The Second International Conference on Cooperative Housing
“Role of Housing in Achieving an Integrated Co-operative System”
New Urbanism
Report and Recommendations

December 12-14, 2016
Cairo, Egypt
His Highness President
Abdel Fattah El-Sisi
President of Arab Republic of Egypt
Patron of the Egyptian Cooperative Movement
“I would like to express my pleasure to inaugurate this important international conference, especially at this historical stage, which is witnessing a lot of social and economic transformations ... at regional and global levels. These transformations require innovative ideas in all fields and a clear vision of the future that reflects our aspirations of the people to enhance their status quo, eradicate poverty as well as achieve world peace.

I wish all success for this conference, which has been honored by the participation of an elite group of scientists and experts from Egypt as well as brotherly and friendly countries.

Finally, I would like to wish our guests a pleasant stay and that they enjoy their time in their second homeland Egypt”.

Eng. Sherif Esmaeiel
Prime Minister, Arab Republic of Egypt
“Egypt aims at more effective participation of the Cooperative Housing system in the next phase, where this trend stems from the need to maximize community and public participation in solving the housing problem. This is because the Cooperative Housing system is characterized by its ability to adapt and accommodate the needs of its members socially and economically, which results in homogeneous residential communities that are able to achieve sustainable development in all fields.

Egypt is looking forward to introduce new ambitious visions for the development of the entire cooperative sector through the main themes of this important conference. It will undoubtedly will come out with recommendations that contribute to the development of the road map that draw realistic policies to effectuate the role of housing in the achievement of an integrated Cooperative system”.

Prof. Mostafa Kamal Madbouly
Minister of Housing, Utilities & Urban Communities
Arab Republic of Egypt
Cooperative thought has evolved all over the world, and has become a platform for people’s lives in many countries, and also a successful and encouraging method for the participation of the whole society in the development processes.

For this purpose, since the conference’s first round in 2013, it was planned that this conference will not be an occasional event, but to become an international platform to be held in Egypt on a regular basis to confirm its role at both regional and global levels, and to reaffirm its concern and interaction with the international community issues which are not only limited to the participation of the cooperative housing system members... But also, all of the cooperative movement and its various actors.

Moreover, experience and expertise throughout the ages has proved that large and powerful entities, which combines elements of common grounds, clear objectives as well as sincere will to achieve success, are alone have the ability to survive.

At the end, I would like to welcome all Egypt guests from the world different continents, and mention the words of the French philosopher Renan “Every person has two homelands – his own and Egypt”.

Dr. Hossam Rizk
Chairman, General Authority for Construction and Housing Cooperatives
President of the Conference
“I am pleased and honored by the invitation to participate in the international conference on the “Role of housing in achieving an integrated co-operative system” (ICCH’16).

I wish the participants in ICCH’16 conference great success in their work and trust in them to formulate innovative strategies for putting the housing co-operatives at the heart of today’s main societal challenges”.

Monique F. Leroux
President of the International Co-operative Alliance
“As co-operators, we are greatly honored by the auspices of His Excellency the Prime Minister of Egypt to the conference. It is a firm demonstration of commitment and dedication by the Government of the Arab Republic of Egypt to the attainment of decent housing to the great people of Egypt and indeed for all Africans.

I wish you a most successful conference. I remain eager to get updates on the deliberations and resolutions of this conference, so that we can together work towards realizing the goals that you agree at this conference”.

Stanley Muchiri
President of The African Cooperative Alliance
<table>
<thead>
<tr>
<th>Items</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Conference overview</td>
<td>17</td>
</tr>
<tr>
<td>2. Foreword</td>
<td>18</td>
</tr>
<tr>
<td>3. Objectives</td>
<td>20</td>
</tr>
<tr>
<td>4. Conference Agenda</td>
<td>21</td>
</tr>
<tr>
<td>5. Steering committee</td>
<td>27</td>
</tr>
<tr>
<td>6. Scientific committee</td>
<td>31</td>
</tr>
<tr>
<td>7. Opening session speeches</td>
<td>35</td>
</tr>
<tr>
<td>8. Conference report</td>
<td>47</td>
</tr>
<tr>
<td>9. Recommendations</td>
<td>63</td>
</tr>
<tr>
<td>10. Accompanying events and activities</td>
<td>75</td>
</tr>
<tr>
<td>11. Closing session speeches</td>
<td>91</td>
</tr>
<tr>
<td>12. Honors</td>
<td>101</td>
</tr>
<tr>
<td>13. Conference sponsors</td>
<td>109</td>
</tr>
<tr>
<td>14. Selected cooperatives projects in Egypt</td>
<td>125</td>
</tr>
<tr>
<td>15. Selected papers and presentations</td>
<td>133</td>
</tr>
</tbody>
</table>
In light of the political, economic and social changes currently facing the world, there is a growing need to introduce new visions to deal with cooperatives, especially cooperative housing issues. There is also a societal demand to use/emphasize participatory approaches/actions in order to achieve Integrated and sustainable cooperative system. Therefore, the General Authority for Construction and Housing Cooperatives organized the Second International Conference on Cooperative Housing (ICCH’16) under the auspices of his Excellency Eng. Sherif Ismail - Prime Minister of Egypt entitled “Role of housing in achieving an integrated co-operative system “on December 12-14, 2016.

