

THE RIGHT TO HOUSING

THEMATIC REPORT 2018–2020



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FOREWORD

Around 1.8 billion people are denied the right to adequate housing, according to the UN. That means that one in four people live in conditions of poverty, overcrowding, without security, no privacy, lack of health and/or access to water and sanitation.

This also means that one in four people are having to deal with the covid-19 pandemic without being able to isolate at home or practice social distancing. The pandemic has highlighted that adequate housing is more than a roof over one's head. It's about living in conditions that enable human development.

This report analysis the development in We Effects housing programmes and projects over the three-year period 2018-2020. The report gives important insight on how 170 housing cooperatives are supporting improved living conditions of their 102,000 members, most of which are women.

The report also describes how the cooperatives are dealing with the corona pandemic and how We Effects support has contributed to increased resilience, both before and during the crisis. In fact, the report shows that despite the devastating impacts of various disasters, including typhoons, hurricanes, droughts, and the ongoing pandemic, our partner organisations have managed to adapt to the emerging needs of their members.

Our partner organisations have found alternative ways to work and even found opportunities within the changed circumstances – for instance, the promotion of family gardens in Latin America to support food security. The climate crisis will lead to an increasing number of natural disasters and climate related shocks; this will increase the need for innovation and resilience.

Women and girls are disproportionally affected by the pandemic through increased exposure to gender-based violence, increased burden of care, and loss of income due to shutdown of the informal sector, where women are overrepresented. The report analyses these challenges, but also clearly shows that housing cooperatives can strongly contribute to women's empowerment and increased gender equality.



A handwritten signature in dark ink, appearing to read 'A. Tibblin'.

Anna Tibblin,
Secretary General of We Effect

EXECUTIVE SUMMARY

This report refers to the We Effect Housing annual reports of 2018 and 2019, and the mid-term report in 2020, creating synergies for analysis. The report covers the first three years of a five-year programme, exploring the extent to which the global strategy and programmes for housing and habitat are gaining strength and capacity.

We Effect implements regional housing and habitat programmes in Latin America (Vivienda y Habitat, known as VIVHA¹) and Eastern Africa (Advocating Women's Right to Land and Adequate Housing, known as AWLAH²). We Effect implements also projects in country programmes in Southern Africa (Mozambique and Zambia) and in Asia (the Philippines and Sri Lanka). The Europe region³, Malawi and Zimbabwe, are not supporting specific housing projects during this programme period. In 2017, We Effect decided to close its operations in Paraguay (effective from 2020), and in Nicaragua, the same decision (made in 2020) was effective from 2021. Projects for housing in Colombia and in Mozambique started in 2020. Working with 32 partner organisations, and supporting 170 member-based housing cooperatives, the programmes have reached 102,000 people directly (66,000 of them women) in 28 projects.

Despite the devastating impacts of various disasters, including typhoons, hurricanes, droughts, and the ongoing Covid-19 pandemic, our partners have managed to adapt projects to the emerging needs of their members while at the same time (albeit at a slower pace) progressing towards their objectives. The events of 2020 prompted We Effect to develop an interim global strategy, which was matched by strategies in the regions and countries, after thorough dialogue with partner organisations. Reflecting the extreme risks facing our targeted rights-holders, this interim strategy has put *the right to food* as our top priority for support. The housing and habitat programmes have found extraordinary ways to support and provide for their members during this period.

RESULTS ACHIEVED THROUGH WE EFFECT'S SUPPORT FOR PARTNERS

We Effect conducts context analysis together with our partner organisations and has, in the past few years,



Vijayakanthi and her son Tharanijan. Photo: Marcus Lundstedt.

included deepened risk analysis and internal competence in the analysis of shrinking civic space. As the Covid-19 pandemic has increased governments' attempts to restrict free speech, advocacy, and the ability of grassroots movements to organise, the need for support rooted in conflict-sensitive and Do No Harm programming has become evident. This will be further explored in the remaining programme period.

In terms of organisational development, results are measured in the internal structures and systems of partner organisations. All We Effect programmes have provided evidence of advances in improved financial structures, women's leadership and representation, and strengthened democratic structures; however, in a few cases there have been setbacks in the form of failed support from technical partners, and internal irregularities. There are organisational advances in the capacity to conduct advocacy with public and private stakeholders; in policy development regarding gender equality, environmental and climate analysis; and financial inclusion (among other areas). There is still a need to build capacity further in these areas and to include conflict analysis and risk assessment in organisational development.

¹ Active in Nicaragua, Guatemala, Honduras, El Salvador, Colombia, Bolivia and Paraguay.

² Active in Kenya and Uganda.

³ North Macedonia, Moldova, Bosnia and Herzegovina, Kosovo and Albania

In advocacy programming, We Effect has implemented various methods of support, the most important being:

- To support the development of national apex organisations that manage the interests of their member organisations;
- To coordinate advocacy platforms for partner organisations in certain interest areas;
- To support women's leadership and advocacy training schools;
- To broker dialogue with both public and private stakeholders.

In gender equality work all programmes and projects report advances in gender equality capacities among the cooperatives they support and within the organisations themselves.

Gender equality work:

- Women's active involvement in organising;
- Increased women's leadership;
- Women active in designing, planning and building housing units and community structures;
- Women organising income-generating activities within their communities and cooperatives;
- Care initiatives, including childcare, food production and other communal solutions;
- Women's advocacy capacity to promote the right to housing

However, the reports also state that there remains a long way to go when it comes to engaging men in the advancement of gender equality, and really easing women's burden of work.

The thematic area of environment, climate change and resilience (ECCR), being the subject of dialogue between We Effect and Sida, has advanced quite well. The tools developed for environmental and social impact assessment (ESIA) during this period have been properly introduced and used in most of the projects, but need some further development regarding the specifics of housing and habitat projects. We Effect needs to improve

gender mainstreaming in ECCR, addressing social norms that might prevent women, girls and gender minorities from accessing ECCR activities such as training, access to loans and to renewable energy. It is recommended that all programmes take a more holistic approach in ECCR work, including in gender mainstreaming and in integrating with other cross-cutting areas.

The thematic area of financial inclusion is an essential part of our support to sustainable and economically secure organisations with a high degree of gender equality. Our internal specialists have added value to this work by developing a Financial Inclusion global policy and initiating various pilot projects for more gender-equal financial inclusion. This is particularly important in the housing projects that depend heavily on finding viable financial solutions and products for the cooperative members (especially women), and for insurance of their homes. The programmes will explore further initiatives for this, including revolving funds for construction, cooperative insurance and banking, as well as capacity building, prioritising women members and leaders.

We Effect continuously develops internal methods for monitoring and evaluation (M&E) of programmes and projects. Financial monitoring of partner organisations is done at least twice a year. Partners are audited annually. Capacity building of internal structures, including financial and control systems, is carried out by We Effect staff, and financial support is given to strengthen partner organisations. In several regions, technical support organisations are essential for the development of housing cooperatives. These organisations also need support to carry out their work, including internal capacity building. Two evaluations of housing programmes were commissioned prior to this report in Honduras and in the Philippines.

Learning and recommendations can be elicited from the progress reports in all the prioritised areas. We Effect certainly provides added value as a cooperative expert and donor to the growing cooperative movement in the countries where we work. There is ample evidence of our value in connecting housing cooperatives and their national organisations to international networks, and to our member organisations in Sweden. The support to gender equality work can and must be developed further, as well as the ECCR perspective and conflict analysis, including risk assessment and mitigation.



Wilma Chen, Guatemala. Photo: Claudio Vasquez Bianchi.

1. INTRODUCTION

Adequate housing is one of We Effect's two thematic core areas, the other being sustainable rural development. Our work is aligned with the New Urban Agenda adopted in 2016, during the United Nations (UN) Habitat III conference. In the current global strategy, We Effect includes the Sustainable Development Goals (SDGs) to further the right to housing – by referring specifically to SDG 1 (no poverty), SDG 2 (zero hunger), SDG 5 (gender equality), SDG 11 (sustainable cities and communities), and SDG 13 (climate action) while at the same time acknowledging the interrelation of all 17 goals.



We Effect's approach is that *Housing is a human right, not a commodity*. In this sense, we do not build houses, but instead organise communities to defend and promote this human right, as stated in the International Bill of Rights.⁴ Article 25.1 of the Universal Declaration of Human Rights states that: 'Everyone has the right to a standard of living adequate for the health and well-being (...), including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.'

The International Covenant on Economic, Social and Cultural Rights contains perhaps the most significant foundation of the right to housing found in the entire body of legal principles that comprise international human rights law. Article 11.1 declares that: 'The States

Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.'

The right to housing is also reinforced in other conventions, such as the International Convention on the Elimination of All Forms of Racial Discrimination (CERD, 1965), the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979), the International Convention relating to the Status of Refugees (1951) and the 1961 International Labour Organization (ILO) Recommendation No. 115 on Workers' Housing.

Cooperative principles are the very foundation of We Effect's development work. Our founding members include two of the largest Swedish cooperative housing businesses, HSB and Riksbyggen, and the Swedish Tenants' Association (Hyresgästföreningen). All projects build on the historically proven success of housing cooperatives, and the strategies of self-management, mutual support and common ownership. We Effect also supports technical assistance to member-based cooperatives.

THE COOPERATIVE PRINCIPLES:

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training and information
6. Cooperation among cooperatives
7. Concern for community

www.ica.coop/en

⁴ The International Bill of Rights consists of the Universal Declaration of Human Rights (1948), The International Covenant on Economic, Social

and Cultural Rights (1966), and the International Covenant on Civil and Political Rights (1966).



Weeraya Selvaranel and her son Praveen Kumar, Sri Lanka. Photo: Fredrik Andersson.

2. THE CONTEXT OF HOUSING AND HABITAT IN THE PROGRAMME COUNTRIES

The global housing deficit affects around 1.8 billion people and, if this trend continues, the number will rise to 3 billion by 2030, according to the United Nations. This would mean that around 38% of the world population will lack access to adequate housing.⁵ In most of the programmes, We Effect supports cooperatives in urban and periurban areas, but there are also rural initiatives, as the housing deficit and lack of quality is increasingly visible in rural areas too. We Effect programmes strive to influence the development of policy and financial frameworks, and land access for housing cooperatives and social housing. This includes access to land for women, and accessible financial services.

2.1 POLICY, LEGAL AND FINANCIAL FRAMEWORKS

In general, our country programmes report that housing policies do exist, but implementation and financing does not follow. All regions continued to experience housing shortages resulting from rapid population growth and high urbanisation rates. Kenya's housing deficit was estimated at around 2 million units, which is projected to grow by 200,000 units annually. Uganda reports a

deficit estimated at 2.4 million units, growing by 200,000 units per year. In Zambia, the 2020 National Housing Policy states that there will be a 3.3 million housing unit deficit by 2030 if business as usual continues. The needs in rural areas, predominant in Zambia, represent 60% of the deficit.

The Kenyan government, with the private sector, launched an ambitious Affordable Housing Programme as part of its 'Big Four' development agenda. The programme aims to deliver 500,000 affordable housing units by 2022. However, the current supply stands at approximately 50,000. Of these units, only 2% are earmarked for the low-income market. Financial access (formal and informal) has improved in Kenya, rising to 89% in 2019 from 26.7% in 2006. However, mortgage uptake has remained low, attributed to high interest rates and unavailability of long tenure, leaving unfavourable terms for most households.

In the Philippines, advocacy and lobbying efforts have contributed to the passage of a law establishing the Department of Housing and Human Settlement Develop-



⁵ We Effect Global Housing and Habitat Policy, October 2020 and UN Habitat <https://unhabitat.org/topic/housing>

ment. During 2018–20, the housing partners in the Philippines had mobilised billions of pesos for social housing from the 50 billion Philippine peso (PHP) fund allocated by the previous government for resettlement of informal settler families. The Duterte government did not continue the financing facility. Since 2018, We Effect's programme has lobbied for the Philippine government to allocate new funding for the resettlement of informal settler families in Metro Manila, and to increase financial resources available for social housing for the 10,000 members of partner housing cooperatives/associations. The reforms have not been pushed through.

Other hurdles in our programmes include: high costs of the construction value chain, with key drivers being land and titling; bulk and internal infrastructure provision; inefficient planning; zoning and land registration systems; and land speculation that continues to restrict access to well-located land for development. All countries are largely informed by private sector-led housing development, which is unable to meet the growing demand for affordable housing. In Latin America, most social housing programmes are run via private construction companies. Formal housing for low-income families remains unaffordable as they have limited means of accessing it and face serious hurdles in securing formal mortgage loans.

In 2019, the Uganda Microfinance Regulatory Authority issued more than 500 licenses to microfinance institutions for housing. Urban land parcels and building materials remained expensive, making new buildings costly. Alternative building technologies are not popular, due to consumer preference for mainstream concrete brick and mortar structures. The government has not come up with a more organised response to the housing challenge but has created an enabling environment by developing and implementing a policy and institutional framework for housing provision and regulations.

2.2 SHRINKING CIVIC SPACE

Over the past three years, several countries where We Effect works have seen a shrinking of civic space for development activities. This trend has been reported upon not just by We Effect but by many other organisations and institutions that work on human rights. The

Covid-19 pandemic has had a severe negative impact on democratic ambitions in many countries. This is a huge disappointment coming so close after the successful Agenda 2030 agreement, where togetherness felt real, with partnership not only between governments, but also with commitments from the private sector, trade unions and civil society.

We Effect and our partners in the housing and habitat programmes have been affected by governments using different strategies to restrict the role of civil society in each country. Restrictive laws and regulations were enacted and enforced to limit or control the work of civil society organisations (CSOs). This has led to the targeting of human rights defenders with threats, arbitrary arrests, malicious prosecution, stigmatisation, and other attacks by authorities. Even when We Effects partners are not directly affected, continued victimisation and persecution of human rights defenders and freedom of expression threatens the freedom of all organisations to raise their voices, through self-censorship.

Restrictive NGO legislation

We Effect and partner organisations continue to be affected by restrictive NGO legislation in various countries such as Honduras, Guatemala and Nicaragua. Sri Lanka's Act on NGOs (Voluntary Social Service Organizations -VSSO- Act) has tightened regulations and delegated wider powers to the Non-governmental Organisation (NGO) Secretariat to monitor and regulate CSO activities. Following the presidential election, the NGO secretariat was placed under the Ministry of Defence and there have been many concerns expressed by CSOs in the country about the Act as it violates fundamental rights of association, expression and assembly.

Constant monitoring or bringing government officials on field visits

In Kenya, Tanzania and Uganda, legislative restrictions are followed by stricter regulations on internet use for civil society. In Tanzania, the 2020 general elections affirmed the restricted civic space in the region. During this period, there was continued censorship of social media and restrictions on online content. The major social networks were blocked for more than a month. Most users relied on virtual private networks (VPNs) to



Amada Iveth Martínez, Honduras. Photo: Jesper Klemmedsson.

communicate and access information. This left millions of people without access to reliable communication tools and led to the international media being largely barred from covering the voting process. We Effect partners were affected, especially those directly involved in the process, but also other partners, as many events took place virtually due to the pandemic.

