

COOPERATIVE HOUSING APPROACHES IN EUROPE: HINTS FOR HOUSING PROVISION IN GHANA

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ABSTRACT

Most countries through various international conventions recognize housing as a basic human need. It is the desire of every government to see that its people have access to decent and affordable housing. However, many housing supply and demand problems exist in both developed and developing countries, though in different facet and levels of severity. While there are usually acute housing shortages and generally poor conditions in urban areas across many developing countries, the challenges in Europe, inter alia, are related to a wide range of factors such housing for the marginalized, tenure polarization and deterioration of social housing dwellings. Though housing development is closely knit to country- specific political and socio-economic history, there are common strands that cut across contemporary cities. Initial housing development efforts were purely based on cooperative worker efforts, private landlords and philanthropist initiatives in the early 1900s. There was however massive government participation in the turn of the 1950. Measures were usually directed to building dwellings in mass housing neighborhoods to house as many people as possible. Emphasis was hence on quantity. The socio-economic and demographic changes in cities have shifted the focus in the housing discourse as new problems and issues emerge.

The Study therefore concludes that amid these changes, the third- sector particularly new forms of housing cooperatives are still a valuable means to addressing some of these problems through integrated, innovative and local strategies to dealing with both spatial and social challenges. Some perspectives based on the cooperative housing approach are provided using Ghana as reference for developing countries.

Key words: Affordable Housing, Cooperative Housing, Ghana, Europe, Housing Associations

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BACKGROUND: A GLOBAL HOUSING DISCOURSE

Adequate housing remains a major priority for most governments (UN-Habitat, 2010). A generally accepted principle, enshrined in international conventions and resolutions is that all citizens, particularly the marginalized have a right to access adequate housing at an affordable cost. Article 25 of the 1948 Universal Declaration of Human Rights points out that housing is a necessary social service for everyone. In 1976, the International Covenant on Economic, Social and Cultural Rights (ICESCR), endorsed by 140 countries, considers housing part of a larger

right to an adequate standard of living (Edgar, Doherty and Meert, 2002). In the European Union (EU), though housing policy remains a direct competence of member states; the Europe 2020 strategy highlights that *'the cost and quality of housing are key determinants of living standard and well being, especially for the most vulnerable people'* (International Cooperative Alliance, 2012).

Although a decent house is generally deemed an important basic necessity of life enshrined in various conventions and treaties, nations have still been unable to provide adequate affordable housing of 'acceptable standards' for all its citizens (Adarkwa, 2010:1). Therefore, providing adequate and affordable housing has been a recurring challenge in many cities across different countries in the world. Even though circumstances vary from one country to another, in most cases the primary challenge that enmeshes most governments is a general shortage in supply (Whitehead and Scanlon, 2007). The forms of this as well as other challenges vary with respect to different periods at differing levels of severity.

The European case varies; the process of economic liberalization on the international stage in several countries has led to a reduction in public or social housing provision while increasing that of the private sector. In recent times the economic recession, which widely struck many European countries, has further deepened these challenges (Ganapati, 2010). This has led to a reduction in the ability of government to intervene in housing provision and thus the role of the state in Europe has largely declined over the past couple of decades. The nature of change, though difficult to generalize across various welfare regimes, has common strands in evidence. Changes in financing housing production, deregulation of financial markets and moves towards the monetary union has adversely influenced policies, particularly social housing policies. Among others, the major themes of discourse are related to the greater role of the markets, promotion of home- ownership, decline in social housing provision, and deregulation of housing finance markets and reduced public sector expenditure on housing (Edgar, Doherty and Meert, 2002).

In Africa, the housing situation is poor in urban areas due to rapid urbanization. In 2009, when Africa's population crossed 1 billion, it was estimated about 40 per cent of total population lived in urban areas. In addition, African cities are said to have retained the strongest demographic growth in the world. It is projected growth in the next forty years will mostly take place in slums. In cities, access to housing including slum upgrading are part of the major challenges in Africa (UN-Habitat, 2010). These highlights imply very serious challenges for urban Africa, especially in providing decent affordable housing. Deliberations on the renewal of policies to tackle urban housing, particularly slums, resulted in the adoption of the Land Initiative for Africa by the African Ministerial Conference on Housing and Urban development (AMCHUD) in 2010 (Ibid).

Ghana is no different from other Sub-Saharan African countries. In that, urbanization has heightened the challenge of access to housing mostly in cities like Accra and Kumasi. The share of population living in urban areas increased from 32 per cent to 51 per cent in 1960 and 2009 respectively. Access to affordable housing for the urban poor, likewise other infrastructure is one of the major challenges facing policy makers. The transition from a public sector approach to what presently seems to be a more private sector provision raises issues on alternative measures to reduce the country's housing deficit, mostly for the urban population (Bank of Ghana, 2010; Owusu, 2011).

Alternative third- sector organizations, including housing cooperatives, with their long history predating the First World War period, are an important means for the provision of affordable housing in many urban areas across Europe (Edgar, Doherty and Meert, 2002). In several countries like Poland, Switzerland, Germany, Sweden and Czech Republic among others, a significant portion of the public and housing dwellings are managed by cooperatives (International Cooperative Alliance, 2012). Their main strength lies in the ability to provide accommodation mostly for low- income households usually below prevailing market prices. Thus, it can be said that cooperative housing is a means of improving access to housing in many countries. In addition, housing cooperatives provide effective mechanisms to building ‘community’, integration of the larger urban environment, fighting against the growing ‘energy poverty’ creating social cohesion and improving the conditions of dilapidated housing stocks in many urban centers (ibid; Wendorf and Kadriu, 2011).

The aim of this paper is therefore to investigate and discuss the renewed interest for ‘cooperative’ approaches in housing practices. The emerging socio- economic challenges have led to new forms of strategies and housing cooperatives that provide a good platform in this regard. Based on the European experience, the cooperative housing approach offers good prospects for consideration in the housing discourse in developing countries such as Ghana.

RESEARCH METHOD

The research was carried out by means of a mixture of primary and secondary data. Secondary data was accessed from various sources such as published documents, periodicals, journals, magazines, newspapers, the Internet, national and other relevant state and non-state institutions with interest in housing provision. The collection of secondary data provided an understanding of issues such as the evolution of co-operation in housing, ascertaining the changes in housing provision in several European countries and emerging issues such as housing inequalities.

With a good theoretical and historical basis, primary data was collected mainly through interviews with housing cooperatives in Milan and other persons in academia. In collecting such data from the housing cooperatives, interview guides were used as a data collection tool. A mixture of both open ended and close- ended questions were applied to gather the necessary quantitative and qualitative data.

CONCEPTUALIZING COOPERATION- AN INTRODUCTION

The practice of co-operation has long lived with the human race. According to (Sennett, 2012), cooperation preceded the commencement of individuation in human communities. He asserts cooperation is the foundation of human development and thus we learn how to be together before we learn how to stand apart as individuals. Cooperation, he posits is a particular social asset in doing practical things and work hence, effectively shows how the head and hand of the craftsman are connected. Cooperation, in his view, oils the machinery of getting things done and that sharing with others can make up for what humans lack individually (ibid). Thus, people cooperate because they are unequal and their resources are not self- sustaining.