The First International Conference on Cooperative Housing (ICCH’13) entitled “Cooperative Housing ... Experience and Future Prospects” was held in Egypt on December 10-12, 2013. The conference emphasized the importance of cooperative housing role as a vehicle for community development with the need to develop new mechanisms for managing, funding and legislating cooperative housing system to contribute more effectively in solving housing problem in Egypt. The conference concluded that the cooperative housing alone cannot achieve the targeted community development as all cooperative sectors and activities should operate in an integrated manner in order to achieve this goal.
Foreword

Under the auspices of his Excellency Eng. Sherif Ismail - Prime Minister of Egypt and his Excellency Dr. Mostafa Kamal Madbouly - Minister of Housing, Utilities and Urban Communities, the General Authority for Construction and Housing Cooperatives organized the Second International Conference for cooperative housing entitled “Role of housing in achieving an integrated co-operative system” on December 12-14, 2016.

This conference was held to reflect global interest in the importance of integrating various cooperative activities for the establishment of modern societies which provide adequate housing and services, economic Potentials as well as jobs opportunities in the same location.

The conference was a three-day event, the first day included two general discussion sessions while the second and the third days included 17 parallel technical sessions. Moreover, coordination meetings were held on the sidelines of the conference with some Arab and African countries to sign memorandums of understanding and cooperation protocols, for the exchange of cooperative experiences. These memorandums of understanding and cooperation protocols are being revised by the concerned authorities in preparation for signing.

The Conference hosted up to 1200 participants from 35 countries and international, regional and local organizations: Spain, Jordan, the Czech Republic, Algeria, Sudan, China, Kuwait, Morocco, Germany, India, Greece, England, Togo, Tunisia, Gambia, Djibouti, Rwanda, Zimbabwe, Sultanate of Oman, Singapore, Sierra Leone, Ghana, Croatia, Canada, Kenya, Lebanon, Libya, Madagascar, Malaysia, Mauritius, Egypt, International Co-operative Alliance, African Cooperative Alliance, Asian Cooperative Alliance, Economic and Social Commission for Western Asia of the United Nations (ESCWA), AM Universal Solution Platform of Gambia, The Malaysian National Co-operative Movement (ANGKASA).
**Objectives**

ICCH’16 Conference aims to be a platform for discussing and introducing innovative solutions and effective mechanisms on managing integrated cooperatives and to develop the legislative and funding frameworks that encourage successful cooperative integration of the Arab and foreign countries.

The conference also aims to raise awareness on the role of integrated cooperative system, and to exchange valuable experiences not only across countries but also international, regional and local organizations. The conference aims to present pioneering initiatives to identify best practices in this field, with the objective of strengthening the bonds of international and regional integration and extracting key issues and connecting them with international trends. This conference is in line with the recommendations of the Arab and international conferences in the field of cooperative housing.
## Conference Agenda