CSOs continue to face multiple challenges and threats. In Palestine, Israeli authorities continue to monitor and target CSOs and their resources and restrict their movement and operations. The Palestinian Authority has adopted practices to control and minimise the monitoring role of CSOs. New legislation threatens the existence of CSOs, especially the Palestinian Authority's proposed policy requiring pre-approval for CSOs and cooperatives to receive funds. The policy has not been put into effect, yet it comprises a threat to cooperatives' work. Furthermore, there are new restrictions by funding agencies such as the new European Union (EU) regulations in

Palestine on conditional funding. During the period, We Effect's Palestine office decided to discontinue housing projects.

Severe impact on We Effect housing work in Latin America

For We Effect's own operation the most drastic development has been in Nicaragua. A new (foreign agent) law with far reaching registration and reporting obligations for us, our partners as well as individuals was assumed in October. After careful analysis of the new law we reluctantly had to draw the conclusion that it was no longer possible for We Effect to carry out relevant work in the country. A decision was therefor made to close our work and our office by the end of 2020.

In Honduras, the competition for land is especially intense and conflictive since most of the housing cooperatives were created in smallholder, indigenous (Garifunas) and rural communities where there are increasing numbers

of projects related to the extraction of natural resources, and increasing concentration of land by companies and landowners. This has led to forced displacement and expulsion of communities from their territories, but also threats and assassinations.

Risk management, networking and advocacy as away of enabling civic space

One way of tackling shrinking civic space developed over the past three years has been to put more emphasis on strategic risk analysis and risk-mitigation efforts. We Effect has strengthened partners and supported organisations to thoroughly assess political risks, and it is our belief that this has saved lives, secured space for civic actions and reduced unnecessary costs of security measures. It is difficult to prove this; however, there are fewer active conflicts with authorities.

For example, in the Philippines, We Effect and partners are inspired by the common features of active non-violence, namely:

- ▶ Building coalitions with like-minded CSOs;
- ▶ Linking with human rights instruments;
- ▶ Establishing principled partnerships with duty-bearers;
- ▶ Using creative expressions in initiating change.

Our Philippine partner organisations are taking precautionary measures and have adapted to the risk of conflicts by establishing protocols for their field activities. One partner is regularly checking with community leaders for signs of encounters and monitoring brewing conflicts in the area. Another is closely coordinating with government agencies and sometimes with religious groups or tribal councils in the field to help protect project personnel from possible harassment, and at the same time, generating support from these institutions for project implementation. Information-sharing through extended networks of human and legal rights institutions has also worked well for some partners in areas where there are major threats and insecurity.

We Effect and partners in the Philippines have remained steadfast in manoeuvring within legal processes to improve civic space. For instance, during the elections in

2019, the Philippine Legislators' Committee on Population and Development (PLCPD) organised the iChange voters' education fora. iChange is an issue-based electoral and voters' education campaign aimed at getting important human development concerns on the electoral agenda. In each forum, senatorial and congressional candidates were invited to talk about their platforms on development issues that concern We Effect – gender equality, rural development and adequate housing. Issues on charter change (Cha-Cha) were also tackled during the fora. iChange is a notable attempt to empower citizens to make informed decisions when they exercise the right to vote. The plan is to replicate and expand iChange again in 2021 for the 2022 election.

In Honduras, We Effect and Amnesty International have helped partners develop work on analysing risk and designing security plans to ensure the safety of organisations and human rights defenders. This initiative had intended to address internal risks but unpredictable events such as climate crises and the Covid-19 pandemic have delayed results beyond exploring the management of internal conflicts.

In Kenya, Uganda and Tanzania, We Effect's categorisation of partners as either core, technical or strategic has helped the regional office to better understand the security issues facing partners and has strengthened their ability to allocate resources and support. Strategic partners working on human rights and governance issues have experienced problems with security. As a result, they have needed more support and sometimes more flexible arrangements than normally stipulated in We Effect partnership contracts. On the other hand, technical and core partners are mostly working at the local level, focusing on building capacity of grassroots communities. These organisations have experienced fewer security risks and have therefore needed less support with risk analysis.

2.3 THE IMPACT OF COVID-19

In 2020, the novel coronavirus (Covid-19) brought significant socio-economic consequences for most of the world's population. Across continents, citizens were advised by their national, regional or local governments and international organisations to lockdown, stay and work

at home, reduce physical contact and social interactions, and limit their movements and economic activity to ‘the essentials’.

In the same year, the UN Rapporteur, Balakrishnan Rajagopal, stated:

“ I am alarmed by the global increase in forced evictions... The right to housing is central to any response to the pandemic, yet we are seeing an acceleration in evictions and home demolitions...⁶

Reducing physical contact and social interactions, and limiting movement and economic activities, has greatly impacted not only formal workers but also, even more severely, the self-employed/informal workers.

THE GENDERED IMPACTS OF COVID-19 ON HOUSING AND HABITAT

The context analyses conducted by We Effect partner organisations reflect on the impact of Covid-19 and indicate that the pandemic has only strengthened the importance of adequate housing and habitat. The increase in gender-based violence as a result of the pandemic was particularly highlighted. The pandemic has revealed extensive structural inequalities in society and also emphasised the importance of safe, secure housing for women with access to clean and sanitary water. In the Philippines and Sri Lanka, analysis has highlighted the devastating impact of natural hazards on livelihoods and housing, which particularly impacted women, women-headed households and young people. The increasing risk to human rights defenders of land is also a critical factor in work on housing and habitat.

A study, *Community-led Housing – a Concrete Response to Covid-19*, commissioned by We Effect and carried out by the Swiss/French organisation UrbaMonde in 2020 concluded that ‘Community-Led Housing initiatives (Housing Cooperatives, Community Land Trusts, Co-Hou-

sing, Intentional Communities and neighborhoods with a strong sense of solidarity and participation) allowed their residents to collectively organize self-help, defend their rights and prevent forced evictions, and to develop other resilience mechanisms in response to income loss and reduction due to the COVID-19 pandemic’.⁷

In all programmes, the pandemic forced a review of partners’ annual workplans to accommodate new activities to cope with and respond to the impact of Covid-19. Despite implementation slowing down, partner reports reflect positively on outcomes. Lockdowns, banning of gatherings and movements within communities prevented activities such as mobilisation into housing cooperatives, which affected results on the number of housing cooperatives established in 2020. For instance, the Uganda Housing Union registered only one housing cooperative society (Makindye West) whereas under normal circumstances it would have been possible to register more than 10 cooperatives a year.

In the Philippines, programme implementation was delayed as partners had to pause regular activities to address very urgent needs related to the pandemic. Partners adapted their strategies to respond to the crisis, embracing new ways of working together. Frontline project staff adjusted coordination work and community-based activities according to flexibilities allowed by the level of quarantine. Capacity building, advocacy and information dissemination were mostly done online.

The outbreak of the Covid-19 pandemic has challenged programme offices’ capacity to carry out planned housing programme activities, including the mobilisation of partners for housing advocacy and monitoring/field visits. Most of We Effect’s monitoring, evaluation, accountability and learning (MEAL) systems are based on face-to-face monitoring tools, which it was not possible to use during the pandemic. The VIVHA programme encountered difficulties in conducting face-to-face monitoring, especially between March and August 2020; although it turned to virtual meetings, connectivity problems meant that only 50% of the organisations could follow up virtual meetings regularly.

⁶ <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=26170&LangID=E>

⁷ Community-Led Housing in the Context of Covid-19, UrbaMonde, 2020, page 5

OVERCOMING TRAGEDY, CONSTRUCTION CONTINUES



Teodocia Gacer, Philippines. Photo: Bob Villasquez

The resettlement of informal workers has suffered delays but the organisations are determined to survive by innovative solutions and solidarity.

On 5 March 2020, Metro Manila and other areas in the Philippines where Covid-19 had rapidly spread, were placed under strict quarantine by the government. People were told to stay at home, nearly all public transport was halted, and businesses were closed. Although the lockdown regulations eased by June 2020, the country has remained at different levels of quarantine. This has had profound implications on We Effect and its operations. Activities requiring travel and the usual face-to-face interactions and large gatherings had to be suspended or even cancelled.

For our partner organisation, the Institute for Philippine Cooperative and Social Enterprise Development (IPCSED), the period was marked by other events. Barely two days after the lockdown started, its Executive Director, Lionel Abril, succumbed to a heart attack. Only a year before, the previous Executive Director, Anthony Gutierrez, also passed away.

IPCSED represents three housing cooperatives in the Metro Manila area and has been supporting 21 housing cooperatives/associations with a total 15,773 members, of which around 57% (8,990) are women. Counting family members, their outreach totals about 94,600 people. Despite the delays, all members – with a combined total



Photo: Pedro Bacalagon.

of 2,095 – of the three housing organisations have transferred to resettlement sites. One organisation (SRCC) has 313 of its 1,033 members already relocated. This brings the number of families who have accessed adequate housing to 2,408 families.

The lockdowns have also disrupted food supply in the urban areas. Thus, the global interim strategy's emphasis on the right to food is aligned with the needs of the communities being supported by the project. The project addressed access to food through two components:

- ▶ Sustenance and sustainability to ensure continuous supply of healthy food for families; and
- ▶ Income-generation so that the members of the cooperative would have sufficient money to pay for monthly costs, including amortisation.

Specifically, the project facilitated the setting up of urban, communal food gardens and aquaponics. Housing cooperatives were linked up with the Department of Agriculture so that they can access seeds and funds for urban gardening. They were also given training on waste segregation and composting for application of organic fertilisers.

To counteract the spreading pandemic, community health and safety plans were developed and implemented through the women-led gender and health committees in each organisation. Aside from Covid-19 prevention, women have actively participated in the project's advocacy and networking activities. As a result, the project helped to improve the cooperative members' knowledge about Covid-19, informing them about how to avoid infection, like using PPE such as masks and face shields, staying at home, and using hygiene practices learned during the WASH project implemented by IPCSED with support from We Effect. Volunteers are stationed at the gateways of resettlement sites doing temperature checks, making sure hands are sanitised, and checking quarantine passes of those entering the community. Additionally, the housing organisations are linked with other We Effect's partners producing masks, face shields and hand sanitisers.

By the end of 2020, there were no reported cases of infection among members of housing organisations. IPCSED has supported members by informing them about the government's social assistance and how to access it. The project also mobilised housing organisations to help with the government's relief distribution. All rights-holders have received emergency cash assistance (SEK 1,000–1,500) and bags of relief goods to help them cope with lack of income during the strict community quarantine period.



Joyce Kemunto, Kenya. Photo: Anders Hansson.

3. WE EFFECT STRATEGIES TO SUPPORT THE RIGHT TO HOUSING

Housing and habitat is an area of work in which We Effect has a very strategic role, since few international development organisations (and almost none in Sweden) are involved in this type of work. Our partner organisations' deep knowledge on cooperative housing – both small scale and large scale – is a strong added value in our work.⁷ Our approach is guided by a wide range of policies, position papers, tools and guidelines, including the global strategy, the housing and habitat policy, the gender equality policy, the environment, climate change and resilience (ECCR) policy and strategy, the We Effect land rights position paper, and programme guidelines.

WE EFFECT HOUSING POLICY

We Effect's housing and habitat policy states our belief that housing is a human right and one that is critical to resilience. It also affirms the link between gender equality and the right to housing, and between climate change crises, food insecurity and inadequate housing. We commit to promoting innovative housing programmes using a rights-based approach. Our programmes will promote cooperative principles, gender transformative methods and environmental sustainability, adapted to the contexts where we work. To achieve our goals, we will work with strategic alliances and partnerships, including networks and partners at the international level.

In We Effect's global strategy "Equality First" adopted in 2017, there were no specific objectives for the thematic core area of adequate housing and habitat. This core area also represents a relatively small part of the global budget, around 22 million Swedish krona a year. The reason for this is that housing cooperatives are relatively small scale and often take many years to achieve the end result – of actual housing units for poor people. This in turn originates in the funding strategies of many donors – as it is forbidden to use funding to purchase land or

construct buildings. Housing cooperatives and their apex organisations therefore advocate for more advantageous loan and credit frameworks to enable access to home financing, and affordable governmental housing programmes. Housing projects are often not a priority for donors, so there is often resistance to urban projects. Another reason is that much of our work on housing is done in urban or peri-urban areas, whereas many donors want to focus on rural development only. However, most of the populations in our focus areas are rural, indigenous people and/or farmers who migrate to support families left behind in rural areas. Another reason is that the rights-holders in housing projects are required to be able to save a minimum or provide a small financial contribution and thus do not qualify as the poorest. They are, however, a population group that is both at risk of falling into extreme poverty and has to support family members who would otherwise fall into poverty.

The Covid-19 pandemic prompted a review of We Effect's global interim strategy, prioritising the right to food, as the pandemic's effects could lead to a hunger pandemic that is worse than the Covid-19 pandemic itself. This review process was highly participatory and most of the solutions were initiated by our partners even before we initiated dialogue.

The interim global strategy for the right to food, adopted in June 2020, reflects the importance of housing to guarantee the right to food. It states that:

"The right to adequate housing and habitat, and the right to food are interconnected. Access to housing and adequate living conditions is key to building resilience to pandemics and other disasters, not only for food security but also for e.g. water and sanitation, safety, and economic opportunities. Partner organisations working for the right to adequate housing are central to affirming the right to food for their members and other marginalised groups, including informal settlements.

⁷ We Effect is part of a global database on community-led housing. Information on our housing projects and the partners we support around the world can be found at <https://www.cohabitat.io/>

Housing and farmers organisations can join forces and create strategic links between rural and urban areas, between producers and consumers, to create efficient value chains by cutting the middlemen. The organisations can also advocate together for the needs of marginalised people in rural and urban areas. All partner organisations are important platforms for mutual support and solidarity, especially in times of crisis.’



In many of our projects, the connection between rural and urban areas in the form of produce and food market chains had broken; access to food had to be resolved as lockdown restricted movement of people and goods. Programme implementers saw the pandemic as an opportunity for core partners to lend a hand to their own members and even extend help to others in their communities. The country programme in the Philippines launched information campaigns on Covid-19: what it is, how to avoid it, how to manage it in case of infection. Some members of cooperatives volunteered to safeguard their communities from the virus. Some core organisations were mobilised by the government to help distribute relief goods; and some member-based organisations even used their own resources to provide relief to members in need. PATAMABA (the National Network of Informal Workers) saw the business opportunity and produced and sold face masks and other personal protective equipment (PPE).¹

Housing project partners like the Institute for Philippine Cooperative and Social Enterprise Development (IPCSED) became active in introducing urban gardening/vertical farming in informal settlements and resettlement areas. The Julio and Florentina Ledesma Foundation conceptualised Agri-Homes, which integrate the Food House concept of MUAD within the design of a housing community. JF Ledesma, also in the Philippines, conceptualized the “Agri-Homes” which integrated the “Food House” concept of MUAD within a design of a housing community.

