union (NACHU)
P.O. Box 51693
Nairobi
Kenya

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

Publishes *SINA Newsletter*. Documented the work of non-governmental shelter organizations in Africa during the International Year of Shelter for the Homeless, 1987. Has had a programme supporting housing, construction and building-materials co-operatives since 1986.

Lettre Urbaine
ENDA-RUP
P.O. Box 3370
Dakar
Senegal

International Cooperative Alliance (ICA)
Regional Office for East and Central Africa
P.O. Box 946
Moshi
United Republic of Tanzania

Centre for Housing Studies
Ardhi Institute
P.O. Box 35124
Dar es Salaam
United Republic of Tanzania

Human Settlements of Zambia (HUZA)
P.O. Box 50124
Lusaka
Zambia

Cotton Printers Workers' Housing Co-operative
P.O. Box 8092, Belmont
Bulawayo
Zimbabwe

Ministry of Community and Cooperative Development (HCCD)
P.O. Box 8151, Causeway
Harare
Zimbabwe

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

Europe

Catholic University Louvain
Postgraduate Centre Human Settlements

Kasteel Arenberg B-3030
Haverlee
Belgium

Catholic University Louvain-la-Neuve
Louvain-la-Neuve 1348
Belgium

Publishes "Habitat et Participation"

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German Development Assistance Association for Social Housing
(DESWOS)
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Federal Republic of Germany

Coop Housing Bulletin (published by ICA)
Centralny Związek Spółdzielni
Budownictwa Mieszkańcowego
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00-828 Warszawa
Poland

International Housing Committee (of ICA)
Repslagargatan 20
S-116 Stockholm
Sweden

International Cooperative Alliance (ICA)
15 route des Morillons
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Geneva
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3 Endsleigh Street

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United Kingdom

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Development (IIED) America Latine
Piso 6, Cuerpo A
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1193 Buenos Aires
Argentina

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Baltimore, MD 21211
United States of America