### First day: Monday, December 12, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Title</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.00 - 9.30</td>
<td>Registration</td>
</tr>
<tr>
<td>10.00 - 11.00</td>
<td><strong>Opening Session and welcoming speech</strong></td>
</tr>
<tr>
<td></td>
<td>- Dr. Hossam El Din Mostafa Rizk - Chairman of the General Authority for Construction and Housing Cooperatives (Conference Chairman) (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Ms. Catherine Gravel - representative of the International Co-operative Alliance (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Eng. Adel Mahmoud Noshi - Chairman of the Board of the Central Cooperative Housing Association (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Dr. Hassan Rateb - Chairman of the Higher Institute of Cooperative Studies and administrative (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Dr. Mustafa Kemal Madbouly - Minister of Housing, Utilities and Urban Communities (Egypt)</td>
</tr>
<tr>
<td>11.00 - 11.30</td>
<td>Coffee Break</td>
</tr>
<tr>
<td>11.30 - 12:00</td>
<td>Exhibition Opening</td>
</tr>
<tr>
<td>12.00-13.30</td>
<td><strong>First General Discussion Session: “The Role of Finance in Supporting Cooperative Activities”</strong></td>
</tr>
<tr>
<td></td>
<td>Chairman: Prof. Adel Elmahdy (Egypt)</td>
</tr>
<tr>
<td></td>
<td>Reporter: Dr. Mohamed Omar (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Ms. Katharine Gravel - representative of the International Co-operative Alliance (Canada)</td>
</tr>
<tr>
<td></td>
<td>- Mr. Mohsen Adel - Specialist member of the Council for Economic Development of the Presidency of the Republic (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Dr. Abdullah Ramadan - Lecturer, Department of Economics and Foreign Trade - Faculty of Commerce - Helwan University (Egypt)</td>
</tr>
<tr>
<td>13.30 - 13:40</td>
<td>Coffee Break</td>
</tr>
<tr>
<td></td>
<td>Chairman: Prof. Hossam Rizk (Egypt)</td>
</tr>
<tr>
<td></td>
<td>Reporter: Dr. Fahima Elshahed (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Prof. Hasan Rateb - Chairman of the Higher Institute of Cooperative Studies and administrative (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Prof. Ismael Abdulgaleel - Chairman of the Board of Trustees of the University of Sinai (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Prof. Hatem Elbolok - President of the University of Sinai (Egypt)</td>
</tr>
<tr>
<td></td>
<td>- Dr. Naeem Gabr - Head of Department of Sociology at Sinai University (Egypt)</td>
</tr>
<tr>
<td>15.30 - 16.00</td>
<td>Lunch Break</td>
</tr>
<tr>
<td>17.30 - 22.00</td>
<td>Visiting of Egyptian Museum</td>
</tr>
</tbody>
</table>
## Second day: Tuesday, December 13, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Technical Sessions</th>
</tr>
</thead>
</table>
| 9:30 – 11:15  | **Session 1/A**  
Cooperative Legislation  
Chairman: Prof. Nahed Ashry  
Reporter: Dr. Sameh Ismael  
- Role of Law in Achieving Sustainable Cooperative Society: Comparative Study (Sahar Hafez – Egypt)  
- Required Modifications for Cooperative Legislations (Gamal Abeeub – Egypt)  

**Session 1/B**  
Participatory in Cooperative framework  
Chairman: Eng. Ehab Shaalan  
Reporter: Eng. Alaa Eladl  
- System of Cooperatives: A Dream or Reality to Legalize Land Tenure in Informal Housing Areas in Egypt (Ahmed Soliman – Egypt)  
- The Role of Cooperatives in Upgrading Informal Housing through Community Participation (Hany El Minawy – Egypt)  

**Session 1/C**  
Cooperatives for New Egyptian Communities  
Chairman: Prof. Abdul Mohsen Barrada  
Reporter: Dr. Fahima Elshahed  
- Towards Environmentally Based Co-operative Communities (Fathy Meselhy – Egypt)  
- Mechanisms for Stimulating Habitation in New Desert Villages by Converting them into Productive Housing Cooperatives (Ayman Abouhaggar – Egypt)  
- Your Home your Factory and your Farm (Raafat Shamis – Egypt)  

Visiting some of Cooperative Projects in New Cities

Coffee Break

<table>
<thead>
<tr>
<th>Time</th>
<th>Technical Sessions</th>
</tr>
</thead>
<tbody>
<tr>
<td>11:15 – 11:45</td>
<td>Visiting some of Cooperative Projects in New Cities</td>
</tr>
</tbody>
</table>
| 11:45 – 13:30 | **Session 2/A**  
The Economics and Financing of Cooperative Housing  
Chairman: Dr. Adel Elmahdy  
Reporter: Dr. Mohamed Omar  
- Economic Integration among Various Cooperatives Activities (Neveen Torayeh – Egypt)  
- Determinants of the Demand for Cooperative Housing in Egypt In Light of the New Economic Reform Policies (Amr Soliman – Egypt)  
- Real Estate Financing System in Egypt and its Role in Financing the Cooperative Projects (Hatem Gaaafar – Egypt)  

**Session 2/B**  
Participatory in Cooperative framework  
Chairman: Eng. Hussain Elgebaly  
Reporter: Eng. Mohab Hasan  
- Towards Better Communities in Egypt through Participation of Low Income and Youth in Cooperative Projects (Sherif Algohary – Egypt)  
- Cooperative Housing Contribution in the Implementation of Housing Plans in Egypt (Nafisa Hashim – Egypt)  
- Berlin: A Self-made Culture Future-Oriented Self-Initiated Co-housing and Residential Projects (Salma Khamis – Germany)  

**Session 2/C**  
Domestic Communities: Approach for Cooperatives  
Chairman: Prof. Abdulkhousen Barrada  
Reporter: Dr. Fahima Elshahed  
- The Role of Community Institutions in the Realization of an Integrated Collaborative System (Mahmoud Al-Kordy – Egypt)  
- The Endogenous Development of Local Communities: A Path to Future (Hamed El-Mously – Egypt)  
- Fishers Cooperatives: Importance and Requirements for Success: Case Studies of Some Foreign Countries (Ahmad Barrania – Egypt)  