The interim strategy has been complemented by our research paper *Women’s right to food- Putting gender justice on the table*.⁸ The brief states that:

‘An estimated 80 per cent of the world’s poorest people live and work in rural areas. Half of them are small scale farmers and 20 per cent are landless. According to the Voluntary Guidelines on Food Systems and Nutrition ‘gender relations and cultural norms are among the most significant drivers of hunger, malnutrition and unhealthy diets, particularly for women and girls’. Harmful social gendered norms at household level means that women often eat last, eat last and eat the least nutritious food.’

Harmful gender norms about ownership of land, assets and resources mean that women are denied socio-economic, civil and political rights, which is a form of structural violence. According to Dr Michael Fakhri, the UN Special Rapporteur on the Right to Food, the definition of the right to food includes ‘the right to have regular, permanent and unrestricted access – either directly or by means of financial purchases – to quantitatively and qualitatively adequate and sufficient food corresponding to the cultural traditions of the people to which the consumer belongs, and which ensure a physical and mental, individual and collective, fulfilling and dignified life free of fear’.⁹ This means that the right to food is not limited to having a certain amount of calories and

⁸ We Effect, *Women’s right to food- Putting gender justice on the table*, 2021. See <https://weeffect.se/app/uploads/2021/03/womens-right-to-food-putting-gender-justice-on-the-table.pdf>

⁹ <https://www.ohchr.org/EN/Issues/Food/Pages/AboutHRFood.aspx>

necessary nutrients in one's diet; it means that everyone should have physical and economic access to food or the means of producing it at all times.

COOPERATIVES ARE KEY

'Cooperatives remain one of the best kept secrets in the Sustainable Development Goal toolbox. Cooperative enterprises are based on ethics, values, and a set of seven fundamental principles that keep people, rather than profit, at the centre of their businesses. Cooperatives can be a self-help tool for people to create their own economic opportunities through the power of the collective and pull themselves out of poverty. They re-invest in the communities in which they operate, securing not only the livelihoods of their members but also increasing the wealth of the community as a whole. By being sources of decent work, spaces for democracy and peace building, and an economic force, cooperatives are truly a partner in transforming our world.'

UN Department of Economic and Social Affairs 2017:
<https://www.un.org/development/desa/cooperatives/international-day-of-cooperatives/2017-2.html>

has picked up speed in both capacity building, advocacy and housing construction, implemented by our partner organisation, the Civic Forum on Housing and Habitat Zambia (CFHHZ). In Sri Lanka and Mozambique, projects have only begun during the current programme period. Sri Lanka has focused on the right to housing for tea plantation estate workers, specifically women workers, and initiated cooperation with another partner, the Participatory Action and Learning Methodologies (PALM) Foundation. In Mozambique, a project was initiated in 2020 in Niassa province, and even in a short period of time, has facilitated professional training courses in housing construction resilient to climate change, as well as training 120 women in this field. In the same period, technical housing platforms were created in two districts (Mecanhelas and Majune). Their main objectives are to propose a rural housing model resilient to climate change and suitable for the local context, and to improve knowledge about the sanitation, hygiene and housing situation in rural areas of the province. We Effect has supported the official establishment of the Housing Platform in this province.

From 2018 to 2020, the regional programme in Latin America, VIVHA (partners in Bolivia, Nicaragua, Honduras, El Salvador and Guatemala, initiating programming in Colombia in 2019 but ending cooperation with Paraguay the same year) and the regional programme in Eastern Africa, AWLAH (partners in Uganda, Tanzania and Kenya), together with the Philippines, had the longest-standing strategies and also the most tangible results. This indicates that housing programmes need longer periods to achieve impact, including construction of housing units and sustainable housing cooperatives, as well as national (and regional) movements with capacity to voice the needs of their members. The Zambia project



Niramala and Nilani Shanthakumar, Sri Lanka. Photo: Marcus Lundstedt.

4. RESULTS IN NUMBERS

The AWLAH programme in Eastern Africa reached 95,000 beneficiaries (62% women) as of 2020. The individual membership in cooperatives has grown by 49%. By the end of 2018, the number of housing cooperatives grew by 126% – standing at 950. The programme also supports four women’s rights organizations. Implementation slowed due to the pandemic but also due to severe flooding in some parts of the region. Partners have demonstrated an ability to adapt and find solutions to challenges. However, all work on mobilising new members to join housing cooperatives was paused due to the pandemic.

Cooperatives were unable to do ‘business as usual’ due to financial constraints on members, which meant they were unable to repay their loans. Payment systems had to be revised. Cooperative principles were applied, and members supported each other by pooling resources and buying food, masks and soap for those who could not afford them. Efforts were also made to support water, sanitation and hygiene (WASH) initiatives amidst the pandemic. During the first half of the 2018-2022 programme period, efforts have been made to ensure that partners have strategic plans and key policies in place.



One of our partners in Mozambique, FOFEN (the Forum of Women's Organisations of Niassa) is implementing a housing project, which had a slow start in 2020. The project will cover two districts of Niassa province, Mecanhelas and Majune, and will target 6,000 women, members of saving and loans groups. Despite the challenges of the past year, they have succeeded in strengthening the capacity of their members and associations, using participatory methods to promote equal rights regarding access to land, and are very active in increasing women's participation in saving and loans groups. The number of women participating in the capacity building activities on decent housing increased to 200. The project also provided professional training courses in housing construction that is resilient to climate change, as well as training for 120 women in this field.

In Zambia, our partner organization, the Civic Forum on Housing and Habitat Zambia (CFHHZ), mobilised 20 housing cooperatives, of which six are women-led and two are women only: Abesu and Kabanana housing cooperatives. Of these 20 housing cooperatives, 14 are functional, with groups formed and members meeting to establish savings groups, while 6 are still in the early stages of being formed. CFHHZ also received two new membership applications from cooperatives in the Copperbelt and Eastern provinces.

In the Philippines, after many years living in informal settlements, about 17,450 men, women and children gained access to adequate housing after completion of 2,958 houses housing units between 2018 and 2020. We work with two partner organisations. The Institute of

Regions	Countries	Program	Partners	Women's rights organizations	Coops	Women Coops	People participating Directly	Women and Girls participating Directly	Projects
Latin America	Honduras	(Housing and Habitat programme)	14	0	102	0	53747	36732	7
	Bolivia								
	Colombia								
	El Salvador								
	Nicaragua								
	Guatemala								
Eastern Africa	Kenya	ALWAH (Advocating Women's right to Land and Adequate housing Programme)	13	4	7	0	23710	14636	16
	Uganda								
	Tanzania								
Asia	Sri Lanka	Equality First Sri Lanka	1	0	6	0	2552	1842	1
	Philippines	Equality First Philippines	2	0	35	1	20615	11723	2
Southern Africa	Zambia	Equality first: Civil Society for Sustainable Rural Development	1	1	20	6	649	357	1
	Mozambique	CIVSAM Equality First - Civil Society for Sustainable Development	1	1	0	0	632	632	1
TOTAL			32	6	170	7	102537	65922	28

Philippine Cooperatives for Social Enterprise Development (IPCSED) is implementing a project called Strengthening Urban Poor Organizations in Claiming their Right to Adequate Housing and Women's Empowerment. This involves strengthening capacity of the housing and community service cooperatives to improve quality of life of their members, especially women and girls. The Julio and Florentina Ledesma Foundation, Inc. (JFLF) is implementing a project called Women-Influenced Community-Led Housing Cooperative and Local Government Collaboration in the Philippines. The project addresses homelessness by working with local government units to find housing solutions through the public-private-people partnership approach, and through innovations in housing construction technology.

In Sri Lanka, Estate Worker Housing Cooperative Societies are organising plantation workers to improve their quality life. For many years, it was believed that plantation workers came under the control of the estate management, and they were considered to have no right to access public services. We Effect works with the Participatory Action and Learning Methodologies (PALM) Foundation to support housing cooperatives on 44 estates in Nuwara Eliya district. Adopting a human rights-based approach as opposed to a needs-based approach has made rights-holders more aware of their rights and of the responsibilities of duty-bearers.

In Latin America, in its third year of implementation, the VIVHA programme works with 14 partners: 7 membership organizations membership organisations that are popular movements fighting for their members' housing; 5 technical support organisations specialising in housing and habitat, with expertise in housing with an ecological approach; and 2 strategic organisations involved in regional advocacy – the Coordinadora Cen-

troamericana Autogestionaria de la Vivienda Solidaria (COCEAVIS) and the Alianza Latinoamericana de las Cooperativas de Vivienda por Ayuda Mutua (ALACVAM). During the programme period, with support from We Effect, partners established 39 new cooperatives in the region, bringing the total number to 102.

The countries with the greatest growth in the housing cooperative movement are El Salvador and Honduras, made possible by the hiring of teams with experience in the housing model and the allocation of more funds and resources by We Effect. The programme aims to improve the capacity of second-tier organisations (federations, unions, roundtables, CVAM [Cooperativas de Vivienda por Ayuda Mutua - mutual aid housing cooperatives]) to demand the fulfilment of the right to adequate housing and habitat. In this regard, there have been important advances: in El Salvador, the grant of 12 million euros, by the Italian Agency for Development Cooperation (AICS), to build housing cooperatives in the historic centre of San Salvador. In 2020, three cooperatives obtained their first disbursement and have started construction.

However, Bolivia, Guatemala, Colombia and Nicaragua face challenges: the absence of technical teams with experience of the model; the slow growth of housing cooperatives; and, in Colombia, the lack of a pilot project demonstrating the advantages of housing cooperatives through mutual aid. In the Latin America region, between 2018 and 2020, 147 housing units have been built in cooperatives where 65% of the members are women. These new homes are occupied on average by five people (735 in total). Currently, state financing has been approved for 352 more cooperative housing units in El Salvador and 300 in Honduras.



Milton and Memory Ncube with their son, Zimbabwe. Photo: Riccardo Gangale.

5. RESULTS IN ORGANISATIONAL DEVELOPMENT

5.1 INTERNAL DEMOCRACY, STEERING AND MANAGEMENT

The Eastern Africa housing programme AWLAH works with 7 cooperatives or member-based organisations, and a total of 13 partners, 4 of them women's rights organisations. In the Philippines, We Effect has two technical support partners in the housing cluster of the programme, which in turn support 35 member-based organisations and cooperatives, 1 of which is a women's cooperative. In Sri Lanka, one technical support partner assists the 6 estate worker housing cooperatives. In Latin America, the VIVHA programme works with 14 partner organisations and 102 cooperatives; there are no women's rights organisation or women's cooperative participating in the programme. However, the region previously chose to have a standalone gender equality programme, which provided technical support to both the rural development and VIVHA housing programmes. In Southern Africa, the Zambia programme has one women's rights organisation acting as a technical partner working on housing. In Mozambique, a women's rights organisation is a key technical support partner within the housing programme.

The regional and country programmes identify partner organisations in one of three categories:

- Core – cooperative, member-based organisations (which may include national federations or unions);
- Technical support organisations – assessed as capable of providing support on organisational or thematic issues (advocacy, gender equality and women's rights, cooperative development); or
- Strategic partners – those that aim to strengthen the programme and core partners through advocacy and knowledge-generation and sharing.

We Effect continuously provides technical support to partners on internal democratic governance and systems strengthening. A partner assessment tool, the enhanced octagon, is used to assess a variety of organisational

development areas, including financial and monitoring systems, leadership and democratic processes.

According to the results of these assessments, the programmes develop plans for improvement either via We Effect or technical support partners, and implement capacity-building activities throughout the programme.

Partner organisations are supported to hold annual general meetings (AGMs). These forums have enhanced democratic space within the partner organisations by providing opportunities for all members to express their concerns. Furthermore, members were given the opportunity to elect leaders of their choice. In Eastern Africa, housing partners have policies in place to ensure at least one-third representation of women in all spheres.

In preparation for the handover of social housing projects to housing cooperatives, We Effect in the Philippines has also developed training modules on estate management. These are participatory tools that build the capacities of housing cooperatives to manage property (land, houses and other common spaces) in their community/settlement.

In Sri Lanka, capacities of 34 estate worker housing cooperatives were assessed, and We Effect offered support on good governance and management systems. Members of the selected cooperatives are made aware of the organisations' by-laws and their liabilities. AGMs were held by 30 cooperatives. Women and youth were encouraged to take up leadership positions in the cooperatives. There is a significant change in terms of women's active participation observed during the reporting period. The number of women in leadership positions increased from 10% to 64% and youth participation has also increased.

In Latin America, the VIVHA programme continued its half-yearly administrative-financial monitoring and annual audits. These exercises allowed insights to important capacity improvements in terms of technical quality, systems and accountability. For instance, we observed some administrative weaknesses in El Salvador, so produced tailor-made training plans in 2020 to improve

partners' capacities. As a result, the housing federation FESCOVAM (Federación Salvadoreña de Cooperativas de Vivienda por Ayuda Mutua) improved its accountability capabilities and has an accounting system that is adequate for its strategic goals.

SOLIDARITY FUNDS TO MITIGATE THE IMPACTS OF COVID-19 IN EL SALVADOR

The lockdown imposed by the government of El Salvador had severe impacts on people's livelihoods and economic activities in the Housing Cooperative 13 de Enero, the first ever housing cooperative in the country. Around 95% of its members were left without an income. The cooperative agreed to set up a relief fund to ensure that payments were made on time. According to Iris Pérez, president of the cooperative, 'if a member faces economic difficulties, he or she is allowed to use the relief fund. This fund has been essential in times of the pandemic to ensure the members can stay in their homes.'

In Kenya, the Leadership for Change training by the Cooperative University of Kenya improved participants' leadership skills for management and governance of cooperatives.

In Latin America, VIVHA supports the empowerment of women in the housing cooperative movement by strengthening their leadership, through Women's Leadership Training Schools. This is a regional project, building women's networks throughout the countries covered by the VIVHA programme. The experience of the Latin America Women's Leadership Training School and the Eastern Africa Leadership for Change are interesting, and an analysis of their methods, curriculum and results would help increase global capacity on advocacy.

Covid-19 had a very negative impact on partners' operations, which were typically based on face-to-face contact. We Effect needed to adapt rapidly from in-person meetings to virtual tools. In Latin America, the "Regional Connectivity project" was launched, providing organisational training, equipment and support in digital methods and tools to facilitate virtual work, using smart-

phones, iPads, and apps, which was quickly adopted by all cooperatives. In the Philippines, the programme's aim to improve democratic processes among member-based organisations includes the promotion of cooperative principles on digital platforms among housing associations by partner IPCSED:

Internet connectivity spells a great difference between access to economic opportunities, information, and education, and having a voice in governance. And the recommendation: We Effect could look into systematically and deliberately making digital tools available to many rights-holders.

The importance of virtual spaces for all activities has become valid for most programmes and projects in 2020, due to the pandemic and associated restrictions. One positive side effect is that ongoing projects will have increased transparency and participation at all levels of the organisations.

Housing projects have proven that conflict management can be promoted by the common aim of building a housing community. Different ethnic groups can overcome differences (e.g. Muslims and Tamils in Sri Lanka) and in conflict-ridden areas create safe spaces for families (e.g. El Salvador). Also, disaster reduction initiatives in housing have brought groups together in housing projects to counteract the effects of disasters (hurricane-resistant housing in the Philippines).