He further added that cooperation as exchange benefits participants from the encounter and cooperation as trait characterized by mutual support is said to be embedded in people. Requisite of cooperation is the need for understanding and responding to one another in order to act together. The underlining factor is that cooperation is a craft and serves as a bridge to achieving what cannot be done alone. He concedes the many challenges in cities today and admits that

material craftsmanship and social cooperation can generate new ideas as to how cities can become a better place for residents and non- residents as such.

HISTORICAL BACKGROUND OF THE COOPERATIVE MOVEMENT IN EUROPE

The modern cooperative movement began in Europe between the 18th and 19th centuries particularly in the Great Britain and France. Early cooperatives were associated with periods of economic hardship. The birth of the modern cooperative movement is said to be grounded on the impacts of the industrial revolution in Britain and the rest of Europe. This was the period within which the market society grew progressively and the crisis left factory workers in poverty and despair. In response to this, the workers gradually started to be part of a conscious and deliberative cooperative movement; they learned to become ‘co-operators’ (Birchall, 1994).

The International Cooperative Alliance (ICA) notes that the earliest, perhaps the first documented, evidence of a cooperative was founded in a Fenwick cottage where local weavers manhandled a sack of oatmeal and began selling at discount and thereby forming the ‘Fenwick Weavers’ Society’. Several cooperatives were then founded in the decades that followed the establishment of Fenwick weavers’ society (International Cooperative Alliance, 2012). However, most of the early cooperatives failed until 1844, when the Rochdale Equitable Pioneers Society was established based on the Rochdale Principles (discussed below) by which their cooperative was managed. Rochdale was a town in England of about 25,000 people which was in a deplorable state by the 1830s. They faced deplorable working conditions and very low wages and resultantly could not afford the exorbitant prices of food and other household items. In this state of destitution, the Rochdale weavers; who were among the well educated, designed a strategy for survival. They sought solutions that were communal entrenched in social equality. They decided that by pooling their scarce resources and working together they could have access to goods at low and affordable prices. The pioneers decided it was time for shoppers to be treated with honesty, openness and respect. In that, the shoppers should be able to share in the profit their customers contributed to and they should have a democratic right to have a say in the business. As a result every customer of the shop then became a member hence had a true stake in the business. This propelled the formation of their cooperative society (Birchall, 1994). This society is regarded a prototype and foundation for the development of the modern cooperative movement.

There were also examples of credit unions elsewhere in Europe set up by local philanthropists to assist local farmers who were in debt. A typical pioneering society in 1883, worth mentioning is the Raiffeisen’s system which started a movement that led to the growth of agricultural cooperatives in Germany. During this period, Raiffeisen banks were able to negotiate with wholesale dealers to supply goods to its members. Knowing the essence of cooperatives, large scale farmers began corn milling and distilling potato on large scale. Forming cooperatives further became a requirement for the state to assist farmers with loans and grants (Birchall, 1994).

THE ROCHDALE PRINCIPLES

Birchall (1994) notes that being cautious, practical and experience, the Rochdale’s Equitable Pioneers society set out rules based on fundamental principles in 1844. The first was ‘Democracy’, the principle of one vote allotted to one member. This established the machinery of government which meant quarterly general meetings at which members were given audited financial reports, appointed a president, secretary and trustees among others. This principle

implied all officers were subject to an annual re-election. Also, if a member was aggrieved, a mechanism for arbitration was installed such that arbitrators were chosen through a secret ballot. Women were given recognition by the pioneers and this led to a growth in consciousness and confidence in the cooperative (ibid).

‘Open Membership’ was the second principle of the Pioneers. The Rochdale’s Pioneers began by placing a limit on the number of members. They initially had 250 members due to limited legal protection. They were given due recognition by law in 1852 through the Industrial and Provident Societies Act. The membership thereafter grew over time and hence by 1880, there were more than 10,000 members. The Act enforced offering services mainly to members and the users were classified as one and the same. This principle enabled new members, upon down payment, to have access to the social wealth built by previous generations (ibid).

The third principle was ‘Fixed and Limited Interest on Capital’. ‘Fixed’ in this context meant that the interest of members does not fall or rise with profits unlike a capital company whereas ‘Limited’ also implies that society will only pay out capital which it absolutely has to in order to finance its growth and development. The pioneers did pay interest in order to attract capital from owners for the risks attached to lending it. But in order to check the likelihood of undue influence of members who had heavy investments, the Pioneers decided to limit the size of shareholdings by placing a ceiling on the maximum shareholding members could buy. The rationale was to have many small investors instead of a few large ones so one gains power over the society (ibid).

Another important principle was ‘Education’. This resulted in the creation of a separate and distinct fund for the intellectual improvement of the members and their families. The funds were managed by an appointed committee of 11 members and money sourced from a 2.5 per cent levy on surpluses. The Pioneers believed that through education, the character of people could be changed and also commercial skills trade could lead to successful trading (ibid).

The Principles are not mutually exclusive but considered in their totality. For instance, democracy guaranteed that the directors stayed in touch with their customers; open membership led to the inflow of new members to ensure democracy and education led to the development of the customer loyalty and commercial expertise. These principles have provided a foundation for the modern cooperative movement and still penetrate into contemporary days.

COOPERATIVES AND DEVELOPMENT

Cooperatives have generally developed in several sectors. Birchall (2004), in drawing the links between cooperatives and the achievement of the Millennium Development Goals (MDGs) identified some main types of cooperatives as discussed below.

Agricultural Cooperatives

Agricultural cooperative are considered the most successful type of cooperative. This is due to its market share relative to other types of cooperatives. The growth of agricultural cooperatives is linked to the industrial revolution; when they began food production for distant markets in addition to their prime aim of producing for domestic consumption. The formation of agricultural co-operatives led to food processing to add up value to products and marketing their produce. Farmers, after the formation agricultural cooperatives became less reliant on intermediaries and merchants for credit and transportation hence liable to exploitation. The first marketing and

processing cooperatives started in the 1820s by farmers in the United States of America (USA) and at about the same time, supply and credit cooperatives began in Switzerland and Germany respectively (Birchall, 2004).

Housing Cooperatives

There are basically three different forms of housing cooperatives: House-building Cooperatives where people build homes collectively but are individually owned; Common Ownership Cooperatives where tenants are enabled to collectively become their own landlords and the Market-value Housing Cooperative where tenants own a share of the value of the dwellings equivalent to the value of their own home. In Norway and Sweden, a legal structure for the ownership of multi-dwelling blocks favored cooperatives. This resulted in the invention of continuing housing cooperatives. Housing cooperatives own about 17 per cent of housing in Sweden and 14 percent in Norway (ibid).

Credit Cooperatives

Raiffeisen invented the Credit Cooperative Model by setting up rural credit to assist farmers in Germany. Schulze-Delitzsch founded the Urban Cooperative Banks. These were developed to find a way of saving and borrowing without taking risks and without handing over too much power to money-lenders. Presently in Europe, there are about 11,000 local and regional cooperative banks, with over 56,000 outlets, a membership of 33 million and more than 400,000 staff. Their total share of the market is about 17 per cent of savings.