11:45 – 13:30
<table>
<thead>
<tr>
<th>Time</th>
<th>Session 3/A</th>
<th>Session 3/B</th>
<th>Session 3/C</th>
</tr>
</thead>
</table>
| 13:30 - 13:45 | The Economics and Financing of Cooperative Housing  
Chairman: Prof. Adel Elmahdy  
Reporter: Mr. Mohamed Negm  
- Managing and Promoting Cooperatives in the Canadian Economy [Katherine Gravel - Canada]  
- Proposed Framework for Establishment of Funds to Finance the Cooperative Housing [Jamal Mahmoud - Egypt]  
- Proposed Framework for the Role of Banks in the Cooperative Housing Finance in Egypt [Abdallah Ramadan - Egypt] | Important Experience  
Chairman: Eng. Hussain Elgebaly  
Reporter: Eng. Mohab Hasan  
- A Presentation of Escwa Report in Habitat 3 [Economic and Social Commission for Western Asia - Naela Haddad - Lebanon] | Design Aid Techniques for Cooperative Projects  
Chairman/ Dr. Shereef Elfekey  
Reporter: Eng. Alaa Eladli  
- Application of Remote Sensing and GIS for the Mitigation of Flash Flood: The Impact on the Sustainability of Urban Areas in Egypt [Mohamed Elbastawesy - Egypt]  
- Mechanisms for the Use of Solar Energy: Investment for Sustainable Development in Mediterranean Sea Basin Countries [Mona Fanny - Egypt]  
- Solid Waste Management and Recycling Technology of Japan: Toward a Sustainable Society [Jehan Elsamni - Egypt]  
- Towards Energy Efficient Dwelling Units: Case Study of a Typical Modern Rural Unit in Delta Region in Egypt [Ahmed Abdulmalek - Egypt] |
| 13:45 - 15:30 | Session 3/B                              | Important Experience  
Chairman: Eng. Hussain Elgebaly  
Reporter: Eng. Mohab Hasan  
- A Presentation of Escwa Report in Habitat 3 [Economic and Social Commission for Western Asia - Naela Haddad - Lebanon] | Design Aid Techniques for Cooperative Projects  
Chairman/ Dr. Shereef Elfekey  
Reporter: Eng. Alaa Eladli  
- Application of Remote Sensing and GIS for the Mitigation of Flash Flood: The Impact on the Sustainability of Urban Areas in Egypt [Mohamed Elbastawesy - Egypt]  
- Mechanisms for the Use of Solar Energy: Investment for Sustainable Development in Mediterranean Sea Basin Countries [Mona Fanny - Egypt]  
- Solid Waste Management and Recycling Technology of Japan: Toward a Sustainable Society [Jehan Elsamni - Egypt]  
- Towards Energy Efficient Dwelling Units: Case Study of a Typical Modern Rural Unit in Delta Region in Egypt [Ahmed Abdulmalek - Egypt] |

15:30 - 16:30 | Lunch Break | Lunch Break | Lunch Break |

16:30 - 18:00 | Session 4/A  
Cooperatives.. Young Researches Approaches  
Chairman: Prof. Adel Yassen  
Reporter: Dr. Zeinab Feisal  
- Some Successful International Experiences in Integrated Management of Cooperatives and How to Apply Them on the Ground and Use Them in Our Society [Abdullah Mohamed - Egypt]  
- The Role of Cooperative Thinking in Solving Housing Problems and Urban Development in Developing Countries [Sayed Hamdy - Egypt]  
- Cooperative Funding from Reality to Proposals [Sherry Tenii - Egypt] | Session 4/B  
Cooperatives.. Young Researches Approaches  
Chairman: Prof. Yasser Sakr  
Reporter: Eng. Hala Abdulmoniem  
- Co-operative Housing Between Motivation, Implementation and Management: The Indian Co-operative Housing Experience [Marwa Ahmed, Suzan Mohamed Nader - Egypt]  
- Integrated Cooperatives Community’s Ambitions and Governors Support: The Some Comparative International Experiences [Hanaa Ibrahim - Egypt]  
- Promoting Innovative Policies for Housing Affordability in Arab Countries [Mohamed Tawfeek - Egypt] | Session 4/C  
International Experience  
Chairman: Dr. Shereef Elfekey  
Reporter: Eng. Alaa Eladli  
- Lilac Project: A Distinctive Project in the Field of Contemporary Cooperative Housing [Ahmed Refaat - Egypt]  
- Cooperative Housing in the Desert Environment: Case Study on 2870 Unit in Libya [Heba Abdulrahman, Amaal Noury Safour - Libya]  
- Canada Mortgage and Housing Corporation (CMHC) [Ahmed Salem - Egypt] |

18:00 - 22:00 | Nile Cruise Dinner – “Nile Crystal Boat” | Nile Cruise Dinner – “Nile Crystal Boat” | Nile Cruise Dinner – “Nile Crystal Boat” |
### Third day: Wednesday, December 14, 2016