We Effect has worked to increase donor interest in this area, and there are now seven (up from two) other international aid organisations interested in promoting the cooperative housing model, including the EU, Habitat for Humanity, UrbaMonde, the International Cooperative Alliance, the United Nations Refugee Agency (UNHCR), Italian Cooperation AICS and Misereor – all due to our advocacy work promoting the model and our programmes to donors.

5.2 ADVOCACY CAPACITY

The role of We Effect is to build capacity through technical and financial support for partners. Compared with previous programme periods, advocacy work has intensified, improved and achieved successes, evident through many examples. Our approach of working with

core (member-based), technical and strategic partners is key to strengthening civil society to promote citizens' voice and to influence decision-making. This alliance has enabled partner organisations to leverage their expertise and experience, leading to better results. Through this approach, our technical partners have strengthened the capacity of core partners by providing training for staff and target groups.

For housing programmes, there are three main areas for advocacy:

- The lack of policy and legal frameworks for cooperative housing in general (recognising the housing model as a viable solution to the social and economic needs of people living in poverty);
- The lack of provision of land for housing cooperatives; and
- The lack of financing/financial services that can facilitate the purchase of land to build homes on.

All regions describe how partner organisations are engaged in policy dialogue with governments. In Eastern and Southern Africa, partners are supported in their capacity to engage in dialogue with government on housing policy. Most partners in Kenya succeed in working with both larger housing programmes initiated by international actors, but also with governmental institutions. For example, We Effect partners have influenced the implementation of the Nairobi Urban Improvement Programme, which will benefit several informal settlements and grassroots partners in the suburbs. Partners have also demonstrated capacity to engage in advocacy on national policies, as well as participating in the Universal Periodic Review (UPR) process on human rights.

In Uganda, two partners joined forces to form a National Advocacy Committee. Partners have also been active in other CSO networks, including the Uganda UPR.

In Eastern Africa, the regional office has stepped down from its earlier role as coordinator of the UPR process, as the technical partners have taken on that role.



Teodocia Gacer, Philippines. Photo: Marcus Lundstedt.

The strategy for strengthening advocacy has been to build partners' capacity – and support them in forming strategic partnerships for joint advocacy. However, there is also a need to build capacity of We Effect staff to see advocacy as a process rather than a one-off activity. The programme sees benefits of partnerships in advocacy as they create a bigger impact than the work of a single organisation could. For example, the partnership on land rights advocacy generated increased awareness even in areas where the project was not operational. However, effective advocacy also requires more resources. Of 9 partners, 6 state that they still lack sufficient resources to address human rights issues.

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6 state that they still
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rights issues.***

In Zambia, the CFHHZ was part of a team of CSOs that reviewed implementation of the 7th National Development Plan, and was a member of the advocacy committee on the land policy. It also trained cooperative members in corporate governance, enabling dialogue with local authorities and access to land for construction by the cooperatives.

In the Philippines, We Effect facilitates synergy among partners sharing a similar development focus. A housing synergy cluster was formed, called Bahayanan (a combination of two Tagalog words that mean bahay [house] and pamayanan [community] – housing cooperative community). Members include IPCSED, JF Ledesma, PLCPD, PATAMABA (representing informal workers), and CONCERN Worldwide (technical support for disaster risk reduction). The synergy clusters are informally but tightly organised, as members complement each other by conducting joint activities and sharing approaches, technologies and experience.

We Effect also links partners with other stakeholders from government, NGOs, international development agencies, the private sector, financial institutions, academic and research institutions, and other service providers. In 2019, we took a more proactive approach; together with partners, different sectors were rallied to join hands in realising the UN's New Urban Agenda. In October 2019, official representatives from the government, civil society and the private sector signed a Memorandum of Understanding (MoU) to work together to deliver 1 million housing units in the Philippines by 2030. In December 2019, We Effect hosted a CSO and community consultation to discuss the MoU and the need for a national platform to have a voice and negotiating power. This resulted in the creation of the 1Million Housing (1MH) movement. It entails an MoU between the government, civil society and the private sector to produce 1 million houses by 2030. Advocacy efforts helped to establish the Department of Human Settlements and Urban Development, tasked with transforming the anarchic urban development processes and improving the efficiency and quality of government housing programmes and services.

In Latin America, the VIVHA programme strengthened communication and advocacy plans to demand access to decent housing as a basic human right in El Salvador, Honduras and Nicaragua. Partners in all three countries have advocated for urbanised land, subsidies, and financing for housing. In terms of voice and participation, the inclusion of young people in the cooperative housing movement is still a challenge. VIVHA has promoted relationships among peers, alliances between national and regional organisations and key stakeholders to support housing as a human right, and promoted affirmative action for women in public policies. There has also been progress in strengthening organisations' advocacy and influencing capacity. In El Salvador, for instance, strong advocacy actions achieved the new Special Law on Subsidies and Financing for Mutual Aid Housing Cooperatives (2020), the same year in which housing subsidies were approved for women who have experienced gender-based violence. The housing and habitat organisations in Nicaragua achieved the approval of state subsidies under a Special Law for the Promotion of Housing Construction and Access to socially responsible housing. These subsidies were the result of long-term influencing work by We Effect partners and others.



Angelina Chifwala and Yvonne Chifwala, Zambia. Photo: Anders Hansson.

5.3 NETWORKING AND ALLIANCES

An essential strategy for We Effect in strengthening housing cooperatives, in the tradition of Swedish cooperativism, is to support the formation of second-level or apex organisations at the national level, and to promote their participation in regional and international networks and organisations.

In Zambia, We Effect has been linking partner organisations to regional bodies (such as the East and Southern Africa Regional Housing Network) to strengthen their capacities. These bodies facilitate negotiations for improved service delivery to enhance access to decent housing and services, and improved livelihoods. Regional networking is seen to have longer-term effects on the possibility of getting a breakthrough around housing questions in Zambia.

In the Philippines, our technical support partner IPCSED organises cooperatives, ensuring that they are built on the foundation of cooperative principles, including mu-

tual aid and joint ownership of resources. In December 2020, We Effect consulted 26 housing cooperatives/organisations about how their efforts could be expanded to give them a louder voice and greater negotiating power with the government and private sector. This resulted in the formation of the National Cooperative Housing Union. The aim is to achieve an inclusive, diverse and strong cooperative housing union, with members able to confidently participate and professionally engage with local and national governments' decision-making processes on gender-mainstreamed, resilient housing policies, as well as programme implementation for informal settler families.

During the reporting period, two regional platforms have been created in Latin America: the Alianza Latinoamericana de Cooperativas de Vivienda por Ayuda Mutua (ALACVAM) (which has representation from six countries) and the Coordinadora Centroamericana Autogestionaria de la Vivienda Solidaria (COCEAVIS). In 2020, ALACVAM signed an operating agreement and has been

carrying out joint advocacy actions. This is essential, as the problems faced are very similar in all countries in the region, and joining efforts will help to reach more people and more duty-bearers. There are 11 second-level/apex organisations (federations, unions, cooperative boards) representing some 850 cooperatives in El Salvador, Honduras, Nicaragua, Bolivia, Colombia, Uruguay, Paraguay, Costa Rica and Mexico that have joined together to advocate through social media. The programme provided additional support to five of them: one in Mexico, one in Nicaragua, one in Paraguay, one in Costa Rica and one in Uruguay.

During the reporting period, leaders of the organisations held at least 20 virtual and face-to-face meetings to share experiences and follow up on the regional gender committees. These committees ensure that ALACVAM's position on gender equality is followed up with concrete actions. A legal framework committee and a communications and advocacy committee have also been formed. These alliances and the work of the committees have been key in strengthening the organisations and in advocating for legal frameworks, urban land and financing in the region.

In some cases, cooperatives have demonstrated weaknesses in their internal rights-based approach, including the principles for participation, non-discrimination, accountability and transparency. The upholding of cooperative

values and principles is a way to address this issue, but there are examples of the need for constant support and accompaniment for small housing cooperatives to guarantee that they are member-based organisations with functioning internal democracy. National federations or unions could be the appropriate forum for a sustainable approach to this challenge. In general, the organisational development of cooperatives is strong early on but often encounters problems regarding internal democracy, sustainability, and steering and control after the cooperative has been founded and housing has been secured. The importance of a strong apex organisation that supports its member cooperatives in upholding cooperative values and principles is clear. This increases the added value of a housing federation/national organisation and justifies the member fees.

The Latin America VIVHA programme also has international alliances with UrbaMonde, a French-Swiss organisation; Misereor from Germany; the International Cooperative Alliance and Co habitat Network. These global partnerships were important during the 2020 pandemic to position the cooperative housing model as a viable and feasible model through which to tackle the crisis. This was done using data from the global study *Community-Led Housing – A Concrete Response to Covid-19*. To date, the study has been disseminated by 10 housing organisations regionally and globally.

COOPERATIVA FE Y ESPERANZA: A SAFE SPACE FOR WORK, PLAY AND STUDY



Silvia Martínez. Photo: Jesper Klemmedsson.

In Guatemala, housing organisations have tried to advocate with government administrations for legal frameworks and financing for cooperatives since 2004, without success.

Silvia Martínez remembers that ‘five ministers have come to visit us, and even gone to Uruguay to see the model cooperatives. They admire the process, give nice speeches, and promise funding. And just as we have convinced them, they are replaced.’ The cooperatives have therefore needed to fend for themselves. Since 2010, the two cooperatives have managed to finance and build 15 and 14 housing units, with room for more if they can secure funding.

Silvia is one of the original members of the cooperative Fe y Esperanza, located in the cold forest area close to Guatemala City. As funding kept being delayed, Silvia, her sister and their families went to live on and protect the land acquired for the initial 150 families until construction could start and they could prove the credibility of housing for low-income families. ‘Minimum wage is 2,500 quetzales (US\$ 322). But to buy a house and access loans you need an income of 14,000 quetzales to pay 7,000/month. We proved that, with our work only, poor people can access good housing. Monthly costs are now 900–1,100 quetzales, whereas a monthly rent is at least 1,800 quetzales around here’ says Silvia.

Silvia used to live in a so-called ‘palomar’ – a housing solution for multiple families. Five to ten families live in a room each, sharing a kitchen and bathroom. There are colonies in Guatemala with many palomares, and in these places, Covid-19 spread very fast. ‘Sometimes, landlords

are scrupulous and send poor families to squat on lands with the promise of a piece of land, but in the end they are chased away and can come back to rent a room in a palomar when it is constructed’ she explains. These are unsafe places where education is low, delinquency high and opportunities few. Silvia says, ‘They say children are always happy, but it is not true – I could see their sadness. When we finished the cooperative houses, with rooms for everyone, it changed their outlook. They are happy, they have room to play, to study. They are the ones with the best grades and they know the importance of education.’ One of Silvia’s sons is studying graphic design and the other, social sciences. ‘This is what motivates us, and hopefully, the government will see this and start supporting cooperatives.’

When three families in the cooperative were infected by Covid-19, the other families collected food and supplies, went to make their payments and phone recharges to enable them to stay isolated but communicated. They also supported them with herbal remedies: ‘In our community gardens we have herbs for everything: lemon and eucalyptus tea, mint, rosemary, oranges. This is how our ancestors cured, with herbs and temazcal (sauna). The infection was contained to the three houses, and all neighbours recovered.’

With lockdowns and other restrictions, many members lost their income. The women in the cooperatives supported each other with food: ‘When you need help, anything goes – rice or beans, some tortillas, we help anyway we can’. Children were home from school, sharing internet and computers to study online until more families could get wifi, which is expensive. ‘We have a small football court where the kids take turns to play. We organise via WhatsApp. We see how the kids arrange the chairs and tables under a tree to do their homework.’

‘We hear in the news about people being evicted for not being able to pay their mortgage or their rent. They live on the street with only a tarp for roof. Out of 1,000 landlords, maybe 50 or 100 would accept to lower the rent during these times as recommended by the government. The rest just evict the families. If we hadn’t had the collective ownership we would probably already be on the street, evicted by the bank – but here, nobody will take our homes.’



Colleta Shishia. Photo: Catherine Waking'a.

6. GENDER EQUALITY IN HOUSING AND HABITAT

In Latin America, the model of social housing with a gender focus has been promoted for the longest period of time. The cooperatives are dominated by women; in the VIVHA programme, around 77% are women members and 73% of leaders are women.

The process of starting up the organisation means that they learn everything about how it works, from being in a board or in other positions in the cooperative. This also means that women are influencing the design and construction of housing units and the surrounding environment. This contrasts with government-led projects that often exclude women in the design. Cooperatives may include the design of child-friendly surroundings with safe playgrounds, lighting in public spaces and gardens, etc. The units will have bigger spaces for areas where domestic work takes place, such as laundry areas, kitchens and dining areas.

In terms of the structures of cooperative statutes, there are provisions to protect women regarding ownership/registrations in the cooperatives, and rules around which members are allowed to stay in the cooperative in cases of domestic abuse or gender-based violence. For example, in El Salvador, social housing is to be prioritised for women in vulnerable situations – legislation that has been advocated for by our partner, FESCOVAM. Women also ensure that care initiatives are included in the structure of housing cooperatives, such as facilities for childcare centres or laundry stations.

In the Philippines, We Effect has promoted a similar model, *gender-sensitive housing design*, which involves constructing houses that provide safety, rests and enjoyment for all – men and women and boys and girls – and that facilitate sharing of household and care work. We Effect has documentation on the gender-sensitive housing design prescribed for social housing projects.

Another benefit of women-dominated cooperatives is that women also learn non-traditional work tasks often

regarded as ‘men’s jobs’, such as management and budgeting, construction, planning, etc.

Finally, women who have formed housing cooperatives state that they have gained other benefits from being in the cooperative and part of a community, such as making contacts that result in formal employment, emotional support in various situations, budget control and better household economy management, advocacy capacity and self-esteem, and prioritising education for their children. In this sense, We Effect is moving slowly away from Gender Mainstreaming and towards gender transformative programming.

CRITERIA FOR GENDER-TRANSFORMATIVE WORK

- Programmes’ context analysis specifically analyses norms, attitudes and values using qualitative data.
- Addressing social norms, attitudes and values using the ecological model.
- Working with women-led cooperatives and strengthening their capacity.
- The programme addresses other issues such as gender-based violence; water, sanitation and hygiene (WASH); and sexual and reproductive health rights (SRHR) from a feminist perspective.
- The impact of the programme is measured by centralising the experiences of rights-holders in that programme.
- The programme has sufficient resources to implement gender equality activities (staff, budget allocation, etc.) and allows flexibility to adapt based on learning and reflection throughout the programme cycle.

6.1 WOMEN'S LEADERSHIP IN HOUSING COOPERATIVES AND ORGANISATIONS

A central component of the work of many of our housing partner organisations is ensuring the participation and leadership of women. However, the programmes highlight that it is often a challenge to measure women's leadership and specifically, their decision-making power.