Worker Cooperatives

This is seemingly different from the other types of cooperatives as it involves employees rather than users of businesses. They secure employment with fair pay schemes for members. Worker cooperatives started in France in the 1830s and were later on expanded to Italy by the 1860s. The most successful ones were the labour cooperatives hiring themselves out in public work contracts. Worker cooperatives have been very successful in Italy and Spain. The *La Lega* Cooperatives in North Central Italy employs nearly 80,000 workers and accounts for about one-eighth of the Emilia-Romagna region's Gross Domestic Product (GDP). In Spain, the Mondragon Cooperative Corporation in the Basque Region provides employment for around 40,000 members. It is now the largest business group in the Basque Region and the ninth largest in Spain. Mondragon Cooperative Corporation is Spain's largest exporter of machine tools and the third largest supplier of automotive components in Europe (ibid).

The Health and Social Care were promoted alongside the agricultural Cooperatives as means of combating rural poverty, particularly in the USA. Urban-based health care cooperatives began in the post-war period. In Japan, the Agricultural Cooperative sponsored movement grew well in the 1930s. Until 1961, they offered low- income households a source to secure medical treatment. Brazil has the largest provider-owned health cooperative in the world and this only started in the late 1960s. They account for about a third of the total number of doctors in the Country (ibid).

THE COOPERATIVE MOVEMENT TODAY

The underlying principles of the Rochdale Cooperative Society are still being applied in contemporary times and as such regarded the foundation of the present- day cooperative. Cooperatives today, are widespread all over the world. According to the ICA, it is estimated that the Cooperative Sector has more than one billion members and provides about 100 million jobs

around the world presently. The Cooperative Model has been adopted to achieve individual and community goals by millions of people. They are human-centered and thus provide essential services to members and the larger community in which they operate. By adhering to the cooperative principles and ethics, they promote societal solidarity and tolerance as well as a vehicle to achieve individual rights (International Cooperative Alliance, 2012).

Depending on the initial stages of development, the patterns of cooperatives in the world vary between European, Asia and African countries and even amongst them. For instance, in African countries, most cooperatives are into primary agricultural production hence credit cooperatives are strongly linked to agricultural purposes. These countries, however, have various precursors of cooperatives; but informal groups that are in one way or the other related to the old culture. Another dominant type, apart from those related to the primary agricultural activities are worker cooperatives (Chloupková, 2002).

Since the 1970s, the Cooperative Sector has been expanding rapidly in the newly industrialized countries such as South-East Asia. Agricultural credit, consumer and multi-purpose are the major types. In Europe, Japan and the USA, most states have cooperatives that are members of the ICA. The predominant types are Consumer Cooperatives followed by Agricultural and Insurance Cooperatives. The Cooperative Sector pattern is much more diversified in developed countries as those earlier mentioned relative to those in Africa and the emerging economies. Generally, there has been an increase in the number of Credit and Housing Cooperatives, though these constitute a small proportion of the Cooperative Sector (ibid).

Cooperatives still operate in various sectors such as agriculture, fishing, housing, banking, insurance, water, electricity, health care and tourism among others. Successful cooperatives continue to generate, improve and protect incomes as well as generate employment opportunities. Cooperative enterprises in European countries especially contribute to the achievement of national development goals.

A STRONG SOCIO-ECONOMIC AND POLITICAL FORCE

Cooperation and cooperatives can be referred to as critical elements in development. Cooperatives are essentially self-help groups who get together to meet their own needs first and that of the wider community. The ICA (Birchall, 2004:3) defines a cooperative as:

‘A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise’

The principles of the Rochdale Pioneers have gone through redefinition with time. Based on their set principles, the ICA also outlines seven principles for cooperatives as shown in the Figure 1.

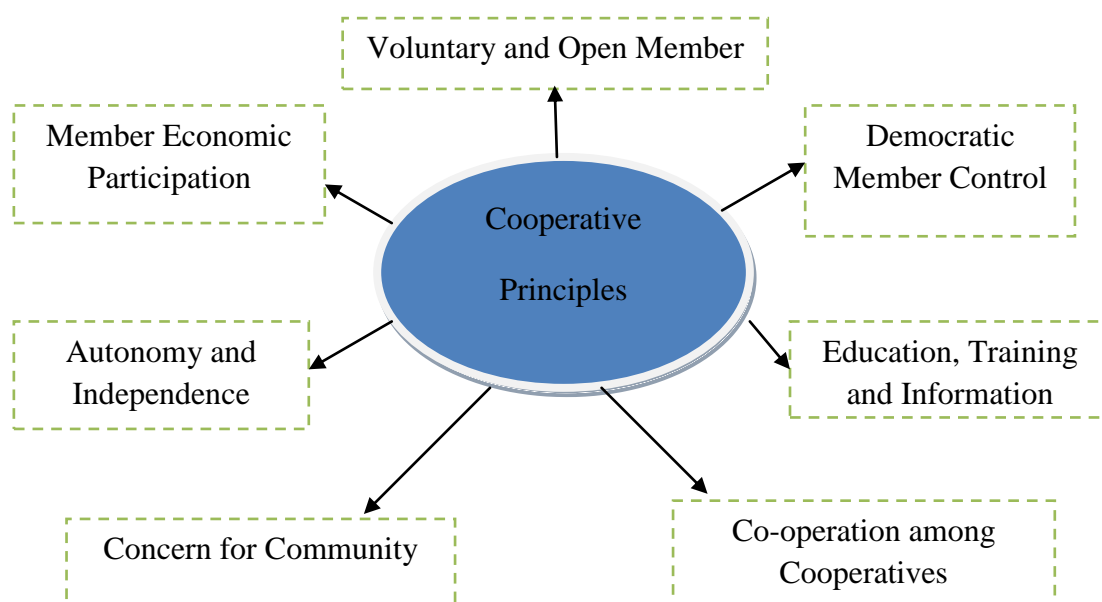


Fig 1: The Cooperative Principles
Source: Authors' Elaboration, 2013, based on ICA Principles

As autonomous entities for marginalized persons, cooperatives have been very instrumental in development especially in the early times and the inter- and post-war periods (Birchal, 1994). In many countries, cooperatives have become prominent players in a wide variety of sectors with usually profit and non- profit agenda. This is usually the case in many European countries as cooperatives have become a means by which low and middle income people continued to accumulate economic advantages (Birchall, 2004). Cooperatives have hence become a strong political force which impacts government's social and economic policies in many sectors of their respective countries. One of such areas is the housing sector. Governments are bedeviled with the challenge of enhancing access to housing, particularly for low-income persons in cities and urban areas. The big issue for discussion then is: by exploring the European housing experience, can cooperatives and cooperative approach help in addressing urban housing challenges in contemporary cities in Africa in general and Ghana in particular?

PERSPECTIVES ON APPROACHES TO HOUSING PROVISION

Esping-Andersen (1990) cited in Balchin (1996) points there are three different regimes in social policy after examining 18 countries. These are Social-democratic Welfare States, Corporatist Welfare States and Liberal Welfare States. In the Social-democratic Welfare States, the dominant political forces behind reforms are based on 'universalism' and 'decommodification' extended to all classes. The aim is to provide a system of welfare based on equality for all. Sweden and other Scandinavian countries fall within this category of countries. The Corporatist Welfare Regimes attempt to reinforce the rights attached to different classes and professions and thus replace the market as a provider of welfare. Examples are the Netherlands and Austria. The third group, the Liberal Welfare States provide little more than a means-tested 'safety net' of limited benefits for low-income, working class state dependants and include such countries such as USA and Canada (Balchin, 1998).