<table>
<thead>
<tr>
<th>Time</th>
<th>Technical Sessions</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:30 – 11:15</td>
<td><strong>Session 5/A</strong>&lt;br&gt;Design Trends&lt;br&gt;Chairman: Prof. Adel Yassen&lt;br&gt;Reporter: Dr. Zeinab Feisal&lt;br&gt;- Place Forming (Rasem Badran – Jordan)</td>
</tr>
<tr>
<td></td>
<td><strong>Session 5/B</strong>&lt;br&gt;Important experience&lt;br&gt;Chairman: Arch. Hany El Miniawy&lt;br&gt;Reporter: Eng. Sayed Taky&lt;br&gt;- Housing Co-operative and (Urban) Solidarity (Carolin Schroder - Germany)&lt;br&gt;- Institutional Framework for Promoting and Managing Integrated Cooperatives (Katabarwa Augustin – Rwanda)&lt;br&gt;- Integrated Cooperatives for Sustainable Community Development (Salah Arafa – Egypt)</td>
</tr>
<tr>
<td></td>
<td><strong>Session 5/C</strong>&lt;br&gt;Cooperatives within Housing Policies Framework&lt;br&gt;Chairman: Prof. Abo Zeed Rageh&lt;br&gt;Reporter: Eng. Zezet Abdulshaheed&lt;br&gt;- Towards Comprehensive Integrated and Cooperative Framework (Ibrahim Moharam – Egypt)&lt;br&gt;- Algerian Experience in the Field of Social Housing (Chorfi Djamel – Algeria)&lt;br&gt;- Institutional Transformations of Cooperative Housing Sector (Karim Salah – Egypt)</td>
</tr>
<tr>
<td>11:15 – 11:45</td>
<td>Coffee break</td>
</tr>
<tr>
<td>11:45 – 13:15</td>
<td><strong>Session 6/A</strong>&lt;br&gt;Design Trends&lt;br&gt;Chairman: Prof. Adel Yassen&lt;br&gt;Reporter: Dr. Zeinab Feisal&lt;br&gt;- The Design and Ecological Trends to Plan and Sustain Integrated Cooperative Societies, Case Study: The Communities of 1.5 million Feddan Reclamation Project as a Model (Ahmed Rashed – Egypt)&lt;br&gt;- The role of Educational Institutes in Fostering Sustainable Development of Cooperative Housing Across Multiple Scales (Ramy Bishr – Egypt)&lt;br&gt;- Biodiversity to Achieve Integrated Urban Communities (Mohamed Esmat ElAttar – Egypt)</td>
</tr>
<tr>
<td></td>
<td><strong>Session 6/B</strong>&lt;br&gt;Cooperatives. Young Researchers Approaches&lt;br&gt;Chairman: Prof. Yasser Sakr&lt;br&gt;Reporter: Eng. Zezet Abdulshaheed&lt;br&gt;- Cooperative Integration-Source of Development and Contribute to Solve Society Problems (Sameh Abdelkareem – Egypt)&lt;br&gt;- The Role of Private Sector in Achieving the Goals of Housing Policies- Housing Finance- some international Experiences (Mostafa Samir Morsi – Egypt)</td>
</tr>
<tr>
<td>13:15 – 13:30</td>
<td>Coffee Break</td>
</tr>
<tr>
<td>14:30 – 15:30</td>
<td>Closing Session</td>
</tr>
<tr>
<td></td>
<td>- Mr. Katabarwa Augustine - The Chairman of the Board of National Co-operative Confederation of Rwanda. ICA&lt;br&gt;- Dr. Carolin Schroder - Head of the participation research unit at the Centre for Technology &amp; Society at Technische Universität Berlin&lt;br&gt;- Mr. Koffi Sodokin - Conseiller economique a la presidence chef de la delegation&lt;br&gt;- Dr. Hossam El Din Mostafa Rizk - Chairman of the General Authority for Construction and Housing Cooperatives [Conference Chairman]</td>
</tr>
<tr>
<td>15:30 – 16:30</td>
<td>Lunch</td>
</tr>
<tr>
<td>17:30 – 22:30</td>
<td>Cultural Tour Of Historical Cairo</td>
</tr>
</tbody>
</table>
Steering Committee
Ministry of Housing, Utilities and Urban Communities (MHUUC):

Dr. Hosam El Din Moustafa Rizk  
Chairman of General Authority for Construction and Housing Cooperative (CHC) – Conference President

Eng. Nafisa Mahmoud Hashem  
(Head of housing and utilities sector (MHUUC

Eng. Adel Mahmoud Kamel Noshi  
Chairman of the Central Cooperative Union for Housing

Mr. Hesham Ahmed Amin  
(Ahead of Central Administration of Public Relations & Media (MHUUC

Mr. Hani Soliman Younes  
Press advisor for Minister of Housing

Eng. Azza Mahmoud Rizk  
(Vice chairman for Housing Affairs (CHC

Eng. Entesar Ahmed Borham  
(Vice chairman for Construction Affairs (CHC

Mr. Amal Fikry Abdel Basat  
(Assistant chairman of Financial and Administrative affairs (CHC