In both the Latin America and Eastern Africa programmes, women's participation and women's leadership has increased. The Eastern Africa housing report AWLAH, reports that 'the growth (in women's participation) has been attributed to the benefits that women derive from cooperatives such as equality, women's empowerment, besides providing a dignified way out of poverty'. Strategies to increase women's leadership include affirmative action. For example, in Sri Lanka, women's leadership was incorporated into the by-laws, resulting in an increase of 85% between 2018 and 2020. In Zambia, during the same period, our partner, CFHHZ, mobilised 20 housing cooperatives, of which 6 are women-led and 2 are women-only. The partner organisation includes gender equality issues in human resources (HR) manuals and has provided training to board members to ensure inclusive leadership that advocates for gender equality. The organisation also addresses issues such as gender pay disparities among staff.

'It has also meant a greater workload for women in the private sphere as they continue to assume domestic tasks within the cooperatives'.

However, as the VIVHA programme report also notes, 'it has also meant a greater workload for women in the private sphere as they continue to assume domestic tasks within the cooperatives'. In addition, women still face challenges in participating or benefiting from housing

projects. Women's lack of access to capital or collateral means they have limited access to financing, including mortgages and loans (as mentioned by CFHHZ in Zambia). In Zambia, there has been extensive work on gender mainstreaming at organisational level within CFHHZ. Its Director, Grace Mtonga, explains that:

“ We work on gender equality at all levels. We work on issues of board leadership – having a leadership within CFHHZ that promotes inclusiveness and equality.

It also works on creating an empowering environment – staff appraisals include questions about what needs to be changed or adapted to ensure that female colleagues can participate and feel comfortable and included. The organisation has assessed the extent to which women's rights are recognised and affirmed in its HR, policies and organisational practices. The increased awareness and capacity at organisational level have, in turn, strengthened programming and improved monitoring and evaluation with partners. Most of CFHHZ's target members are low-income earners. CFHHZ monitors attendance and participation to ensure 50% women's representation.

There is a shift happening, as Grace Mtonga affirms:

“ We have tried to change the narrative – we have seen a shift towards women taking up leadership – seven of the cooperatives are women-led. Women are providing the strategic direction for the cooperatives. We have seen more women taking up positions on the board. We have three board members for CFHHZ and there has been a shift in terms of women having confidence to take up these positions.

While it is important to ensure women's participation and leadership, it is not possible to work on this issue in isolation. As several of the programmes highlight, women's burden of care remains a barrier to their taking up leadership positions in organisations or cooperatives. Access to financial inclusion and work on resilience also remains critical to ensure women's meaningful participation and



leadership in our housing programmes. As a result, the programmes are taking a holistic approach to action.

Many of the programmes acknowledge the importance of strengthening services for women to support their participation and leadership, and many women's organisations have been working to strengthen women's access to critical services. In Southern Africa, and the AWLAH programme in Eastern Africa, partners have provided increased legal and social support. Legal support has been particularly important for women's access to land and inheritance and ensuring that women receive maintenance payments for children. Work on gender mainstreaming is also identified as key to mitigating conflict. According to the Eastern Africa programme, AWLAH, 'gender mainstreaming was used as an approach to ma-

nage conflict'. Safe spaces were created for discussions on gender in relation to crisis and conflict management.

Another indicator, in the Philippines, is the number of women involved in housing construction – which refers to women engaged in shelter delivery (design, planning, material purchase, construction, etc).

All programmes need to do more work on women's collective mobilisation. The UrbaMonde study commissioned by We Effect highlighted the importance of supporting women in housing cooperatives, as women's collective organising reported during the pandemic was identified as six points higher than male respondents – evidencing the importance of women's mobilisation and collective action in the housing sector.

6.2 WOMEN'S VOICE AND REPRESENTATION AT ALL LEVELS

Our partners have identified various strategies to strengthen women's voice and representation at all levels. At household level, Action for Development (ACFODE) in Uganda has been working with the model couple approach¹⁰ to transform harmful social norms that create barriers to women's participation, decision-making and leadership. The approach has had very positive feedback from participants. At national level, ACFODE disseminated findings from the gender analysis of the National Housing and Microfinance Policy to government representatives, who committed to integrating recommendations when developing the next microfinance policy for the country. At community level, the Advocacy Women's Leadership Schools in Latin America connect women in both the rural development and housing programmes to develop strategies to reach public and private stakeholders and strengthen women's leadership. The two regional platforms that we support, ALACVAM and COCEAVIS, have women's committees, which ensure that gender equality issues are followed up with actions. This is a critical strategy to address the many barriers to women's participation. It seems to be having an impact, as COCEAVIS has strengthened its statements on women's rights and the demands of the women's movement over the past three years.

In the Philippines, we have developed data collection tools to monitor partners' progress in gender mainstreaming. The collectively developed Gender Equality

Gender assessment tool has 20 performance indicators classified into four gender-mainstreaming entry points:

- ▶ People;
- ▶ Policies;
- ▶ Programmes/Projects/Activities; and
- ▶ Enabling mechanisms

Based on scores tallied, cooperatives are classified according to the degree to which they manifest gender equality. However, this is not meant to be just an assessment tool; the results of the survey become the basis for organisations agreeing what actions they need to take to achieve gender equality.

In Latin America, there are a set of key indicators to measure progress in gender equality in our housing programme. One of those is the increase in women's membership in housing cooperatives (currently 65% being women) and the percentage of housing cooperatives with gender policies and gender sensitive-practices. For example, the organisations in Honduras, El Salvador, Bolivia and Nicaragua have maintained gender policies.

EMPOWERING WOMEN AFTER DISASTER – THE PHILIPPINES SOCIAL ACTION CENTRE

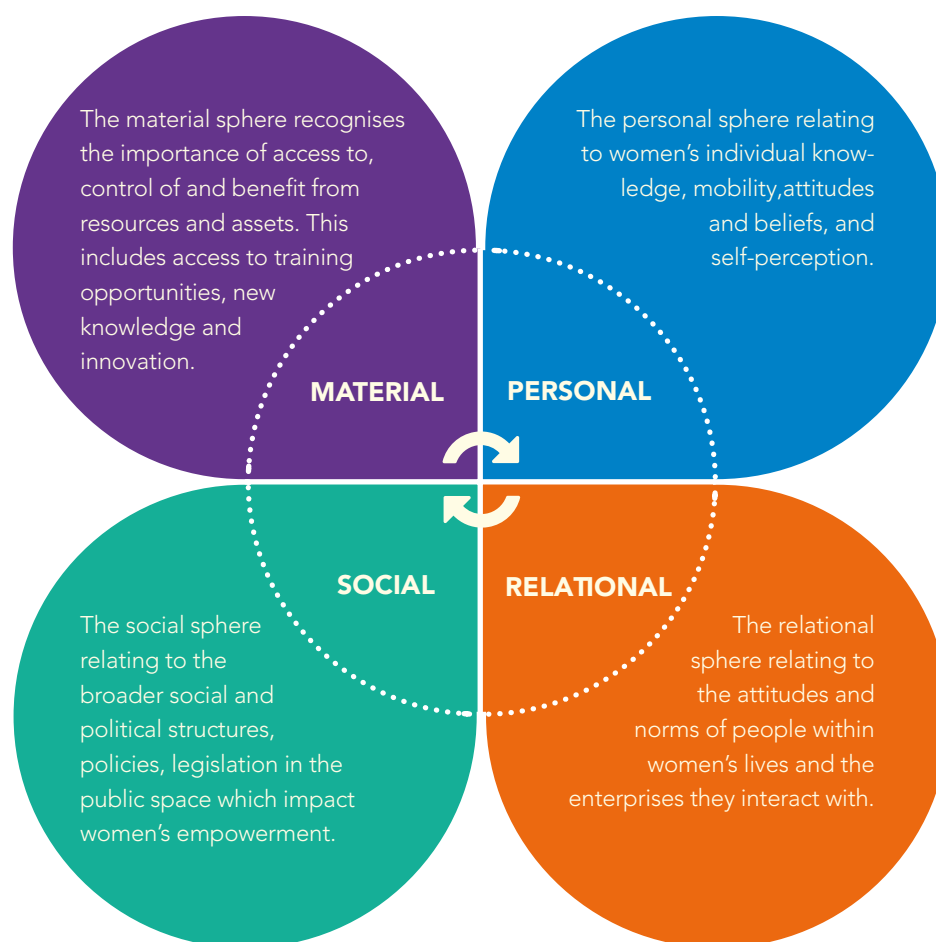
In the Philippines, We Effect worked with the Social Action Centre to support housing for families displaced by the cyclone Haiyan in 2014. The displaced communities had been living in segregation – Muslim, Christian and indigenous communities. However, this project meant that everyone would be living together, side by side. The partner recognised the importance of working with the community, particularly women, to discuss how they could live collectively. The rights-holders appreciated the opportunity to come together for dialogue, and this resulted in the formation of the Muslim Christian Women Homeowners Association.

The women decided to set up this association because they needed a mechanism to be able to finance the project and organise into cooperatives later.

This was also part of a wider process of peace, reconciliation and healing after a disaster. The partner delivers information, supports leadership and training as well as savings groups to strengthen the association. This example highlights the importance of working with women and addressing social dynamics as part of a just recovery following a disaster. This work contributes to critical resilience and recognises the important role of women in these processes.

¹⁰ Awareness-raising training on gender equality issues for couples (women and men).

WE EFFECT'S WOMEN'S ECONOMIC EMPOWERMENT FRAMEWORK



6.3 WOMEN'S SOCIAL AND ECONOMIC EMPOWERMENT

We Effect believes that to support women's economic empowerment, our programmes need to work at four levels (see Figure 1). This section explores examples of work at all four levels and then analyses how effective these approaches are in advancing women's social and economic empowerment.

The personal level: There has been considerable investment in strengthening capacity and training women in our housing programmes. Partners have employed a diverse range of strategies, including: women's leadership training schools in Honduras; study circles in Zambia; training and dialogues in Eastern Africa; and awareness-raising in Sri Lanka. There appears to be a link between increased participation and leadership of women

and this investment in women's capacity. For example, in Sri Lanka, an ongoing awareness programme on savings and loans is an important strategy to mitigate the risk of women being exploited by microfinance lenders.

The social level: All programme reports for this period identify harmful gender norms as a key barrier to women's participation in the housing sector. In the standalone housing programmes, there is work towards shifting norms, attitudes and practices, but there is also work in other programmes to transform norms as part of the process of securing adequate housing for rights-holders – for example, in the Philippines, our work with the Social Action Centre.

The legislative and policy level: Many technical support partners were involved in high-level consultations on the

Universal Periodic Review (UPR) and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), and attended the Commission on the Status of Women (CSW) annual meetings in New York in 2018 and 2019. This involvement was identified as a critical opportunity to raise the profile of the organisations. Eastern Africa has the strongest examples of technical partners being involved in UPR monitoring processes. One of our partners in Kenya, Pamoja, leads the UPR cluster on socio-economic rights, monitoring how the government is implementing recommendations from the UPR process and, specifically, affordable housing and secure tenure. Pamoja lobbied for inclusion of these recommendations and is now working with authorities to implement the action plan.

However, there is also work to achieve policy change. For example, in Sri Lanka, although the project is still in development, one of the important aspects is how to secure houses that will be constructed for vulnerable families (of which 15 are women-headed households). The houses will be built on estate land owned by plantation companies. The disenfranchisement and dispossession of tea plantation workers is a human rights concern in Sri Lanka, so one of the elements of the project is to lobby plantation companies for guarantees or permits for workers to have some degree of security of home ownership, as well as evidence of residence so they can access financial services (bank accounts and loans, for example).

The material level: In Eastern Africa, there is a specific outcome on women's socio-economic rights, focusing on land rights. All partners have been involved in this work, which has included awareness-raising campaigns run by the National Association of Women's Organizations in Uganda (NAWOU). In addition, the Tanzania Women Lawyers Association (TAWLA) and Tanzania Home Economics Association (TAHEA) have trained paralegals to support women to secure access to and tenure of land. These organisations are also monitoring the extent to which women control and benefit from land once they have secured tenure. TAWLA also supported will writing campaigns so that women were not disinherited following the death of their spouse.

In Honduras, the Honduran Housing Cooperatives Roundtable is promoting gender committees to advocate for

women's ownership of housing so that women are not disenfranchised following the dissolution of a marriage. Increasing women's access to land was one of three main objectives of our global strategy 2017–2021, Equality First. The issue is vital to both the rural development programme and the housing programme; it is a source of conflict and of human rights violations in many of the countries where we work. The same conflicts can be seen in urban areas where private sector development is a strong lobbyist for land development for the economically stronger sectors, and where there is corruption in the estate sector.

Again, strong lobbying from housing cooperatives at the local and national levels has produced results, but the process is long and difficult.

MOZAMBIQUE: KNOWLEDGE IS POWER

The Sustainable Housing Project for Women in Mecanhelas and Majune territories (Niassa province, Mozambique) focused on increasing knowledge and awareness of 200 women about the importance of decent housing. It facilitated professional training courses in housing construction resilient to climate change, as well as training 120 women in this field. In the same period, technical housing platforms were created in the two districts. The main objectives were: (1) to propose a rural housing model resilient to climate change and suitable for the local context; and (2) to improve knowledge about the sanitation, hygiene and housing situation in rural areas, focusing on Niassa.

Source: Housing Project Mozambique midterm report

The Eastern Africa programme, AWLAH, works with partners and cooperatives to increase knowledge and awareness about women's access to land from a housing perspective, focusing on land awareness campaigns. In Uganda, partners established a We Effect National Advocacy Committee, participating in a land awareness campaign under the theme Women Land Rights Awareness.

The inclusion of WASH programming in Eastern Africa is very important for women, as the main challenge they

face is heavy workload due to lack of access to water. The programme provided water tanks for households, which reduced women's workload and meant that water collected during the rainy season could be stored. As WASH activities were intensified during the pandemic, women used the opportunity to produce and sell products such as liquid soap and washable face masks. As in many countries, significant restrictions were put in place to prevent the spread of Covid-19, and these placed a heavy financial burden on low-income Ugandans. The Uganda Housing Cooperative Union (UHOCU) saw this as an opportunity to empower its members to make liquid soap and hand sanitisers for their own domestic use and for local sale.

6.4 GENDER-BASED VIOLENCE AND WORK WITH MEN

The approach to gender-based violence (GBV) has been to mainstream it into We Effect programmes. This means that GBV is acknowledged as a significant barrier for women within housing. As a result, in the Latin American

programme, VIVHA, for example, cooperatives ensure housing protections for women who experience GBV. In Eastern Africa, AWLAH has developed referral networks and women's rights organisations all offer legal and social support for women experiencing GBV.

Lockdowns and precarity of housing brought new challenges in this area. Many countries experienced an increase in GBV cases, to which the programmes had to respond. In Sri Lanka, women engaged in 103 committees at village, district and divisional levels to improve knowledge of GBV case management. Community experiences were documented and used to develop evidence-based positions to advocate for responsive service delivery and legal frameworks. Uganda also reported an increase in cases of GBV. Partners issued a call to document cases for purposes of identifying policy gaps and advocating for legal frameworks. Lessons learnt can be shared for learning and mitigation.