In the context of housing, though distinctions are blurred because countries move from one regime to another over time, there are similar approaches towards provision. The movement of the UK to more liberal approaches due to ‘Thatcherism’ in the 1980s is a typical example (Ibid). There have been many differences in the way policy directions are approached. In some countries, housing is considered a consumer good but not a social right. Again, in this regard, the USA is the most typical reference among other former industrialised countries. However, in Eastern European countries, the scenario was not the same. Housing was considered a ‘universal right’ but not a consumer good for the workforce. As a result, state housing was provided to minimal standards by the government (Power, 1993).

Furthermore, privatisation processes also took place when ownership rights of former state-owned housing stocks were transferred to sitting tenants after the fall of the communist regime (Pittini and Laino, 2011). The pressure in providing housing as a ‘universal good’ led many of such countries to yield to the model of the Western European countries. As already pointed, housing was not considered a universal right but generally a ‘limited social right’ in many of these countries, particularly underpinned by the damages caused by the wars (Power, 1993).

All these ideologies, practices and transformations have left traces on the provision of housing in most of these countries. Also, new forms have emerged due to the challenges these countries experienced over the period. A summary of the developments and critical issues of European housing as discussed above are presented in Figure 2.

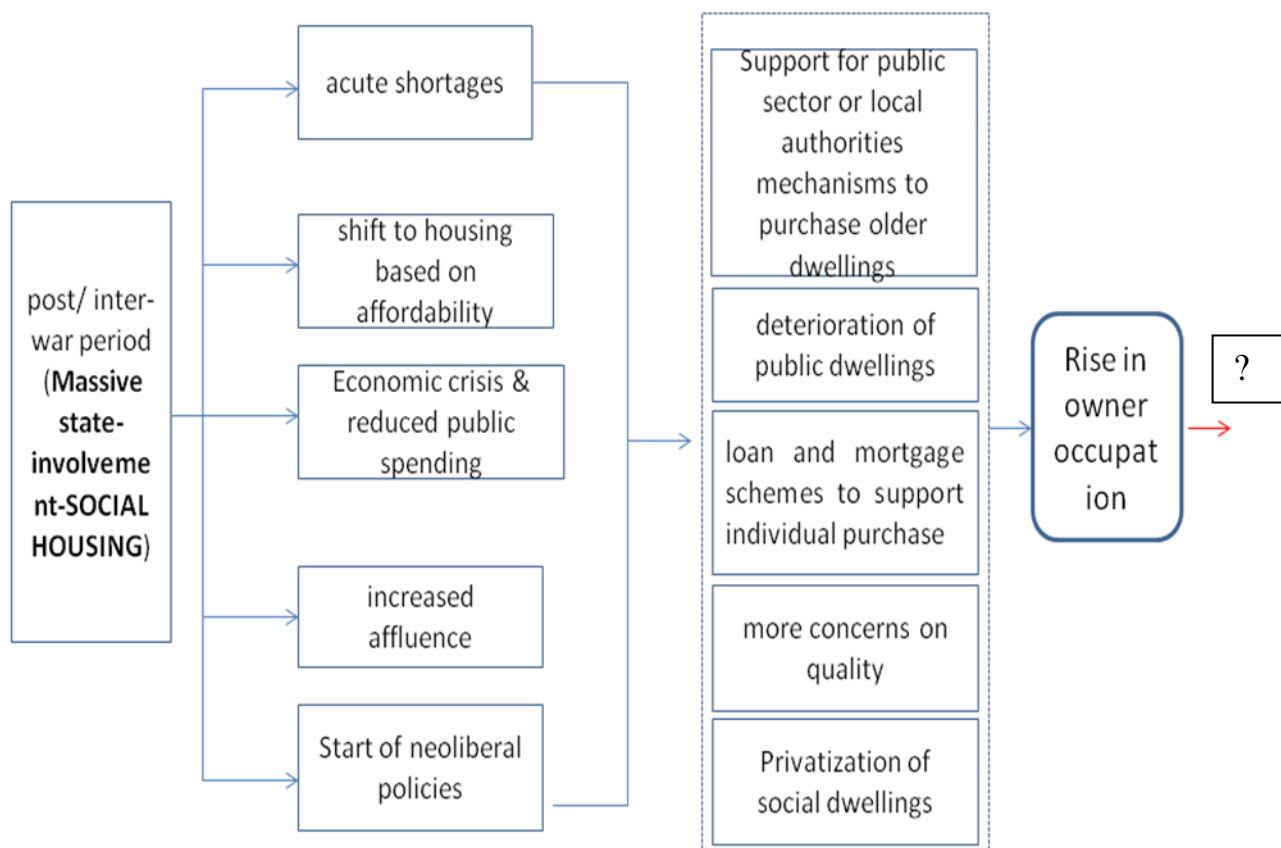


Fig 2: Critical Issues in the European Housing Experience

Source: Authors' Elaboration, 2013

RE-EMERGENCE OF THIRD SECTOR HOUSING ORGANIZATIONS

A parallel development in the phase of reduced state involvement has been a fragmentation of social housing provision. This is in the form of a resurgence of civil society and non-profit sector as alternative providers who have households in need as their main target (Edgar, Doherty and Meert, 2002). In most European countries, there is a trend to come back to the involvement of private and not-for-profit initiatives towards meeting these objectives through a wide range of social agencies. Allen et al. (2004) highlighted these organizations as the main form of help to immigrants and minority groups in southern Europe. They help improve the condition of dwellings and also build new homes. An example of this is the UK where Housing Associations (HAs) (independent non- profit landlords) are a main provider of social housing (Edgar, Doherty and Meert, 2002).

The emergence of HAs in the UK dates back 19th century; however, the Housing Act of 1974 is often regarded as the charter for this movement as government provided generous grants (Diacon, 1991). Subsequently, due to the restructure of the subsidy system in the 1980s, almost all new social rented housing were provided by HA also known as the Registered Social Landlord (RSL). There was also a Large-Scale Voluntary Transfer (LSVT) of dwellings from local authorities to HAs in the 1980s (Whitehead and Scanlon, 2007).

These organizations are mostly not profit- oriented; nonetheless, they are very complex in terms of functions and roles. Thus, as some of these organizations depend partly on state funding others such as religious associations in Mediterranean countries are independent (Edgar, Doherty and Meert, 2002). Again, Whitehead and Scanlon (2007) points out non-profit housing associations in Denmark own about 20 per cent of the total housing stock. There are about 700 housing associations owning a total of 511,000 dwellings in Denmark, many of which are family-sized apartments. HAs have also played a critical role in the housing market in the Netherlands. More than a third of all households live in a social rental dwelling. They own 2.4 million social rented dwelling (about 35 per cent) out of a total 6.8 million dwellings as of 2005. HAs in the Netherlands are commercially viable but are required to meet up general housing need from the profits made for marginalized households (Elsinga and Wassenberg, 2007).

In Germany, public housing companies and cooperatives make up the non- profit-housing sector. They have considerable influence on issues pertaining to the development of housing policies through their associations. There are presently changes to support the creation of non-profit housing cooperatives as part of a cross-departmental and locally based state programme (Droste and Knorr-Seidow, 2007).