Mr. Mahmoud Abd Elsalam  
Head of the central administration of the financial affairs (CHC

Mr. Samir Zidan  
Head of the Central Department of Legal Affairs (CHC

Mr. Osama Abd El raof  
Head of the Central Department for Cooperation (CHC

Mr. Ehab Elsaed Saber  
General Director of Security and Investigations (CHC

Mr. Mohamed Fathy Hegazy  
General Director of the follow-up (CHC

Mr. Mohamed Abd El Aziz  
General Director of Information Center (CHC

Ministry of Foreign Affairs:

Ambassador Ashraf Ibrahim  
Assistant of Foreign Minister for Economic Relations

Ambassador Khaled Tharwat  
Assistant of Foreign Minister for International Conferences

Ambassador Ahmed Ahmed Sabri  
Deputy Assistant - Foreign Affairs Conferences Management

Mr. Saeed Abdul Latif  
Director of Organizing Conferences –International Conference Department

Mrs. Samia El Badawy  
General Director- Department of Organize Conferences- International Conference Department

Mr. Sony Akhawanky  
General Director- International Conference Department
Mr. Mohammed Irfan
Mr. Osama negada

Department of organizing conferences
Senior Researcher - Department of Conferences

Ministry of Interior

Gen. Ihab khairt
Gen. Alaa Ibrahim elsanan
Gen. Mohamed Kamal

Assistant Minister of Interior for Urban Settlement Security
Deputy general director of the Urban Settlement Security
Investigations Director of the General Department of the Urban Settlement Security

Ministry of Tourism

Dr. Alaa Abdel Wahab

Head of domestic tourism sector- Egyptian General Authority for Tourism

Ministry of Helth and Population

Eng. Khaled Abd El- Rahman

Head of the engineering and projects sector

General Authority for information

Mr/ Magdi Mohamed raft
Mr.Ali Osman kamil

General Supervisor of the Nile’s domestic media industry centers
Director of Conferences press center for foreign reporters

Experts:

Gen.Dr. Kamal EL Din Hijab
Mr.Nabil El- Bishbishi
MrSamy Hassan
Eng.Sana Mostafa
Mr.Mohamed salah Abdallah

Expert and Engineering Consultant
Economist
Cooperative expert
General Relationship
Information Technology
Scientific Committee
### Member of Scientific Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dr. Hosam El Din Rizk Moustafa</td>
<td>Chairman of the General Authority for Construction and Housing Cooperatives (CHC) - Conference President</td>
</tr>
<tr>
<td>Prof. Abdel Mohsen Barrada</td>
<td>Professor and Former Dean at the Faculty of Urban and Regional Planning, Cairo University</td>
</tr>
<tr>
<td>Prof. Adel Yaseen Moharram</td>
<td>Professor - the Faculty of Engineering, Ain Shams University</td>
</tr>
<tr>
<td>Prof. Yasser Sakr</td>
<td>Professor of Architecture, Faculty of Fine Arts and Former president of Helwan University</td>
</tr>
<tr>
<td>Mr. Hossam Kamel Gomaa</td>
<td>Legal Consultant of the Minister of Housing, Utilities and Urban Communities</td>
</tr>
<tr>
<td>Prof. Dr. Adel M. El-mahdy</td>
<td>Professor of international economics, Faculty of Commerce &amp; Business Administration, Helwan University</td>
</tr>
<tr>
<td>Prof. Sahar Mustafa Hafez</td>
<td>Professor at the National Centre for Social and Criminological Research</td>
</tr>
<tr>
<td>Eng. Hany Hassan El Miniawy</td>
<td>Chief Executive Office of Adapt Egypt</td>
</tr>
<tr>
<td>Eng. Hussein EL Gebaly</td>
<td>Advisor to the Minister of Housing, Utilities and Urban Communities</td>
</tr>
<tr>
<td>Dr. Ahmed Refaat Ahmed</td>
<td>Advisor to the Minister of Housing &amp; agricultural in Bahrain</td>
</tr>
<tr>
<td>Dr. Fahima El Shahed</td>
<td>Ex- Under Secretary of Regional Planning Centers (GOPP)</td>
</tr>
</tbody>
</table>