In the Philippines, the lockdown increased the pressure on women's unpaid care and domestic work. The resul-



Betty Nakiberu and Hamida Nantume. , Uganda. Photo: Anna Kakuli.

ting decline in their economic empowerment increased their vulnerability to domestic violence. Quarantine measures trapped many Filipino women and children with abusive partners and family members in their homes.

Latin America and Eastern Africa have components of work on *men and masculinities*. The ‘model couple’ approach taken by one partner in Uganda (discussed earlier in the report), though not yet formally evaluated, is similar to the household roadmap approach, which seeks to support couples in joint decision-making. According to one female participant,

“ *My husband and I become friends after the model couple training by ACFODE... I didn’t know anything about his finances, but after the training he became transparent.* ”

In Latin America, work on men and masculinities is identified as critical for sustainable change, particularly in terms of women’s participation and leadership. In El Salvador, one partner has been conducting training with men on masculinities and care. Two partners have collaborated, Colectiva Feminista and Centro Bartolomé de las Casas, to promote men as agents of change through a series of intergenerational dialogues that facilitate critical thinking and challenge harmful patriarchal, traditional, and religious beliefs and attitudes.

MALE ‘CHAMPIONS’ IN UGANDA

Male ‘champions’ are helping to ensure that women have access to justice in We Effect’s regional office for Eastern Africa. Gender-based violence (GBV) has been exacerbated in the region because of the pandemic. These men trained as gender equality champions in Zombo, Uganda, and have been working to raise awareness about GBV and speak out against discriminatory practices. However, they realised that the lockdown measures were making it difficult for women experiencing GBV to access medical and legal services. So they established Motorcycle Ambulance Teams to provide transport for women to access these services.

COOPERATIVES ADDRESSING GENDER-BASED VIOLENCE

New housing cooperatives are training women to become legal promoters on GBV within the community. After receiving training, women form part of a local network to lobby local government on GBV. So far, rural, indigenous and Garífuna women are part of these local networks in Honduras and carry out advocacy actions and campaigns. Women’s collective action focuses on holding local government accountable for enforcing national legislation on GBV and for the provision of services according to the Law on Equal Rights for Women and the Law on the Prevention of Gender Based Violence.

Source: Fundación San Alonso Rodríguez, Honduras

This area of work engages men and boys to shift power imbalances, harmful traditional and social gendered norms, attitudes and values about masculinity that perpetuate and reinforce gender inequality and GBV. We Effect’s position is that work with men and boys should be informed by a feminist agenda.¹¹ Both programmes in Latin America and Eastern Africa work with women’s rights organisations or feminist organisations, which is in line with our position. The impact of this work needs to be evaluated further to identify how it could be scaled up and replicated.

6.5 CARE ECONOMY IN HOUSING PROGRAMMES

When formalising the housing cooperatives, the burden of work on women leaders prompted several initiatives to address the issue of unpaid care work within households.

Care work strategies are incorporated in the Latin America programme, where We Effect monitors indicators such as the ‘number of care initiatives’ in our housing programming. Currently, out of 102 housing cooperatives we support, 8 are addressing unpaid care work, covering a total of 503 families, with activities ranging from childcare and shopping to caring for sick or elderly family members. Their work includes initiatives that aim to reduce the time women spend on household activities, encourage men to do more household chores, and

¹¹ We Effect Gender-based violence position paper

encourage women to get more involved in cooperative work and in other community and/or public spaces. The approach is to support pilot initiatives within the cooperative framework, and advocate for policies such as a state budget for care initiatives, alongside other networks working on these issues.

In Latin America, where this care work is most developed, there is a separate regional programme called Pro Cuidados. This has strengthened the capacity of our partners in both rural development and housing in how to define the care economy, identify care initiatives and explore challenges in unpaid care work.

The 13 de Enero cooperative in El Salvador is part of Pro Cuidados, which has strengthened men's capacities

through training in masculinities and care, and has trained women in feminist economics, leadership and rights. This has led the cooperative to develop a coexistence manual with rules and regulations that also sets out guidelines for handling cases of violence against women, children, adolescents and young people. Other examples include cooperative childcare solutions in Bolivia, in collaboration with the regional government; and in Paraguay, as part of the housing cooperatives in the marsh areas in the outskirts of Asuncion.

The work on the care economy acknowledges the impact that the burden of care work has on women. As a result of these initiatives, women are more able to take up leadership positions and participate more fully in the cooperatives. However, there are still significant challenges and women still face backlash as a result of their involvement.

According to one partner organisation, Women have shared that they feel overwhelmed by excessive responsibilities assumed at both family and cooperative levels, causing some of them to abandon positions and spaces.

ADDRESSING CARE TO ENSURE WOMEN'S PARTICIPATION AND LEADERSHIP:

In We Effect's VIVHA programme in Latin America, the care initiatives were not only about childcare – even though this was one of the main discussion points raised by women when care work was incorporated into the cooperatives' organisational development plans.

The care initiatives start with around 10 workshops taking a participatory, rights-based approach in which women identify which types of unpaid work are most time consuming or stressful for them. Based on these discussions and feedback, the women design solutions that best fit their needs.

For example, in El Salvador and Paraguay, washing clothes was identified as taking up most time, so the cooperatives initiated a laundry facility. In another community, grocery shopping was the main issue, so the cooperative developed a common market where produce was bought in bulk and members could shop and sell their produce to each other. In Bolivia, childcare was the main burden, so with additional financial support from the local authorities, childcare centres were established.

Source: Latin America VIVHA mid term report 2018–20

COMMUNITY CARE AND SOLIDARITY ACTION



Cooperativa de Vivienda de San Lorenzo (COVISANL), San Lorenzo, Honduras. Photo: Miguel Ruiz.

How 100 housing units in San Lorenzo survived the pandemic in isolation.

The cooperative COVISANL (Cooperativa de Vivienda de San Lorenzo) is a mutual aid cooperative in San Lorenzo, close to the Pacific coast of Honduras. Most of its members are single mothers working in the informal economy, which made it a long and hard road towards financing of land and construction of their homes. For Jeidy López, a member of the cooperative, being organised in the collective was fundamental in the struggle for a home; as individuals, none of the women would have succeeded in becoming homeowners.

The mutual aid construction of a complex of 100 housing units and a community centre took a year and a half and was completed in 2014. After completion, the cooperative was further supported in constructing a childcare centre. Before living in the cooperative, most of the members lived in rented homes, often small and ill-equipped. 'I lived in a rental in a colonia, where my neighbours were indifferent to me, and I to them. Here, we take care

of each other and know each other – my neighbour is important to me, Jeidy says.

FIRST CASES OF COVID-19: LOCKED UP IN THE COOPERATIVE

The arrival of the pandemic was a hard blow to the cooperative. COVISANL reported one of the first cases of Covid-19. The Honduran army blocked the entrance of the cooperative, to avoid the spread of disease – sometimes even locking out members who came home from work. For more than a month, until now new cases were reported, members had to take turns at the entrance between 6am and 8pm to support the army with screening people entering and exiting. 'We had to organise to be there, four people at a time, all members, no exceptions, explains Jeidy.

The board of the cooperative took advantage of the media's attention to the isolated community, and achieved support from the government, which sent food, and hygiene and medical supplies. The municipality also supplied food for the families, which was sometimes given

to even worse-off families. The housing organisation, La Mesa de Cooperativas de Vivienda del Sur de Honduras (MECOOVISURH), also managed to collect personal protective equipment (PPE) for members who took turns at the entrances.

MECOOVISURH organised digital workshops for cooperative members on how to prevent Covid-19 infection, for youth and children, done by pedagogical experts. 'On the Day of the Child, we organised festivities with food and games, a piñata, all of course with safety measures for health'. Other virtual events have been organised by the Central American Organization for Housing Cooperatives, COCEAVIS, by MECOOVISURH and We Effect, to exchange experiences among cooperatives in Central and South America.

COMMUNITY CARE AND SELF-SUPPLY

As the markets closed, many cooperative members lost their income selling tortillas, and other foods. To support them, other members started buying from each other. The board decided to forego payment for water, which is administered by the cooperative during lockdown. Also, they managed to negotiate with the cooperative credit institution Banhprovi, which agreed to freeze members' mortgage payments for three months.

Even before the pandemic, community orchards provided members with fruits, vegetables and herbs, all organically grown. When possible, excess is sold in the neighbourhood shops (pulperías). 'No one is denied access to the orchards, but mostly, women and children work there. Luckily, we had a lot of crops, (bell peppers, cucumbers,

tomatoes, lemons), Jeidy says. The own consumption has been very high this year to decrease the cost of living for the families. The pandemic deepened solidarity and care within the cooperative community. As one member stated, 'For me, everything changes living in a cooperative. I try to help my neighbour, any person with problems. I buy tortillas from one of the women here, because I know it helps her and her family. I also buy from the shops nearby, as they are owned by my neighbours. It is important that people around me are well – I might not have felt this living elsewhere.'



Jeidy Lopez, coop member. Photo: COVISANL.



Salome Olesi , Kenya. Photo: Riccardo Gangale .

7. ENVIRONMENT, CLIMATE CHANGE AND RESILIENCE

Since 2019, the existing ECCR tools to support the integration at the organisation are constantly being developed and updated – these are: Environmental and Social Impact Assessments (ESIAs) toolbox, ECCR Organisational Development (OD) tool and the DRR toolkit. We Effect also has the ECCR capacity program, with the objective

to support ECCR capacity of We Effect staff and partner organisations. We Effect also published a Gender-Transformative Disaster Risk Reduction report in 2020.¹² It describes how women are on the front line of the climate crisis and disasters, and they experience disproportionate negative impacts. They also have the knowledge,

ENVIRONMENT, CLIMATE CHANGE AND RESILIENCE (ECCR)

ECCR is a cross-cutting theme for We Effect, divided into four core areas (according to the ECC policy and the new interim strategy):

1. Environmental sustainability and resilience:

Our aim is to strengthen the capacity of communities to handle environmental shocks and climate unreliability. In rural development, support can include the introduction of Sustainable Agriculture Land Management practices, agroecology, crops insurance, and sustainable energy solutions for agriculture (solar panels for irrigation systems, for example). Also, an intersectional approach to support multiple vulnerable and marginalised groups and individuals to promote and protect their right to food and to land, and to cope with climate change and environmental challenges.

2. Climate change adaptation:

We support the adaptive capacities of partner organisations and local communities to build their resilience, cope with the impacts of climate change and ensure environmental sustainability. Examples of interventions include renewable and clean energy solutions, financial services, use of drought-resistant crops and livestock breeds, sustainable waste management and sustainable water resources management.

3. Climate change mitigation:

We are putting interventions in place that will help to reduce greenhouse gases (GHG) emissions. Based on

the Do No Harm principle, we have a duty to avoid worsening impacts on the climate and on the environment, and to find opportunities for positive contributions. Examples of mitigation activities include the introduction of renewable energy solutions, afforestation of degraded areas, waste management, reusing, reducing and recycling.

4. Disaster risk reduction (DRR):

Together with partner organisations, we work in areas exposed to natural hazards, where certain impacts can lead to disaster. For development activities to be sustainable, they must also include DRR measures, to reduce vulnerability and risk of crises by increasing preparedness and capacity at both the local and higher levels. For example, natural resource management, insurance schemes, weather prevention schemes, early warning systems and risk prevention planning.

The environmental and social impact assessment (ESIA) tool supports the integration of all ECCR core areas with other areas of We Effect's programming. This guarantees a human rights-based approach in all activities, and ensures that our ECCR work is both meaningful and just (climate justice).

¹² <https://weeffect.org/policy-and-research/>

experience and agency to help address these crises and build resilience. Yet gender inequality and harmful social norms weaken their resilience and prevent their voices being heard.

The report outlines the risks and exposure to disasters in the regions where we work, using a gender perspective. Due to intersecting issues of poverty and inequality – and, as a result, limited resilience – these areas are particularly vulnerable to disasters. Our 2020 interim strategy acknowledges that women, girls and gender minorities are disproportionately affected by the climate crisis, as well as by poverty, inequality and violence, and that the Covid-19 crisis has intensified their vulnerabilities. Therefore, any work in disaster risk management should put gender equality at its centre. The report maps some avenues towards a systemic approach to responding to the climate crisis, building resilience, preventing disasters, and building a more sustainable world.

The housing and habitat programmes have intensified the work of implementing ECCR practices with their partners during the past three years, supported by the development of tools and guidelines. The four core areas are, to a large extent, represented in most of the programme countries. Regarding DRR initiatives, the most visible actions were taken in the Philippines, Sri Lanka and Mozambique as they have been most affected by natural hazards during the period under review. Nicaragua, Guatemala and Honduras had to redirect some actions towards the effects of hurricanes Eta and Iota by the end of 2020.

In Latin America and Uganda, there are several environmental and climate change issues identified (hurricanes, floods, landslides, droughts) and related issues (conflict, homelessness, gender-based violence), which may be included in the interventions. It is expected that the ESIA's will support the identification of these issues and improve strategies to address them.

7.1 ENVIRONMENTAL SUSTAINABILITY AND RESILIENCE

In terms of environmentally sustainable practices, We Effect promotes a diversity of sustainable practices, including waste management, use of environmentally sustainable and resilient housing material, use of renewable

energy and water harvesting. The Covid-19 pandemic brought new examples of combining these practices with livelihood initiatives.

WATER, SANITATION AND HYGIENE (WASH) PRACTICE COMBINES WITH INCOME ACTIVITIES

In 2020, WASH activities were intensified in the wake of the Covid-19 pandemic... partner organisations saw a business opportunity and started manufacturing liquid soap, sanitisers and facemasks to help curb the pandemic as well as benefit from the demand for these items. The women in partners organisations such as TAHEA and Muming made and sold these items thus enhancing their income. Besides, housing cooperative members had to learn how to set up tippy taps in their homes to enable them to promote handwashing and hygiene among family members.' These initiatives increase community resilience through income diversification for women in challenging times, through improved WASH practices and awareness, and through improvements in health.

AWLAH programme report 2018-20, Eastern Africa region

Advocacy work has also been conducted on environmental and climate justice. In Latin America, a number of initiatives have tried to raise the voice of environmental defenders and of traditional communities. In Mozambique, there are projects to support the rights of climate refugees. Initiatives to support women's access to adequate and safe housing as well as to financial services are also related to ECCR (building social and climate resilience), but the linkages are not always made.

Regarding implementation of ESIA's, 11 out of 13 programme reports noted that simplified and/or full ESIA's were conducted (23 simplified and 12 full ESIA's). In Latin America, the ESIA's are reported to lead to concrete improvements in projects: 'As a result of the recommendations of the study (ESIA's), some improvements were included in the "Cuna de La Paz" project in 2020, which now has an environmental categorization of the area,

agroecological classification of soils and elements of susceptibility to landslides, providing information to the cooperatives to make decisions for the project's construction, which began in 2020.'

The ESIs that have been conducted in most regions indicate substantial progress, together with the increased number of ECC policies developed by partner organisations and strengthened capacities in ECCR.

