

We Effect work with Housing Cooperatives in Africa:



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Presented by :- Barbra Kohlo

Programme Coordinator Adequate Housing, East and Southern Africa



Housing Poverty

“...if left unchecked, rapid urbanization is leading to the urbanization of poverty in the continent, with attendant problems that have condemned the majority of urban dwellers to unemployment, food insecurity and life under squalid conditions in slums and other unplanned neighbourhood without basic services such as decent housing, water and sanitation, and the high risk this implies to their health and safety”
..... Second Session of the Assembly of Heads of State and Governments of the African Union held in Maputo in July 2003.



Housing in We Effect

We Effect work on housing is directed by the organisations' Housing Policy developed in 2005 which clearly identifies housing as a human right and recognises that poverty is multi-dimensional, implying the lack of possibilities, power and security. An important aspect of poverty is inadequate housing.

We Effect global strategy identifies the Right to adequate housing as one of the strategic goals for 2013 to 2015

- **Our goal:** Empowered organisations that support the right of all people to adequate housing.
- During the strategy period, we will support partner organisations to:
 - 1. Secure models for self-managed, collectively owned and sustainable cooperative housing solutions.
 - 2. Utilise experiences from the urban self-managed housing cooperative model and apply the model in rural environments.
 - 3. Advocate for increased public investment in housing.
 - 4. Advocate for increased affordable credits, including State financing aimed at social housing.
 - 5. Advocate for development of regulatory frameworks and policies that guarantee people's rights to adequate housing.

Experiences.....

- Support to Housing People of Zimbabwe(HPZ), 1994 to 2010 to grow the housing cooperative movement in Zimbabwe resulting in the 'birth' of the Zimbabwe National Association of Housing Cooperatives (ZINAHCO)
- Support the National Housing Union of Kenya (NACHU), 2004 to date.....
- Support to ZINAHCO 2006 to date...
- Support to Uganda Cooperative Alliance to revitalise the housing cooperatives in Uganda 2010 to date...
- Building on the housing cooperative advantage, promoting housing cooperatives in Zambia, 2013 moving forward....
- A rural housing project in Malawi premised on village savings groups, 2013 moving forward.



Experiences.....

- Structural Adjustment programmes and subsequent privatisation focus took housing away from the agenda of the majority of African governments .
- African housing cooperative movements filling a void but at the same time having to also demand and create space in not only a heavily contested terrain but where cooperativism in general was perceived as a failure. Hence:-
- The focus by We Effect to support popularisation of the cooperative housing concept, mobilisation and building the capacity of primary societies, promoting democratic participation, engaging with authorities (lobbying and advocacy) on policy i.e. housing, land and finance bringing on board networks of organisations working on housing, urbanisation, human rights and democracy as partners in We Effect Housing interventions.



Stakeholders signing the advocacy board to prioritize housing in Uganda

Experiences.....

It has been hard, tortuous but exciting process for people expecting to get a house to see savings eroded by inflation, registering in a local authority waiting list for years and be told there is land only to have a proliferation of housing developers putting up estates on land that you have been told is not available, sink money into infrastructure and be expected to tar the roads before you build the house, provide a water reticulation system and have no water come out of the tap and then have to sink a borehole, having to continuously prove themselves with each housing cooperative project as if it is the first ever cooperative housing project.

The many years taken to get things right, focussing on building capacity while appreciated by housing cooperative organisations have at times been seen to be on a collision course with just getting on with building the actual house.



Experiences.....

While the movement has not grown like wild fire and is still small compared to the needs, tremendous strides have been made , successes recorded , housing cooperatives have mastered the art of maneuvering the “maze” something the majority of low income people may not have been to do on their own but have managed through the collective effort and power of the housing cooperative.

Yes, there is no doubt that the experiences of last 20 or so years that We Effect has worked with African housing cooperative movement have proved that the **housing cooperative** approach works for the majority of people to achieve adequate housing (decent, affordable and secure.....)

There is potential to grow the housing cooperative movement to achieve scale that not only really begins to impact on national housing deficits but also impact on poverty levels and transform peoples' lives.



Experiences.....

- Land access which is appropriate, affordable and with basic services, appropriate housing finance products and operationalisation of policy and other institutional frameworks and practices, issues that the housing cooperatives have put on the table for discussion with their governments, continue to be a challenge to the movement 's quest to achieve scale needed to make an impact.
- The issue of a truly empowered individual cooperative member participating in decision making , demanding accountability and good governance, as well as safeguarding democratic ideals, which should lead to raising standards of living to beyond the physical space needs continued focus/attention.
- Partnerships and collaboration are essential for growth, for learning, to avoid duplication of efforts and build a collective voice.



Focus of Interventions

Focus:-Building the capacity of poor women and men and their support organisations to articulating their needs and demands.

- Support help to self-help in putting housing on the ground.
- Support collective voices.
- Promote gender equality, environmental sustainability, Youth and HIV and AIDs mitigation.
- Heavy urban bias recognising that cities, while offering opportunities, concentrate poverty, and that Sub-Saharan Africa has one of the highest rates of urbanisation but also acknowledging that the rural housing dimension needs to be addressed.



I THANK YOU.