

Report Nairobi Field Trip

Thursday, 13.09.2012 – Nachu Office and UNHabitat Office

NACHU National Cooperative Housing Union



National Cooperative Housing Union Ltd

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The National Cooperative Housing Union (NACHU) is an organization made of registered primary housing cooperatives. Formed in 1979, NACHU works to provide affordable and decent housing to Kenyans within the low and modest income communities. NACHU is registered under the Co-operative Societies Act (Cap 490) and is managed under the internationally recognized co-operative principles. NACHU provides housing microfinance, capacity building and technical services. Currently in 2011, there are more than 390 housing cooperatives registered with NACHU in seven regions of Kenya contributing to improved shelter and quality of life for modest and low income communities through access to capacity development, technical services and financial solutions.



Nachu is organized in 5 lines of work:

- Community Mobilization and Training

NACHU assists capacity building at the community level and supports the growth of cooperatives.

Throughout the year we offer training sessions on:

- Cooperative Governance and Leadership
- Loans Management
- Lobbying and Advocacy
- Financial Planning

Member Empowerment
Peace and Conflict Resolution
Study Circles
Strategic Planning
Housing Project Development
Issues such as HIV and AIDS, Gender, Environmental Sustainability and Youth Enterprises

- Projects Technical Support

NACHU provides technical support in the areas of:

Advice on land purchases
Inspections and surveys
Housing project proposals to potential funders
Feasibility studies
Development of affordable designs and costs
Facilitating alternative building technologies

- Financial Services

NACHU provides access to affordable finances through:

Savings Mobilization from Communities
Financial Management Training
Housing and Resettlement Loans
Infrastructure and Income Generating Loans
Business and Education Loans
Financial Risk Management

- Lobbying, Advocacy and Networking

NACHU is involved in deliberations locally, regionally and internationally in the areas of:

Cooperative policies
Housing policies
Security of tenure and stopping evictions
Land policies
Building by-laws
Housing micro-finance

NACHU empowers groups to promote their own interests through the provision of training sessions on lobbying and advocacy and education on land, housing and environmental policies.

- NACHU Loans

NACHU provides several different loans tailored to the needs of our members. Loans We Offer:

- Pamoja- Group Project Loan: This loan provides groups with the finances to purchase or build a joint society building. As NACHU's largest loan, groups are able to build a house or building that can be used to generate income through rent, retail space etc.
- Hatua- New Housing Loans: The Hatua loan is for new house construction or house extension. An affordable way to do this is through Incremental Housing.

- Huduma- Infrastructure Loan: Huduma loans allow members to improve the physical infrastructure of their homes through installing electricity, water and sanitation facilities, sewerage systems, fencing, and roads.
- Boresha- House Rehabilitation Loan: A loan for renovating a house built on land owned by a cooperative group or its members.
- Ploti- Resettlement Loan: The Ploti loan allows members to buy land for residential or commercial purposes. Members can put up basic structures for immediate occupation, allowing time to generate further savings and build a more permanent house in the future.
- Biashara- Business Loan: Members can access these loans to expand an ongoing business.
- Elimu- Education Loan: Members can use this loan to finance their children’s education. The Elimu loan is part of the poverty reduction strategy for Housing Cooperative Members as it has notably increased literacy levels among urban poor.

Info: <http://www.nachu.or.ke/>



Nachu is the umbrella housing cooperative in Kenya. Their goal is to deliver 35.000 units by the 2030, 200.000 houses per year, 84% are rental houses, 16% own their houses, 50% have an urban income under 429 shilling.

UN-Habitat Office



Meeting with :

- Kerstin Sommer

Project Leader, Housing and Slum Upgrade Branch, United Nation Human Settlement Programme

Presenting: **Global Housing Strategy**

http://www.unhabitat.org/downloads/docs/GHS2025_FlyerGC_English.pdf

- Channe Lindstrom Oguzhan

The United Nations Housing Rights Programme (UNHRP), joint initiative by UN-HABITAT and the Office of the United Nations High Commissioner for Human Rights (OHCHR)

The **UN-Habitat Participatory Slum Upgrading Programme (PSUP)** is working to improve the living conditions of poor living in town and cities, in line with the objectives of the Millennium Development Goals MDG. The program is operating against a backdrop where today, more than half of humanity lives in town and cities, and in little over than a generation it is projected that two-third of us will be urbanized. One out of every three people living in cities of the developing world lives in a slum. Asia and Africa will be home to the largest urban populations and all the world's biggest cities will be located in developing countries.

The program is divided in three phases. Phase 1 based on participatory process in order to identify challenges and response mechanism. Profiling methods include desk reviews, interviews with key actors and country wide consultations. Phase 2 national and city planning and development of framework for slum upgrading, definition of slum upgrading network and authorities' capacities built. Phase 3 of implementation through municipal authorities and regional and central governments participation.

PSUP recognize that in order to have a sustainable and long lasting impact, it is necessary to give a role to major urban stakeholders including beneficiary targets groups.

The **Global Housing Strategy to the year 2025 – GHS2025** aims to advance the Habitat Agenda theme of "adequate shelter for all" in order to prepare a new vision of housing through a global strategy document emerging from broad-based national, regional and global consultation processes. To achieve the goal of adequate housing for all the strategy will focus especially on the

principles of inclusive cities. Inclusive cities are achieved by mainstreaming human right in urban development including housing and slum upgrading to ensure social integration. It bases its action in three instruments: Urban Planning, Urban Economy and Urban Legislation.

Urban Planning for integrating housing ensuring: mixed urban uses, appropriate urban densities and variety of tenure modalities. Urban Economy highlighting the role of the housing sector and job creation. Urban legislation to make the process transparent, equitable and regulated by law and to empower actors involved in the housing delivery.



A debate has followed the presentations of the responsible of UN-Habitat.

The principal issues presented as positive factors in the achievement of the results proposed by the two Un Programs are:

- The involvement of UN –Habitat with the definition of a World Urban Campaign in order to achieve inclusive cities, slum upgrading and urban land legislation and governance especially in cities in the South;
- 2016 as a strategic year in which three conferences will be represent keys moments for the urban global trends and the revision of the MDG through the GHS2025;
- Intention to create partnership with Academia in order to reinforce and encourage a new thinking and a moderate position;
- Resolution signed with some governmental councils.

The problematic aspects:

- Limited resources and weak of power of the UN Habitat
This point has been quite controversial considering the influence that UN declarations have on the national governance and the impact in the international visibility of the countries;
- UN Habitat has to pay more attention in the use of expressions (eg. HALVING the number of slum dwellers) or in the use of slogans (Cities without slums) that can be misinterpreted by the government, encouraging a clearance approach. This aspect also demonstrates the power of the UN agencies;
- The types of partnership with local governments than UN done in the countries some time are controversial (eg. With the Pacificator Police in Rio de Janeiro, indicated as responsible of numerous human rights violations by international organizations) ;

- What it is exactly the role and work that UN does in the countries? This remains an open question;
- The complicated issue of the relations between UN and the national government. UN doesn't have the aim to take a position contrary to the country but rather to forge partnerships with local governments;
- Recognizing the different role of UN compared with NGOs, the critical point of the relationship between social movements, NGOs and UN lies in the true meaning of the lobbying activities of UN Habitat for violations of housing right on the part of local governments. Recognizing that it's not Habitat's responsibility formulates the accusations against state governments, social movements and NGOs, due to the recognition of the power of influence that the UN have internationally, expect more support in terms of publicity and media support.