In the Philippines, We Effect promotes green building technologies in housing projects. These involve the creation of structures and use of processes that are environmentally responsible and resource efficient. One such technology is Interlocking Compressed Earth Blocks, which is a method of building blocks made out of natural and locally available materials. These blocks are highly economical, durable and aesthetically pleasing, and make the entire construction process environmentally sound when compared with traditional fired brick. Another approach to green housing technology is the integration of renewable energy sources as power supply in housing communities, and introduction of urban or vertical gardening to increase food security.

In Eastern Africa, there is a focus on organisational development of partners, with capacity-building activities and support to develop their own environmental action plans and policies, according to their context.

7.2 CLIMATE CHANGE ADAPTATION

Regarding context analysis, all programmes have presented the environmental and climate change issues affecting the countries and addressed them to some extent. The programmes prioritise and address the right to food, and the importance of including sustainable livelihood projects within housing cooperatives as climate change increasingly affects the areas where they are located. Some examples are agroforestry initiatives in Latin America (including introduction of traditional and more resilient crop varieties), kitchen gardens in all regions, hydroponic gardens to save water, and vertical gardening in the Philippines. In Mozambique, the Sustainable Housing Project for Women initiated in 2020 aims to generate housing models that are adapted to the local context and resilient to climate change. The project also included activities to increase women's capacity on WASH.

Droughts, floods and pandemics often affect vulnerable people the most, making it urgent for the model to consider forms of resilience both in capacity building on the causes of these problems and in concrete actions to address them. The cooperatives in El Salvador have promoted food crops and agroforestry with irrigation systems that take advantage of the increasingly irregular rain seasons. They have also organised training on nutrition to change eating habits based on local consumption, reducing the use of pre-manufactured food. As for alternative crops, in response to climate change, there are fruit trees, Musaceae that require less risk, and promotion of Reduce, Recycle and Reuse practices in families and cooperatives. To deal with the warmer climate, pilot housing initiatives have been implemented with non-industrialised materials from the area, with lower environmental impact and better cooling effect; to deal with the lack of water, pilot water harvesting initiatives have been used. For construction with local materials, partners have used research by the Japanese International Cooperation Agency and networks working on sustainable housing. In El Salvador, there is a project with organic vegetable gardens, a tourism initiative, water harvesting and renewable energy, all aiming to make these experiences replicable in the context of global warming.



Shorak Fockah and Hanin, Palestine.
Photo: Jesper Klemmedsson.

7.3 CLIMATE CHANGE MITIGATION

A series of examples from our programme regions show initiatives for climate change mitigation. For instance, in Uganda, the work on organic waste management not only supports the reduction of greenhouse gas (GHG) emissions but also generates income. The waste is used as landfill or even transformed into charcoal. Also, the country has examples of adopting building technologies that preserve trees, as well as use of renewable sources of energy such as bio digesters.



As our new interim strategy has a strong focus on climate justice, it is important to highlight that developing countries have contributed least to climate change but are paying the highest price for its impacts and for mitigation measures. Also, marginalised communities are even more vulnerable to such impacts. In Latin America, climate change mitigation has focused on advocacy work at the national and international levels – for example, prior to the UN Climate Change Conference COP 25 in December 2019, campaigning under the slogan

‘Vulnerable Central America, united for life!’ Some of the proposals were to organise advocacy processes to demand public policies to mitigate climate change, and that countries’ positions be consistent with the scientific data. Another proposal was to promote national mitigation actions in work with cooperatives in the use of energy, waste and emissions in their productive activities.

7.4. DISASTER RISK REDUCTION

In the Philippines, internally displaced communities are often relocated to environmentally unsafe areas, where contaminated soil, garbage dumps and other factors risk their health and livelihoods. The housing projects aim to find areas with suitable habitat for cooperative members. During the period under review, 2,958 families (17,450 women, men and children) from informal settlements living in crowded shanties along waterways and danger zones have been resettled in safer and more secure, resilient and adequate housing areas.

In El Salvador, our technical support partner FUNDASAL runs investigations on earthquake-safe construction, including a test site for materials and designs. The studies show that traditional constructions with sun-dried clay (adobe) blocks in specific constructions are more resilient than modern concrete ones.

In Latin America, the VIVHA programme brings an environmental and climate justice perspective when addressing the challenges of environmental defenders and work on civil protection against disasters.

The specific inclusion of expert partner organisations on DRR both in the Philippines and in Latin America is a good indicator of increasing organisational capacity on this topic.

ESTATE WORKER HOUSING COOPERATIVE SOCIETIES (EWHCSS) EMPOWER PLANTATION COMMUNITIES



Rosaliya Winslow. Photo: Marcus Lundstedt.

Tea is a vital sector of the Sri Lankan economy. But the plantation community has always remained sidelined and powerless in local social structures.

Local government structures have existed in Sri Lanka since ancient times, and decentralisation has been applied for easy access to government services and benefits. The services should be available to all citizens irrespective of race, caste, religion or region. Provincial and local government bodies are expected to work closely with local communities to ensure active civic participation in provinces, districts and divisional secretariats.

For a long time, privately owned tea plantations (estates) and the community living and working there came under the control of the estate management, and the workers were considered to have no right to public services that were available to the rest of society. Estate workers joined the Housing Cooperative Societies to support the needs and interests of the estate community.

The Participatory Action and Learning Methodologies (PALM) Foundation, with support from We Effect, implements the Estate Worker Housing Cooperative Federation Development Project in Nuwara Eliya district, reaching 44 estates. The Foundation advocates for go-

vernment services to be extended to the estate community; it strengthens capacities of the estate community on roles and responsibilities of duty-bearers as well as the role of active organised citizens; and it aims to improve relationships between duty-bearers and rights-holders in the plantation sector.

The PALM Foundation has strengthened the relationship with the Department of Cooperatives, improving service delivery to the 44 EWHCSs. The Department is the most powerful institution governing EWHCSs. It is the mandated body for conducting annual audits, annual general meetings, and capacity-building training for the cooperative societies. Though they have sufficient power and influence to provide their services and establish an efficient governing system in the plantation sector, the duty-bearers have not extended their full support to develop the EWHCSs, and the cooperative members have not sought to claim their rights, due to prevailing attitudes and norms towards authorities. The Foundation has actively promoted the rights-based approach as opposed to the welfare approach practised by most community-based organisations in project locations. As a result of interventions, rights-holders have become more vigilant and aware of their roles and responsibilities as well as those of duty-bearers.

Women and youth are encouraged to take up leadership positions in EWHCSs. There has been a significant change in women's active participation, with the number of women in leadership roles increasing from 10% to 64%. Youth participation in EWHCS activities has also increased.

The project has contributed to extended service delivery of government offices such as the Department of Agriculture, Small Scale Business Unit of district offices, the Veterinary Office, and the Women's Development Office to the plantation community. The PALM Foundation is raising funds from the Ministry of Plantations and Infrastructure Development to further develop the locations. Advocacy interventions have promoted a culture of inclusiveness and responsiveness between duty-bearers and the community. To enhance economic and social resilience and wellbeing, the project has provided training and awareness sessions on financial inclusion and business development.



Rosemary Ncube, Zimbabwe. Photo: Riccardo Gangale.

8. FINANCIAL INCLUSION

The housing cooperative movement usually centres its advocacy on three main areas that influence support for financial inclusion:

- ▶ Favorable legislation concerning housing cooperatives
- ▶ Financing for accessible housing and habitat;
- ▶ Access to land resources.

The financial aspect of housing is key to cooperatives' possibilities to buy land and construct housing and common facilities, yet the economic frameworks in most programme countries lack provision for collective loans or favourable financial services for low-income families. One of the main challenges for We Effect and our partners is that once the support for organisational development for cooperatives and networks has reached a certain level, the timeframe of the housing projects can be long, due to delays in the provision of land and funding for construction.

Access to financing is a critical challenge for housing organisations and rights-holders within housing cooperatives. To promote access to housing finance, programmes used various strategies: promotion of housing cooperatives; economic empowerment; village savings and loan associations (VSLAs); linkages with cooperative and other financial institutions; and establishment of housing revolving funds. These funds can be a diverse tool that communities use to support small and medium size enterprises and affordable housing.

In Latin America, the VIVHA programme uses a four-step approach to women's economic empowerment and empowerment of housing cooperative members in general: budget, savings, credit, loans. This has been successful, to the extent where cooperatives have managed to save to access loans from credit institutions to construct housing units or community centres for their cooperatives. It has reduced the housing gap, although more needs to be done to realise adequate housing for all families. The region explores the possibility to establishing a revolving fund for construction.

The same principles are used in project implementation in Zambia, where our partner, the Civic Forum on Housing and Habitat Zambia (CFHHZ), formed its cooperatives around the VSLAs that already existed in the communities. In the Philippines, partners have combined lobbying of government to release funding for housing construction with other donor partnership for construction. Only in the Eastern Africa AWLAH programme has there been a focus on insurance (which will be the subject of pilot projects in Sri Lanka and other countries).

The cost of formal financing in Uganda remained high, reflected by an average interest rate during June 2020 of 19.3%. Uganda lacks tailored housing finance products for low-income earners who largely comprise the clientele of the Uganda Housing Cooperative Union (UHOCU). The available financial institutions are rigid, profit driven, and charge high interest rates of 20% with short repayment periods. This was not conducive for cooperative housing development. As a result, none of the housing cooperatives in Uganda accessed loan facilities during the reporting period.

To promote access to affordable housing finance, the Eastern Africa programme supported partner organisations to establish revolving funds. The funds are maintained by repayments of the principal and grow through interest. These revolving funds provide a flexible source of capital for low-income households. Financing is usually from members' own savings, funds from other actors and, where possible, the government. So far, two such initiatives are in place. In Uganda, UHOCU and Uganda Human Settlements are in the process of developing the Nyumba Revolving Fund, which was started in 2018. In Zambia, CFHHZ had started to develop a relationship with a bank, but encountered challenges. As a result, the organisation is hoping to establish its own revolving fund. A women's group of 8 members were given a loan to start a small business (with training on financial literacy). When this group repays the loan, the next group will be funded and supported. The purpose of this to set up a housing fund for several purposes.

To address challenges with housing finance, Action for Development in Uganda (ACFODE) together with partners Shelter Settlements Alternative (SSA) and Uganda Central Cooperative Financial Services engaged duty-bearers in the housing and finance sector. They organised policy action meetings at national level to disseminate findings from the gender analysis of the National Housing and Microfinance Policy (2016). The meetings brought together representatives from the Ministry of Lands, Housing and Urban Development, the Ministry of Finance Planning and Economic Development, representatives from land committees, the National Planning Authority, representatives from financial institutions, city authorities, women's rights organisations, women's rights activists, housing and finance cooperatives and other stakeholders. ACFODE presented the gender gaps in the two policies and compiled recommendations to improve Ugandan women's access to adequate housing and finances. The Assistant Commissioner, Ministry of Finance, Planning and Economic Development, committed to integrate some of the policy recommendations into the next microfinance policy, which would feed into the East African policy being developed.

Tanzania's mortgage market continued to be relatively small. Mortgage interest rates ranged from 15% to 19%, which is very high for low- and middle-income households. Beyond mortgage finance, there were significant opportunities for growth in housing microfinance, with 5,500 savings and credit cooperative societies and more than 170 NGOs offering credit for house construction and improvement.

As a way of mitigating risks, We Effect partnered with insurance and financial service providers to promote insurance uptake in Eastern Africa. There were deliberate efforts to continuously develop insurance products that meet the needs of low-income households. The partner organisations worked with insurance companies in the region such as the Co-operative Bank of Kenya, the Cooperative Insurance Company (CIC) in Kenya, Uganda Central Cooperative Financial Services and Sanlam Insurance. Generally, uptake of micro-insurance among housing partners has increased. At baseline in 2018, only 6 members had taken insurance cover. By 2019, the number had increased to 1,183, of which 620 were women and 563 men. In 2020 the number increased fur-

ther to 1,440 (733 women, 507 men). The most common insurance cover taken was medical related. In Kenya, two compensation claims were made, while no insurance loss was reported. In Kenya, our technical partner, the Co-operative Bank, carried out training and sensitisation sessions with other partner organisations. Resulting from this, MUMING SACCO was enrolled on credit life insurance covering a total loan book of SEK 32,240. This was a new SACCO set up by housing partners, and protecting their funds through insurance was a positive step.

Finally, We Effect has increasingly recognized the importance of financial inclusion for women's economic empowerment, and in 2020, developed a global policy for financial inclusion. We recognise the key role that access to affordable financial services plays as an enabler to adequate housing: low-income earners, especially women, remain disadvantaged in terms of capacity and opportunity to access adequate housing. This continues to be the case due to lack of appropriate and affordable housing finance products generally and, more specifically, products that target women and marginalised communities, who lack access to regular cash and collateral, or do not belong to any housing cooperative. To address this gap, there is a need to collaborate with financial service providers to develop and deliver appropriate products to target groups, either as individuals or in housing cooperatives.

We Effect believes that financial inclusion and gender equality are linked: harmful social gender norms often mean that women have limited opportunities to manage and control money and finances at household level, to access financial services and digital payment platforms, and to own and control land or other assets. Women who run small and medium size enterprises do not access financial services due to these barriers. This means that women are less likely to generate incomes, to keep savings, and to raise their families out of poverty. We Effect supports gender-transformative approaches to financial services, which means that financial systems should be 'women-able' rather than making women bankable. This approach addresses the root causes of women's exclusion from financial services and seeks to shift harmful gender norms to advance equality and equity in access to and benefit from financial services. We Effect believes that systematic intervention is the best approach.¹³

¹³ We Effect's global Financial Inclusion Policy (2021)

CREATING A HOUSING PROJECT WITH SAVINGS GROUPS



Jane Chimuka. Photo: Anders Hansson.

By combining intense advocacy and government dialogue, building the capacity of cooperative members, and introducing a savings programme, the project is lifting people out of poverty.

Housing inequalities have continued to rise both in urban and rural areas of Zambia. According to the 2020 National Housing Policy, it is estimated that there will be a deficit of 3.3 million housing units by 2030 if the country continues to operate as business as usual. Zambia is predominantly rural, with a housing need of nearly 60% in rural areas and 40% in urban areas. We Effect's partner, the Civic Forum on Housing and Habitat Zambia (CFHHZ), has been promoting the right to adequate housing and the concept of housing cooperatives among its members. Between 2014 and 2018, CFHHZ mobilised 20 housing cooperatives around the country and trained nearly 600 members on the fundamental principles of democracy, unity and cooperation. Members work in close partnership and conduct all their activities (on accessing land, housing finance and access to services) as a united entity. The mobilised housing cooperatives all have one desire in common: to raise sufficient financial resources and commence housing construction.

CFHHZ has continually engaged various stakeholders from financial institutions to consider providing affordable

housing finance to its members, yet the exercise did not yield many results. However, the Ministry of Housing and Infrastructure Development has committed funds to support demonstration housing units in selected districts where CFHHZ has a presence. The Ministry donated two building machines to Chadiza Housing Cooperative to promote alternative building methods. The government will support the construction of one house with the desire to increase momentum so that members will want to build more. The Treasury approved a budget of ZMW (Zambian Kwacha)/ 106,104SEK to build the first demo house. This has led to members engaging in various income-generating activities to raise funds to build their housing units. Chadiza Housing Cooperative members are now involved in village banking, with savings now at 109,584SEK. They are also involved in providing mobile money services, and selling farm produce. This has enabled them to maintain a stable flow of income.