In addition, in some countries, housing cooperatives have a prominent role in supplying affordable housing and for special needs, both for rent and for ownership. In Mediterranean European countries, cooperative housing is a common means of enhancing access for low-income households. It is considered a collective form of self-promotion approach. Housing cooperatives strongly operate in Italy, Spain, Greece and Portugal among others (Allen et al., 2004).

With this background into the relevance of third sector housing organizations, especially housing cooperatives, the following proceeding sections briefly delve into some housing challenges amid socio-economic and demographic challenges in selected contemporary cities and a summary of two case study examples of how housing cooperatives. This points out how the 'cooperative

approach' continues to find new ways to addressing new forms of problems that arise from these changes.

OVERVIEW OF THE CASE STUDIES

Dar Casa Cooperativa- Milan, Italy

Dar Casa Cooperativa is a tenant housing cooperative in Milano which operates in the city and other neighboring municipalities as well. It represents an innovative case in Italy and particularly in the metropolitan area of Milan. The primarily stems from the approach Dar Casa uses as well as its target beneficiaries, most of whom are immigrants. The outset of the cooperative marks the immediate aftermath of the influx of immigrants into Milan and Italy in general. This started from the mid 1970s due to the booming nature of economic activities in Milan (Cucca 2012).

The activities of the cooperative started when a group of persons with significant knowledge in the housing issues of Milan came together to make conscious efforts to dealing with the many housing challenges faced among the immigrant populace. Immigrant housing at the time was largely described as an “emergency” in approach. This was due to the little access immigrants had to public housing opportunities. Moreover, most of these immigrant households could not afford to access housing provided on the private market. These factors culminated into daring housing conditions such as co- sharing very small flats and overcrowding in most immigrant housing communities.

In relation to the target group of the cooperative, it is worth stating that though the initial focus was on immigrants, the cooperative presently provides adequate housing opportunities for Italians and other vulnerable persons as well. This has become imperative as a result of the worsening living conditions largely attributable to the recent economic crisis which is much felt among Italian households. Italians constitute about 30 per cents whereas immigrants account for about 70 per cent of the entire cooperative. Immigrant tenants are mostly from Senegal, Morocco, Peru and Albania among others.

Principles, Goals and Objectives of the Cooperative

The overall goal of Dar Case is to provide responsive and sustainable housing solution to its members; to both immigrants and Italians who face all kinds of difficulties in finding decent and affordable accommodation on the private market. In this regard, the role of the cooperative can be seen as one that is geared towards filling the gaps created by an increasing weak public housing policy environment and a private housing sector which is mainly profit- oriented. This role is also coherent with the benefits which economically weak households have traditionally derived from forming housing cooperatives built on the ideals of “social solidarity”. Therefore, tenants of the cooperative pay rental cost below prevailing market prices. Among others, the specific goals of the cooperative are promoting rental housing solutions, using dilapidated public housing stocks and innovative social housing management.

The guiding principles to achieving the goals of the cooperative are solidarity, mutuality and participation. The principle of solidarity ensures that the cooperative is engaged in housing activities that are particularly beneficial to disadvantaged groups of persons.

Housing Provision Interventions

The number of dwellings occupied by the tenants of the cooperative has been increasing since its inception. From an initial number of two flats, the cooperative presently manages more than 200 flats. This is attributable to two main factors. The first is that the cooperative has been engaged in massive rehabilitation of abandoned public dwellings located in several social housing neighborhoods in the metropolitan area of Milan. These flats were also too small and hence legally not suitable to be occupied. Majority of these flats were owned by the municipalities and the regional housing body, Azienda Lombarda Edilizia Residenziale (ALER). Through various collaborative efforts the cooperative acquired abandoned flats for renovation. Thus, the flats were obtained by various lease agreements, some of which have already been renewed. The cooperative together with the public housing institutions provided funds to carry out rehabilitation works. It is worthy to note that the cooperative's own internal funds were obtained through the contributions made by members and rents paid by tenants.

Secondly, in more recent times Dar Casa has also been involved in the construction of new dwellings in collaboration with other private entities and public institutions. This is due to its successful contribution towards the rehabilitation of abandoned flats in social housing neighborhoods. The contribution of the public housing body, ALER, has also been pivotal in this case. In addition, two of these new projects, *villagio Grazioli*, were successfully completed through the collaboration with other housing cooperatives and the municipality of Cormanò, located in the north- eastern part of the municipality of Milan.

In the quest to provide affordable housing opportunities, some of the municipalities have presently started new public housing projects in collaboration with Dar Casa. This is largely due to the success of its interventions in the management of social housing flats. The cooperative has therefore been given the task to manage the social housing flats, known as *canone di sociale*, in these projects.

The housing interventions also include a series of strategies to build social cohesion in the project areas. This is necessary given the diverse background of the tenants who are mostly from North African, Eastern Europe and South America. One of these projects, called the “public bridges” aims at creating common social processes to address tensions and conflicts at the neighborhood scale. Tenants are also met periodically to discuss common challenges and find ways to address them.

The Amaryllis eG- Bonn, Germany

Ageing and Housing Provision

Germany together with France and Italy has the most ageing population in Europe. The number of persons who fall within age brackets above 65 years grows annually by almost 500,000. Persons aged above 65 years presently constitute about 20 per cent of the total German population. Based on projections, the proportion of persons over 65 years will be 29 per cent and 34 per cent by 2030 and 2060 respectively. The impact is that the total number of persons who need care has increased from 1.6 million to 2 million persons between 1991 and 2002. The situation is not different in the former German capital city, Bonn. A research by the federal government has shown weak family ties and an increasing distance between parents and adult children with lesser contacts. Most of old persons therefore depend on stationary care otherwise become prone to loneliness. The preference for different forms of housing provision and living for elderly persons has led to the search for new dwellings like multi- generation dwellings.

The “Cooperative” Housing Project

The Amaryllis cooperative started in 2005 but was founded as an association of persons with similar needs by three in the 1990s. The main objective is to allow old and young households to live together in “multi- generation” dwellings. This is based on the concept that “when getting older one should not live alone but together with others”. A key step was the formation of an association of persons with similar needs by three couples in Bonn during the early 1990s. The objective at the time of the cooperative’s formation was to create a co- living environment for young and old persons.

After more than a decade the Amaryllis association was transformed to gain a cooperative housing status. The multi- generation dwellings concept of the cooperative has been translated into two- storey buildings for about 90 inhabitants. Energy- efficient dwellings were built without barriers to allow all inhabitants to live together and have access to common spaces. The design fosters good relations with neighbours through cross- generation communication and encourages young inhabitants to the older ones in case of need. A high degree of flexibility, access to collective spaces and a self- organization are key components in the design of multi- generation dwellings.

There is no individual ownership of spaces in this project but rather a joint or common ownership of dwellings with contractual agreements which go beyond the present generation of inhabitants. The project was funded by a loan from a cooperative bank with some government assistance for flats considered social housing. Six of these flats were sponsored by the federal government and hence the cost of rent is about half of those financed by the cooperative.