### Scientific Secretariat

<table>
<thead>
<tr>
<th>Name</th>
<th>Position and Affiliation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gen. Kamal EL Din Hijab</td>
<td>Expert and consultant engineering</td>
</tr>
<tr>
<td>Eng. Azza Mahmoud rizk</td>
<td>Vice chairman for Housing Affairs (CHC)</td>
</tr>
<tr>
<td>Eng. Entesar Ahmed Borham</td>
<td>Vice chairman for Construction Affairs (CHC)</td>
</tr>
<tr>
<td>Eng. Mohamed Abdelrehem</td>
<td>Projects Sector, (CHC)</td>
</tr>
<tr>
<td>Eng. Naira Mohammed saad</td>
<td>Projects Sector, (CHC)</td>
</tr>
<tr>
<td>Eng. Farida Mohammed Ghanem</td>
<td>Projects Sector, (CHC)</td>
</tr>
<tr>
<td>Eng. Hussien Ali Mustafa</td>
<td>Projects Sector, (CHC)</td>
</tr>
<tr>
<td>Mr. Mohammed Mahmoud</td>
<td>Information Center, (CHC)</td>
</tr>
</tbody>
</table>
**Drafting Committee**

Dr. Hosam El Din Rizk Moustafa  
Chairman of the General Authority for Construction and Housing Cooperatives (CHC) - Committee President

Prof. Abdel Mohsen Barrada  
Professor and Former Dean at the Faculty of Urban and Regional Planning, Cairo University

Prof. Yasser Sakr  
Professor of Architecture, Faculty of Fine Arts and Former president of Helwan University

Eng. Hussein EL Gebaly  
Advisor to the Minister of Housing, Utilities and Urban Communities

Dr. Fahima El Shahed  
Ex- Under Secretary of Regional Planning Centers (GOPP)

Mr. Nabil El- Bishbishi  
Economist

**The Committee was assisted by:**

Eng. Entesar Ahmed Borham  
Vice chairman for Construction Affairs (CHC)

Mr. Mohamed Abd El Aziz  
General Director of Information Center (CHC)

Eng. Jehan Mahmoud Ali Elsamni  
Projects Sector, (CHC)

Eng. Mohamed Abdelrehem  
Projects Sector, (CHC)

Eng. Naira Mohammed saad  
Projects Sector, (CHC)

Eng. Farida Mohammed Ghanem  
Projects Sector, (CHC)
Opening Session Speeches
Excellency Ministers, Governors and Ambassadors of brotherly and friendly countries,

Leaders of thought and opinion and heads of the cooperative system in Egypt,

Ladies and Gentlemen,

Allow me in the beginning to express my pleasure for holding this important international conference, especially at this historical stage, which is witnessing a lot of social and economic transformations... at the regional and global levels, which requires innovative ideas in all fields and a clear vision of the future map, reflecting aspirations of people in increasing development rates, eradicating poverty as well as achieving world peace.

In Egypt... within the framework of the mega projects carried out by the state, which aims to achieve comprehensive development all over the country, the construction of one million housing units for social housing project is one of the most important ongoing projects that the state is giving a special attention. The project aims to achieve social justice and to provide adequate housing for Egyptian citizens, especially the targeted low and middle-income groups.

In this context, the public, private and cooperative sectors should work together in harmony through the available mechanisms and an ambitious comprehensive plan racing against time to meet the current needs of housing and to anticipate at the same time the future needs and use them to contribute to the reconstruction of the targeted urban development corridors.

Egypt aims at more effective participation for the Cooperative Housing system in the next phase, where this trend comes from our desire to maximize community and public participation in solving the housing problem. This is because the Cooperative Housing system is characterized by its ability to understand the needs of its members socially and economically, which results in
homogeneous residential communities that are able to achieve sustainable development in all fields.

Ladies and Gentlemen,

As the current participation of cooperative housing sector in the annual unit production do not fit its capabilities and potentials, we are currently working to increase and effectuate the share of this important sector reaching more than 30% of the annual unit production in the next five-year plan.

Therefore, the state will operate in several corridors to achieve this desired target:
- Provide the required land for the establishment of cooperative housing projects in new cities and governorates.
- Reforming current laws and legislation so as to promote the performance of the cooperative housing system elements.
- Trend towards the integration of the entire spectrum of cooperatives in Egypt: housing, agricultural, productive, consumer and water wealth in order to provide productive communities that provide housing, services and job opportunities for promising Egyptian youth.

Ladies and Gentlemen,

Egypt is looking forward to introduce new ambitious visions for the development of entire cooperative sector through the main themes of this important conference, which undoubtedly will come out with recommendations that contribute to the development of the road map that draw realistic policies to effectuate the role of housing in the achievement of an integrated Cooperative system.

I wish all success for this conference, which is honored by the participation of elite group of scientists and experts from Egypt and brotherly and friendly countries.