Tayani Nkhata, Development Manager from Chadiza Housing Cooperative, says: 'The support from CFHHZ and linking us to the Ministry is impacting positively on us as a community. This gesture has increased the momentum among members to save more. I am certain that all the 30 members will have their housing units built within the shortest possible time if we increase our savings.'



Juvelyn Porbus. Photo: Marcus Lundstedt.

9. MONITORING AND EVALUATION OF HOUSING PROGRAMMES

9.1 MONITORING OF PROGRAMMES AND PROJECTS

We Effect uses an organisational development tool, the octagon, to follow up internal progress. We also use financial monitoring and audits as regulated in our internal guidelines and in donor agreements. All programme offices have staff specialised in financial control and programme monitoring and evaluation (M&E).

The Eastern Africa programme uses various methods to monitor partners' progress in gender mainstreaming. They include:

- ▶ Interaction with partners during various meetings;
- ▶ Partners' narrative reports (yearly and half-yearly); and
- ▶ The regional We Effect Integrated Management System (WIMS).

WIMS is designed mainly to monitor activities but also outcomes of gender equality interventions. Partners used the system to aggregate data at the partner and programme levels. Data was entered into the system and reports produced on specific initiatives to promote gender equality. This allowed for monitoring of both specific efforts and broader transformations towards gender equality.

We Effect in the Philippines has developed a data collection tool, the Gender Equality Assessment Tool, to monitor partners' progress in gender mainstreaming (see section 6.2).

In Latin America, We Effect uses a set of key indicators to measure progress in gender equality in our housing programming (one of which is the percentage of housing cooperatives with gender policies and gender sensitive practices). Partner organisations in Honduras, El Salvador, Bolivia and Nicaragua have maintained gender policies. Care work strategies are also monitored within the Latin America programme, with indicators such as the 'number of care initiatives' run by housing cooperatives.

In Sri Lanka, the monitoring, evaluation, accountability and learning (MEAL) system incorporates the collection of gender-disaggregated information and data in all programme activities. This enables us to analyse partici-

pation levels, gendered decision-making at programme level and the effects of those decisions, as well as access to and control of programme resources, etc. As well as data disaggregation, we incorporated participatory methodologies to involve both men and women in programme planning and implementation.

In Eastern Africa, We Effect uses participatory methods such as Community Dialogue Forums to discuss gendered social norms that impact the whole community.

The outbreak of the Covid-19 pandemic has brought challenges and innovations to our capacity to carry out planned housing programme activities, including changes in how we mobilise partners for housing advocacy and how we conduct monitoring and field visits. Most of our MEAL systems are based on face-to-face monitoring tools, which were not possible to use during the pandemic.

We Effect maintained a close dialogue with all partner organisations, and from head office, coordinated the possibility of monitoring projects and reallocating funds to support initiatives and actions in other ways. This included filmed project reports, digital 'tours' of projects, scanned documentation for financial monitoring, and shared filing of documentation.

9.2 STUDIES AND REPORTS

In the housing programmes, two evaluations were commissioned during the period under review: one in Honduras and one in the Philippines. We also commissioned a mapping report on We Effect's care economy work in Latin America, with several projects also involved in the housing programme, VIVHA.

Findings of the Honduras evaluation highlighted the success of housing programme strategies during Covid-19 for raising questions of adequate housing with government. During the government campaign Stay at Home, housing cooperatives launched their own campaign, How Do I Stay at Home? The aim was to raise awareness about the housing deficit and precarious housing conditions.

HOW DO I STAY AT HOME? HONDURAS PROTESTS AGAINST GOVERNMENT RECOMMENDATIONS

'That campaign had a lot of repercussions. Amada Martínez, president of MECOOVISURH, was called to interview from various media. They touched on the issues of overcrowding, precarious housing, vulnerable housing, women who are denied credit – all impediments to comply with what the government said about Stay at Home, which was the government's strategy against Covid.

Member of technical staff of Mesa Coordinadora De Cooperativas De Viviendas Del Sur (MECOOVISURH).

The mentioned UrbaMonde global study to assess the interrelations between the type of housing and the extent to which residents are affected by the Covid-19 pandemic (in terms of health, social and economic impacts) is included in the studies and evaluations carried out this period. The study report, *Community-Led Housing – A Concrete Response to Covid-19*, involving 72 countries and 1,047 people, is based on the hypothesis that community-led housing initiatives (housing cooperatives, community land trusts, co-housing, intentional communities and neighbourhoods with a strong sense of solidarity and participation) allowed their residents to collectively organise self-help, defend their rights and prevent forced evictions, and to develop other resilience mechanisms in response to loss of incomes and livelihoods due to Covid-19. The study, albeit with a relatively small number of respondents, showed that participation in solidarity activities with neighbours was more common in community-led ownership housing and irregular land ownership. Public rental housing inhabitants also show an important level of neighbourhood organisation compared with private rental and individual property. Participation in neighbourhood activities for food security and Covid-19 prevention has been quite important in all regions, specifically among respondents in Africa and

the Middle East, who also mention initiatives on children's education and protection from domestic violence. Together with respondents from irregular and other situations, community-led ownership respondents were more likely to participate in neighbourhood activities on food, health, Covid-19 prevention and education.

Cooperative housing, as well as individual property co-housing initiatives, show important benefits for people in these times compared with irregular housing situations, borrowed or rental housing, and standard individual property:

- **Security of land tenure:** These models offer greater protection from evictions, foreclosure or necessity of moving to another place even if people lose part of their incomes (through security funds, collective credit pay back, monthly payback proportional to incomes, negotiation capacity with funders...).
- **Income generation:** Groups that are already organised for saving and housing are more likely to get together to create emerging income-generating activities to adapt to job losses and economic crises (examples include cooperative members producing soap and masks, or selling food to neighbours).
- **Solidarity activities:** Neighbours already know each other and have worked together (for instance, they may have struggled together to obtain housing, or participated in committees and activities) and can easily trust and help each other.
- **Together against isolation:** Engaging in group or collective activities can reduce the burden of tasks, especially on women, but also help prevent isolation, loneliness, stress and depression.¹⁴

¹⁴ The full report can be downloaded in English, French, Spanish or Portuguese

<https://www.urbamonde.org/en/projects/community-led-housing-a-concrete-response-to-covid-19>

FINAL GOAL: 252 HOMES BUILT IN SAN SALVADOR HISTORICAL CENTRE



Paula Bernal, El Salvador. Photo: Philip Krook

For years, the federation of housing cooperatives FESCOVAM and the technical support organisation FUNDASAL supported the city centre cooperatives to advocate for funding to improve housing – now they are almost there.

Adequate housing and habitat will now be possible for 252 families in San Salvador's historic centre, partly due to support from We Effect. Projects include economic initiatives, organic orchards and livelihood activities. The Salvadoran state will allocate 13 million Euros for some 12 apartment buildings for as many cooperatives. Previously, it had purchased land for this purpose.

The project is called 'Socio-economic and cultural reclassification of the historical centre of San Salvador and its housing role through the cooperative movement', which the National Federation of Cooperatives (FESCOVAM) has fought for over the past 10 years. Their advocacy campaigns and dialogue with government throughout

this time, alongside the technical support partner, FUNDASAL, have proved fruitful but the real work has been done by women like Paula Bernal, a member of ACOVIAMFU. Despite moments of much struggle and difficulties, Paula is very happy to have achieved the dream of having adequate housing for her and her family. She is one of many cooperative members who have lived in very basic living quarters in the designated areas, with only basic communal services, while pursuing dialogue with government. She says that in times of hardship and struggle, they have stood close together as a cooperative group. Its president, Cristela Paiz, talks about the high level of empowerment, training and appropriation that all cooperative members have participated in, with participants being at least 70% women, to build self-managed communities. Construction of the three first cooperative housing blocks started in 2020. ning and awareness sessions on financial inclusion and business development.



Martha Maradiaga, Nicaragua. Photo: Anders Hansson.

10. CHALLENGES AND WAYS FORWARD

The regional programmes in Latin America and Eastern Africa have shown the most progress, which is to be expected as those programmes have had three years of implementation. The objectives in the Sri Lanka and Mozambique programmes are still in the exploratory stages. Our work in Zambia and the Philippines is more developed; however, all programmes have inevitably been delayed by the pandemic, which means that construction of houses has been delayed. As the report from the Philippines programme notes, ‘when the projects are delayed then women’s participation is delayed’. Our Zambia partner also comments that delays on projects mean that communities lose momentum – more so in housing programmes; if there is no tangible construction or work, maintaining motivation among members is hard. Actual construction of housing units remains the main concern for our projects. Due to donor’s conditions, securing funding for this is a challenge.

In programmes where housing is an additional component to rural development work, it is important to ensure that housing partner organisations receive support that is tailored to their needs – for example, when introducing ESIA. An ESIA for the housing sector is different from that for rural development, so We Effect needs to tailor tools and approaches to ensure relevance.

The major challenge facing all We Effect programmes (not only housing) is the continued threat to civil society from shrinking democratic and civic space. Not only physical threats but also restrictive legislation and policies have become the primary tool for authoritarian governments to limit the work of CSOs (domestic and international) to promote, protect and defend human rights. Through our international networks and advocacy in Sweden, the EU and in global platforms, We Effect can and should take a more prominent role in exposing this development and its consequences.

Risk assessment and management is an integral part of context analysis and programming, but is still done somewhat ‘on the side’. Integrating risk analysis and risk monitoring as part of context analysis is key to successful mitigation and adaptation.

Follow-up on advocacy to achieve policy changes and legislative frameworks can also be developed. Most of the country programmes report on the passing of legislation and bills that make the financing of cooperative land possible, or frameworks for financing of cooperatives. However, there should be more emphasis on implementing these legal frameworks and financial/social monitoring of local and national budget implementation, as well as ensuring the participation of housing organisations in foundation boards or national committees for the implementation of national policies.

Support to national organisations in the form of federations, unions or other apex organisations is key to advocacy and support for housing cooperatives. The distinction between technical support partners and housing federations can sometimes lead to confusion and even conflict; in the long term, the role of the national organisation should be to support member cooperatives in technical, advocacy and organisational matters. Development and strengthening of national movements and apex organisations increases their capacity to advocate with government and can also benefit from regional and international networks – which should be supported by We Effect in the form of brokering membership and keep partners informed.

The Covid-19 pandemic has thrown many of our partner organisations (both MBOs and CSOs) headfirst into the digitalised era. In many of our projects, budgets have been reallocated to build digital advocacy platforms, so that partners can find virtual ways to interact with members, holding general meetings or capacity-building training and other sessions online, and even starting small online businesses with apps or mobile service. This work can continue, in a renewed effort to bring partners up to date with modern communication platforms and techniques.

In advocacy, the added value of We Effect is well perceived in the support to forming advocacy clusters for specific issues. Having the support of feminist and women’s rights organizations and other interested organisations (representing indigenous peoples, informal workers,

youth or environmental issues, for example) is key to strong bases for supporting rights-holders to claim their entitlements. It is important to continue facilitating enhanced access to appropriate and affordable housing finance to help low-income earners, especially women, to own adequate housing. Knowledge about, mapping of and advocacy towards public and private financial institutions to develop products for this sector can have positive results.

Advocacy at both the national and local levels should be included in the organisational strategies. In many cases, it is easier to work at the local level – for instance, with a municipality to broker access to land for one or a few cooperatives, rather than striving for implementation of national plans.

As part of our gender-transformative approach, context analysis needs to have a rights-based approach and ensure participation of all rights-holders. It also needs to ensure increased capacity to analyse and address harmful social norms and values that impact on programme results. There is a continued need to develop transformative strategies that address the root causes of gender inequality and how this links to housing or how housing programmes can transform gender norms.

Despite the challenges brought about by the pandemic, most regions have found alternative ways to work on ECCR, and even found opportunities within the changed circumstances – for instance, the promotion of family

gardens in Latin America to support food security. And at the organisational level, the series of online training sessions and seminars for We Effect's new interim strategy coordinated within the region. Climate change will increase the need for innovation in adapting and mitigating. Due to the increased number of disaster risks, including the pandemic, we need an increased focus on DRR in all programmes.

When developing financial inclusion, a simplified approach in terms of housing cooperatives' organisational development is beneficial, especially for women with very low levels of education. Using the four-step introduction to finance – budget-savings-credit-loans – has been a good strategy in the Latin American context. Support to financial cooperatives, such as cooperative banks, loan institutes and insurance can complement the housing cooperative approach. Use of revolving funds and savings and loan groups (VSLAs) in cooperatives are a viable approach at the local level. Insurance is a relatively underused instrument to create financial stability for cooperatives.

We Effect has a longstanding positive relationship with partner organisations, including transparency and ownership of process and clear, accepted monitoring routines. Pandemic-related restrictions have led to the use of innovative methods for remote monitoring – both programmatic and financial. We can definitively use evaluations to a larger extent to further analyse and develop programmes.

11. CONCLUSIONS

This three-year period of support to housing cooperatives and organisations has shown that flexibility and resilience is key to success. Most advances have been made when local and national organisations have developed functioning relations with their respective governments, to achieve access to land and funds for construction and utilities. Moreover, practice shows that organising has created resilience to the pandemic and its economic and social effects.

Being one of few development organisations that promotes the right to housing, We Effect will benefit from further developing our strategies, programmes and networks. The programmes are firmly rooted in human

rights, democratic and cooperative principles, and demonstrate clear priorities, methods and results that undoubtedly reflect improved living conditions and social and economic empowerment of individuals and collectives.

This report has presented results across all the priority areas of our global strategy, and illustrates that our programmes are well on the way to fulfilling their objectives for the current programme period. It is our conviction that we are on the right path, in partnership with dedicated organisations and their members, and with the support of our members in Sweden – creating a real relationship, member to member, in the cooperative universe.



Waleska Leiva Espinoza with her daughters, Nicaragua. Photo: Anders Hansson.



Nirojini Kanthasamy, Sri Lanka. Photo: Anders Hansson.

ACRONYMS

CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CERD	International Convention on the Elimination of All Forms of Racial Discrimination
CFHHZ	Civic Forum on Housing and Habitat Zambia
DRR	Disaster risk reduction
ECCR	Environment, climate change and resilience
EWHCS	Estate Worker Housing Cooperative Society (Sri Lanka)
EU	European Union
GBV	Gender-based violence
ILO	International Labour Organization
IPCSED	Institute for Philippine Cooperative and Social Enterprise Development
M&E	Monitoring and evaluation
MBO	Member-based organisation
MEAL	Monitoring, evaluation, accountability and learning
NAWOU	National Association of Women's Organizations in Uganda
PLCPD	Philippine Legislators' Committee on Population and Development
SACCO	Savings and credit cooperative organisation
SDG	Sustainable Development Goal
UHOCU	Uganda Housing Cooperative Union
UPR	Universal Periodic Review
WASH	Water, sanitation and hygiene
WIMS	We Effect Integrated Management System