LEARNING FROM EXPERIENCE - SOME REMARKS FROM THE CASES

The desire of the local market largely drives the provision of housing units. A typical example in this regard is the case of Ecopolis (a merger of three old housing cooperatives in Milan. The new cooperative offers both housing opportunities for rental and owner- occupation) due to the large number of flats sold since the merger of eight (8) cooperatives which enhanced its participation in many housing development projects. It stems from the tenure preferred by a greater proportion of the households as reflected in the proportion of owner-occupation. This is characteristic of many housing cooperatives, especially the traditional ones, as they contribute to housing development usually below those offered by ‘conventional’ housing providers in Milan. This arises from the fact that cooperatives maintain the original principles but remain competitive in the housing market, a semblance of ‘market value cooperatives’ and tenant- cooperatives. Ecopolis is thus an example of how private capital accumulation provides a platform to later propel an entity to accrue economic advantages.

The vice president of Ecopolis, Roberto Franzinelli stated, ‘housing cooperatives will die if the original ideas remain their sole focus. Many cooperatives have folded up due to their inability to initiate new strategies. On the other hand, with this change in the perspective of most traditional housing cooperative, one may regard such housing cooperatives as ordinary real estate players. However, it has also been a strategy to increase the number of rental units for members, of whom majority fall within the lower- middle income group of households.

The case of Cooperativa Dar casa can be regarded as an innovation in the context of Milan. This case reinforces the need for different strategies to address the diverse nature of the housing problem and neighborhoods at larger, in the wake of socio-demographic such as an increasing ageing process and migration in many European cities. The principles of the concept of 'cooperation' have been demonstrated in Cooperativa Dar Casa's activities, especially in the light of active tenant participation, addressing challenges that neighborhood with certain ethnic concentrations face. The cooperative has also been a very good case for effective urban regeneration efforts in the Milanese context. On the other hand, the increasing levels of default in rent payment and the difficulty in renting out flats in new building projects raises questions on threat on the cooperatives goals of assisting low- income households, particularly immigrants.

Finally, the Bonn example depicts the impact of changes in demography and the possible role housing could play in reorganizing spaces to enhance 'community' living through cooperation of persons who share similar needs.

KEY EMERGING ISSUES

The Need for Innovation in Policies and in Design

Many European cities are confronted with a general change in demography, increasing number of aged persons and immigrants among others. These pose new forms of challenges in many European cities. For instance, though immigration has been a relatively recent phenomenon in Italy, the challenges that its cities such as Milan face have been profound. This is partly as a result of its weak welfare state which has meant a small proportion of social housing. Milan faces such a challenge due to its economic stature and hence a 'basing point' for immigrants. These changes call for new approaches in terms of social strategies and even in the design of dwellings.

The Impact of Economic and Socio- Demographic Occurrences

On one hand, access to housing always lies at the center of adverse social and economic occurrences in European countries and cities. Thus, when households, especially low-income earners, have less disposable income it has an effect on their ability to keep occupying homes. Some begin to search for alternative decent affordable housing opportunities as demonstrated by the increasing number of Italians who have become tenants and others members on the waiting lists of Cooperativa Dar Casa due to the increasing economic challenges in Milan and Italy in general. An interview with Professor Luca Gaeta, Department of Planning and Architecture, Politecnico di Milano revealed that in relation to the increasing number of Italians who have challenges with the high cost of dwellings, there is a gradual competition for social housing dwellings between Italians and immigrants.

In addition, International economic phenomena have also been central to idea of less state activity in the provision of social housing. An emerging issue nonetheless is that the adverse economic occurrences have a negative impact on the ability and sustenance of third-sector housing organizations like housing cooperatives. This is mainly due to the non-profit making orientation and as shown by the case of Cooperativa Dar Casa, the increasing cases of unemployment or underemployment among tenants and members.

Sustainability of Dwellings

The sustainability of social housing dwellings has been at the center of discourses on many public housing neighborhoods in many European cities. Though Italy has a very low proportion

of social housing dwellings relative to countries such as France, the Netherlands and United Kingdom, similar problems in the few social neighborhoods have been surfaced in some areas of the 'public city' in Milan. In Milan, social housing stocks have been an 'arena' for immigrant segregation and have been regarded largely as 'residual areas of the city'. This is perceived to be connected to the condition of dwellings in such areas. For instance, this was clearly shown in the condition of abandoned flats which Cooperativa Dar Casa renovated and in most cases restructure before letting it out to members. In its quest to address such challenges, the approach of the public administration (i.e. Comune di Milano) has been on the discourse of a 'balanced social mix' and recently a more on physical requalification programmes (*contratto di Quartiere*) of public housing stock (Cucca, 2012).

Nonetheless, the participation of social housing dwellers is very important in building a sense of responsibility which in effect leads to sustainable dwellings. This is generally more effective where there is a sustained management efforts performed by a management entity to address such problems.

Tenant Participation and Building Social Cohesion

There is more emphasis on 'social capital' management as contemporary European cities are increasingly becoming diversified in terms of the population make up. Housing becomes an important element to achieving such goals. Integrated local level management interventions are very important to addressing the challenges in social housing dwellings and improving habitability conditions for inhabitants. Also, the involvement of tenants in the management (for instance by establishing rules for the use of common spaces) of these dwellings proves to be relevant towards sustainability of housing stocks. Again, lower level social management interventions are also relevant, even in cases where there is a low level of social mix. The emphasis on 'social capital' management in housing neighborhoods is important as contemporary European cities are increasingly becoming diversified in terms of their population dynamics. Housing becomes an important element to achieving such goals.

Collaboration with a variety of Actors

The geography of the present challenges that most contemporary European cities face in providing housing demands more effective collaboration with several actors. Collaboration of state authorities with other third sector organizations, between third sector organizations and even the private sector remains crucial at the local context or project level. This has been demonstrated in countries such as the Netherlands where HAs have become the main providers of social housing. Their success is due to a long period of recognition and collaboration with the State. In a much different institutional environment like Milan, Cooperativa Dar Casa's success shows an efficient, perhaps very innovative role of a housing cooperative.

ACCESS TO HOUSING: A CHRONIC PROBLEM IN DEVELOPING COUNTRIES

According to the UNCHS (1996) report, housing conditions have been poorer in the Global South as a higher proportion of urban and rural dwellers live in very poor housing quality. Estimates were that about 600 million urban dwellers in Africa, Asia and the Latin America live in houses characterized by overcrowding and a general lack of basis facilities. This is exclusive of the over 1 billion people living in rural areas (Ibid). UN-Habitat (2005) estimates indicated that the demand for housing in accordance to population increases for the next 20 years was 877 million.

The housing problem is more intense in developing countries due to the increasing level of urban population. By 2030, the world is forecast to be 60 per cent urban, with over 90 per cent of this taking place in Asia, African and Latin America countries (UN-Habitat, 2011). In African cities, such changes in demography have created and will continue to create serious affordable housing challenges among other infrastructure, according to projections (UN-Habitat, 2010). The report also highlights that the growth in population of these cities are more intense in sub-Saharan African. This is because cities are the main engines of economic growth and avenues for employment, wealth and social development. The cumulative impact on urban areas is that cities and municipal authorities are overwhelmed and as such have not been able to meet the financial investment requirement for housing provision, leaving huge housing deficits (ibid).

