



# **CO-OPERATIVE HOUSING: A BIBLIOGRAPHY**

**UNITED NATIONS CENTRE FOR HUMAN SETTLEMENTS (Habitat)**



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# **CO-OPERATIVE**

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# **HOUSING:**

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## Table of contents

	<i>Page</i>
<b>INTRODUCTION</b>	<b>1</b>
<b>I. GENERAL</b>	<b>2</b>
<b>II. AFRICA</b>	<b>7</b>
A. Regional	7
B. Country-specific	8
<b>III. ASIA</b>	<b>17</b>
A. Regional	17
B. Country-specific	17
<b>IV. LATIN AMERICA</b>	<b>22</b>
A. Regional	22
B. Country-specific	22
<b>V. ORGANIZATIONS PROMOTING SELF-HELP HOUSING</b>	<b>24</b>

# 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

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 (it), 1990 (forthcoming).

promoted extensively by the Government through development. The case study describes the provides primary co-operatives with land, tional skills and education and training. It also experienced including a severe shortage of codes which put the cost of much co-operative some groups.

**Workshop and Study Tour on**  
bi, Settlements Information Network Africa

p. 3-14.

ica (SINA) has organized several exchange visits f housing co-operatives, promoters of ies and co-operative unions as well as r work in low-income communities exchange ideas pril 1989 took participants from Kenya, United imbabwe to Ethiopia. Participants visited housing e Zeit, Awassa and Assela. This report is based on ur. It gives an overview of housing co-operatives of the study tour, and reports from the working

itive organization, finance aspects, construction, e groups noted that the prevailing system heavily uses unnecessarily high building standards and help building and materials production. For these not reach most low-income people, especially



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