A BRIEF ACCOUNT OF HOUSING POLICY IN GHANA

There have been several policy initiatives which the government of Ghana has pursued to improve the housing conditions since independence (Adarkwa, 2010). However, housing policies in Ghana, just as in many developing countries have been chequered. In addition, the Bank of Ghana (GoG) points housing policy implementation has been fragmented and largely unsuccessful base on outcomes (Bank of Ghana, 2010; Afrane and Asamoah, 2011). Owusu (2011) argues it is possible to mark out three time periods with distinct housing policy approaches after independence. These are the immediate post- independence (late 1950s to early 1980s), structural adjustment era (1980s – early 1990s) and the post structural adjustment and economic recovery era from 1990s to present (ibid).

The focus of policies during the immediate post-independence era was public housing provision. Afrane and Asamoah (2011) reveal housing policy programmes before the 1980s focused on adequate housing for the citizenry, mostly formal sector workers, by embarking on mass housing projects usually with government as the sole financier. Thus, the state was directly and actively involved in providing mass housing. Two state institutions, namely, the State Housing Cooperation (SHC) and Tema Development Corporation (TDC) were established. While the SHC was tasked to develop residential units in all regions, the TDC was created to build residential units as part of the then government's industrialization plan for city of Tema (Owusu, 2012). In the quest to foster housing finance, state-owned institutions such as the Bank for Housing and Construction (BHC) and the First Ghana Building Society were established. There was a significant impact of state housing activities, partly due low levels of urban growth, till the late 1970s when state housing agencies became financially unable to provide residential units due the country's economic difficulties (Bank of Ghana, 2010; Owusu, 2012).

It is also worth noting these policies were urban-biased and emphasized owner-occupation. Also, rental housing suffered a setback due to the other policies measures such as 'cap on rent', which aimed at making housing affordable. This also led to further, perhaps unintended, negative outcomes because it stifled private development for low-income housing units for households (Afrane and Asamoah, 2011; Owusu, 2011).

The economic difficulties which started from the 1960s through the 1970s culminated in liberalization and privatization and hence the state withdrawal from various sectors including direct housing provision. The new economic recovery measures led to a dramatic departure in the approach to housing provision. The resultant approach was driven towards facilitating and creation an enabling environment for private sector participation. As a result, private real estate providers, mainly The Ghana Real Estate Developers Association (GREDA) emerged on the

housing market (Owusu, 2012). The post economic recovery period has remained largely unchanged (Ibid). For instance, the Draft National Housing Policy, again, recognizes the need to create an enabling environment to strengthen private sector participation in housing delivery for low-income households. However, this remains a challenge as the private real estate sector has never played a meaningful role in housing low-income households (Bank of Ghana, 2010; Owusu, 2012).

HOUSING IN GHANA- AN INCREASING URBAN CHALLENGE

In Ghana, more than 50 per cent of the population lives in poor houses with inadequate facilities (Adarkwa, 2010). Despite the fact that these problems pertain to rural areas as well, rapid urbanization and urban growth has made access to adequate and affordable housing a critical challenge facing the urban population in Ghana (Owusu, 2012). However, the intensity of the problem varies from one urban area to another in different regions of the Country (Bank of Ghana, 2010). In 2000, urban population was 43 per cent of total population but this had increased to 48 per cent in 2005, according to estimates. This increase has been skewed towards cities like Accra, Kumasi, Tamale and Sekondi- Takoradi (Afrane and Asamoah, 2011). Accra and Kumasi are the biggest cities in Ghana and as such the Greater Accra and the Ashanti regions recorded the highest urban population in the Country (Bank of Ghana, 2010). The Ghana Statistical Service (GSS) reveals urban population stood at 51 per cent of total population in 2010. In Greater Accra, urban population constitutes 90 per cent of total population (Ghana Statistical Service, 2012). In the light of this, Owusu (2012) posits globalization has been a strong factor that affects housing demand and supply on large cities, particularly Accra.

Ghana's housing problem has both quantitative and qualitative facets. With an inter-censal population growth rate of 2.7 per cent between 1984 and 2000, the Bank of Ghana (2010) pointed out a 665,920 housing deficit by 2010. GREDA states the housing gap can only be bridged with 130,000 units annually (Afrane and Asamoah, 2011). Again, estimates by the Ministry of Water Resources, Works and Housing (MWRWH) showed an annual housing need of about 70,000 units (National Development Planning Commission, 2005; Owusu, 2011). Further estimates according to the draft Housing Policy figures, shows a housing deficit of about 500,000 units with an annual demand of 120,000 units. These estimates point to the fact that current supply constitutes between 25 and 30 per cent of the country's housing needs (ibid, 2012).

Available data on urban housing vary and are usually difficult to verify (Owusu, 2011). However, as the national estimates indicate, access to adequate and affordable housing is a major issue worthy of note. For instance, in the case of Accra, the national capital, the Institute of Statistical Social and Economic Research (ISSER) estimated that the housing deficit stood close to 240,000 units based on housing census figures in 2000 (Institute of Statistical Social and Economic Research, 2008). In the second largest city, the housing deficit in Kumasi was over 160,000 units. With the inability of supply to meet demand, the projected housing deficit of the city will be over 380,000 units by 2020 (Afrane and Asamoah, 2011).

Other factors that contribute to the housing problem include the mortgage systems, customary land tenure and delivery regimes coupled with an absence of government provision (Owusu, 2010). Access to mortgages is another challenge because of the underdeveloped nature of the real estate market in Ghana. The cost of borrowing mortgages is very high and thus limiting impact on housing provision. Besides, there is desire of many households for owner- occupation.

This has been attributed to a general increase in incomes above consumption needs (Bank of Ghana, 2010). One may be quick to point out the role of the private real estate market. Since 1988, the activities of GREDA have had considerable outcomes with just over 10,000 dwellings for high-income urban households, hence not tackling low-income persons (Bank of Ghana, 2010; Owusu, 2012). The increasing urban housing problem is partly a product of unsuccessful policy implementation in Ghana. The challenge remains largely with addressing affordable and quality urban housing, especially in cities.

EXPLORING THE COOPERATIVE APPROACH: A POSSIBLE POLICY CONSIDERATION

The housing situation in Ghana remains a chronic urban challenge in a largely unchanged policy environment; where housing policy documents have led to little action and thus remains blueprint. Government housing directions in policy documents such as the Growth and Poverty Reduction Strategy II (GPRS II) and Draft National Housing policy have pointed the need to create an enabling environment (Institute of Statistical Social and Economic Research, 2008) for private sector participation in low-income housing provision. However, this has created virtually no outcomes due to lack of incentives and also taking into account the profit-oriented nature of the private sector (Owusu, 2011). In view of this, it has been argued that the private sector has never played a meaningful role in housing delivery for low-income urban population and this further raises more questions on the likely outcomes of such a policy focus.

In a sharp contrast to the above mentioned factors in European countries, Ghana like many other countries in Africa has not experienced the level of industrialization needed to aid social housing provision. The situation becomes even complex because direct state intervention, a considerable alternative, fizzles out as government is financially unable to sole support social housing provision in urban areas where the problem is much intense. A recent example in Ghana, although frequently linked to a lack of political continuity, is where ‘affordable housing’ projects which started in the early 2000s are being left abandoned and presently faces a high risk of deterioration.

There have been calls for alternative strategies to enhance housing provision. With regard to addressing the inadequate housing situation in Accra, Owusu (2012) underscores the need for creative and innovative approaches. There have also been contemplations on self-help mechanism by the Draft National housing policy (2005) and the United Nation Agency for Human Settlements. Stressing on the relevance of the self- help approach, the UN-Habitat (2005:166) remarked:

‘(..) assisted self-help housing is the most affordable and intelligent way of providing sustainable shelter (...) it is practical because it responds to people’s actual need and levels of affordability...’

Despite the challenges already highlighted, there are potentials which can be tapped to enable a speedy and efficient urban housing provision. A good example is the general desire and ability (Afrane and Asamoah, 2011) of urban households to build owner-occupied dwellings in cities, which according to Bank of Ghana (2010) takes between 5 to 10 years and even beyond in some cases (Adarkwa, 2010). In view of this, an effective self-help building approach which can take the form of cooperative housing is a considerable policy alternative. The cooperative housing approach can foster effective self-organization, promote joint-ownership, effectively mobilize

private household capital, likely reduce the duration of building and ensure good quality dwellings.

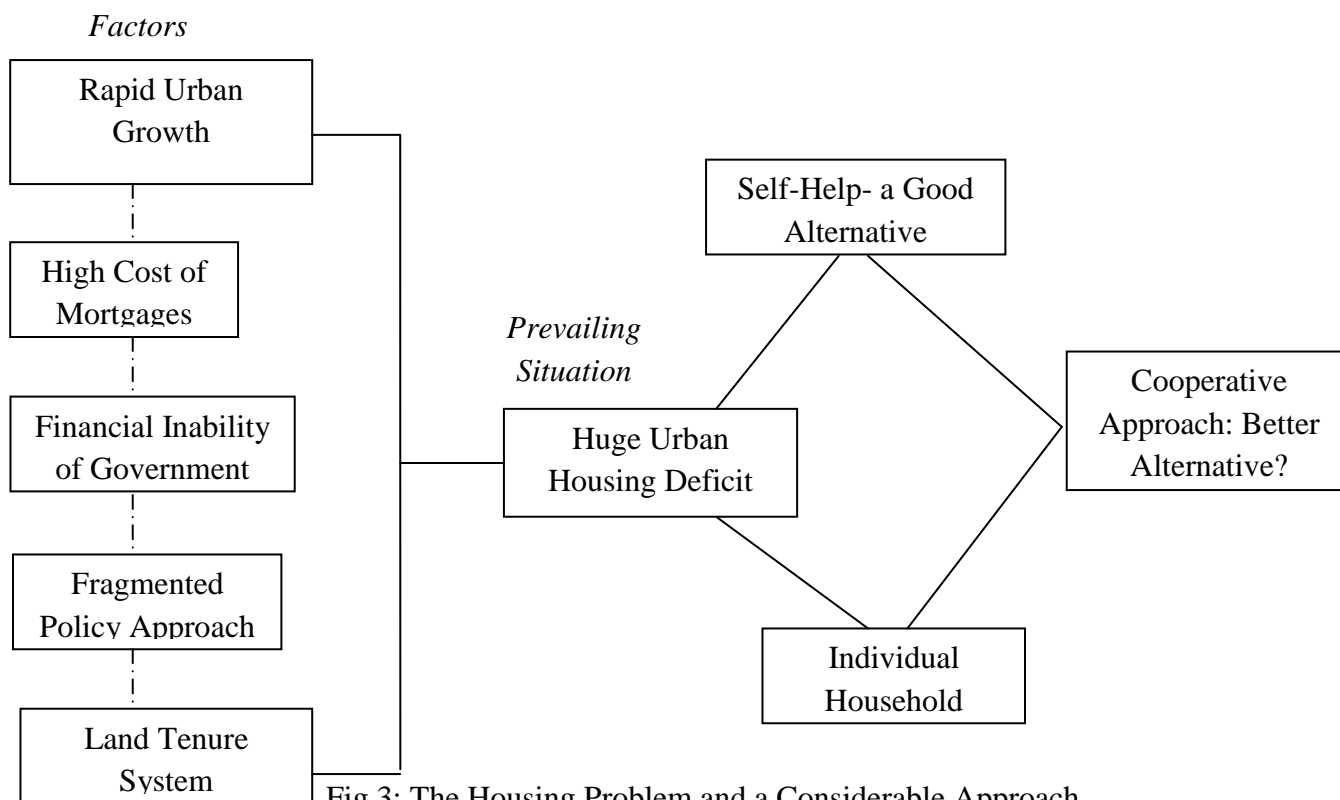


Fig 3: The Housing Problem and a Considerable Approach

Source: Author's Elaboration, 2013

An effective self-organisation and effective individual resource mobilization approach would mean that prospective cooperators can have quicker access to land, due to a likely low unit cost and other material inputs required. This will be able to produce a much faster rate of building and reduce the likelihood of resources getting tied in uncompleted structures which usually suffer deterioration and leads to a greater cost in cases where the household housing projects are completed. Furthermore, this approach can lead to a low unit cost in acquiring vital services such as electricity and water. This is usually a major challenge due to the heavy cost involved in for instance, the acquisition of such services on individual households.

The role of government will be necessary in ensuring a considerable housing policy approach especially due to the present land tenure and delivery regimes. This can take the form of demarcating and securing some areas to promote social housing, providing the needed housing infrastructure and services as well the necessary legal frameworks. Government can further provide an enabling environment by promoting tax exemptions measure which will consequently make resources more available to prospective cooperators. In a final perspective, government can also initiate a legislation to provide a sustainable means of resources to cooperators at considerable low interest rate relative to what the private mortgage market offers. Existing banking institutions such as the Home Finance Company (HFC) can administer this. This is a

possible approach as government seems presently unable to fully finance the construction of houses for low-income households in Ghana.

CONCLUSION

Housing is an essential basic component of life for households and has always been at the center of development issues. It is usually a critical component of changing socio-economic and demographic factors. The European experience shows how these factors materialize at the city level. From a period of general shortages and massive state-involvement amid rapid urbanization in the first half of the twentieth century to a rise in owner-occupation in the latter part of the 20th century, new challenges are emerging due to socio-economic and demographic changes. These include new flows of immigration (mostly low-skilled), ageing, tenure concentration and the many challenges that come along with it. These changes pose real housing challenges for different urban population in Ghana and calls for the new ways to tackling the problems.

The Paper highlights the cooperative approach, which having played an essential role to housing provision in Europe since the early part of the twentieth century and continues to show its strength in ways through which contemporary housing challenges can be tackled as an alternative to a viable and sustainable housing provision in Ghana. The cases in Milan demonstrate, on one hand, how housing cooperatives still contribute to housing provision usually starting from a very fundamental self-organisation approach mostly before 1950s and on the other hand, new approaches to enhance access for low-income households while dealing with a range of challenges. This is not only in regard of members or beneficiaries but also collaboration with a wide variety of public and non-public institutions. The cooperative approach still provides very effective and innovative mechanisms in dealing with such challenges especially those related to low-income household neighborhoods and marginalized groups.

Finally, there are useful insights that past European housing experiences shed on the present housing problem facing developing countries like Ghana. Though the cooperative approach may not be fully transferrable, its principles provide important potentials for addressing the housing challenges in Ghana. This is as a result of the fact that the cooperative approach possesses an effective private capital mobilization, self-organization and efficient multi-actor move needed for the attainment of the already accepted self-help strategy. The cooperative approach is thus, a potential alternative course for housing policy consideration in Ghana.

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