At the end of my speech, I would like to wish the conference guests a pleasant stay and to enjoy their time in their second homeland Egypt.
Speech of Dr. Hossam Rizk
Chairman of the General Authority for Construction and Housing Cooperatives
President of the Conference

His Excellency Prof. Mostafa Kamal Madbouly, Minister of Housing, Utilities and Urban Communities,
Excellencies Ministers and Governors,
His Excellency, adviser to Mr. President of the Republic of Togo,
Excellencies Ambassadors of brotherly and friendly countries,
Dears Representatives of States, organizations and regional and international research centers,
Distinguished guests of the Conference...professors, researchers and leaders of thought and opinion,
Leaders of the cooperative system in Egypt,
Partners of responsibility, leaders of the cooperative movement in Egypt, The General Co-operative Union of Egypt, Cooperative unions, The Central Cooperative Housing Union - Federal associations, associations from all governorates of Egypt,

Ladies and Gentlemen,

It gives me great pleasure in this great day to welcome you in the opening session of the Second International Conference on Cooperative Housing (ICCH’16), organized by the General Authority for Construction and Housing Cooperatives. This important event brings together constellation of those interested in the cooperative movement from inside and outside Egypt.

I would like in the beginning to extend my thanks and gratitude to His Excellency Eng. Sherif Ismail - Prime Minister of Egypt and His Excellency Prof. Mostafa Kamal Madbouly, Minister of Housing, Utilities and Urban Communities, as the conference was held under their auspices, as a Belief in the fundamental role which should be played by the cooperative system, in general, and the housing co-operative system, in particular, to contribute to the solution of societal and economic development problems in Egypt.

Ladies and Gentlemen,

Cooperative thought has evolved all over the world, and has become a platform for people’s lives in many countries, and a successful and encouraging method for
the participation of the whole society in the development processes.

The world has realized the importance of cooperatives as a unique model of the social economy at the end of the last century and the beginning of this century, when in sight at the risks of relying on large capital institutions, which suffered several times for bankruptcy and threatened with the disaster of entire global economic collapse.

For that, this decade from 2010 to 2020 were considered the decade of cooperatives by the United Nations, and appealed to all countries of the world to work on consolidating and supporting cooperative institutions and deepening the participation of youth in various cooperative activities.

We also take account of the Rio Declaration on Environment and Development, the World Summit on Sustainable Development 2015 as well as the 2030 Agenda for Sustainable development, especially empowering cooperatives to contribute to countries social and economic development and motivating youth participation in cooperative activities.

For this purpose, since the conference's first round in 2013, it was planned that this conference will not be an occasional event, but to become an international platform to be held in Egypt on a regular basis to confirm its role at both regional and global levels and to reaffirm its concern and interaction with the international community's issues which is not limited to the participation of the cooperative housing system members... But all of the cooperative movement and its various actors.

Moreover, experience and expertise throughout the ages has proved that large and powerful entities, which combine elements of common grounds, clear objectives as well as sincere will to achieve success, are alone have the ability to survive.

Out of this premise comes the high importance of holding the Second International Conference on Cooperative Housing (ICCH'16) entitled “Role of housing in achieving an integrated co-operative system- New Urbanism” With the participation of 34 countries and global organization, which aims to study of integration mechanisms of the various cooperative activities for the establishment of modern societies which provide adequate housing and services, economic Potentials and jobs opportunities in the same location. This will provide an opportunity to get out of densely populated areas and the Delta Valley to the targeted urban development corridors with promising economic fundamentals.

This conference will discuss over three days and through six themes developing and disseminating integrated cooperative thought; state cooperative polices drawing on both local and international experiences; Legislation and laws governing elements of the integrated cooperative system. The conference will also discuss the modern techniques to fund cooperative projects
and also motivate civil society to participate in drawing
development plans while the last theme of the conference
will address the planning and design of cooperative
projects in a manner that provide environmentally friendly
integrated cooperative communities established in high
quality and affordable cost.

We cannot fail in this regard to appreciate the role of
state represented by the ministry of Housing, Utilities and
Urban Communities in supporting cooperative housing
system in the last four years. The value of cooperative
loan has increased from 20000 to 50000 EGP for
each cooperative housing unit with the increase in the
maximum unit area to 115 m2 by issuing a new decree
from the Cabinet of Ministers.

Moreover, a cooperation protocol has been signed
between the General Authority for Construction and
Housing Cooperatives and the New Urban Communities
Authority whereby 2000 Feddan were allocated and
delivered as a first phase in 15 cities in Upper and Lower
Egypt for the Cooperative Housing associations’ projects.
Accordingly, it can fulfill its role and provide adequate
housing unit for its members.

In terms of legislations, a new full proposal of the
cooperative housing law No. 14 of 1981 has been
finalized and currently is under community discussion
until it comes out in the best form which achieve the
ambitions of the housing system elements towards a
new era of cooperative action.

I’d like to take this opportunity to congratulate sisterly
Malaysia and its representatives in this conference
in the occasion of selecting Malaysia to host the
2017 International Co-operative Alliance [ICA] Global
Conference and General Assembly representing the
largest gathering in the world of international cooperative
movement, which I hope that Egypt enjoys the privilege of
organizing its next round in 2019.

**Ladies and Gentlemen,**

The cooperative movement in Egypt and the world
is expecting a lot from us, hoping this conference will
introduce recommendations, visions and thoughts that
contribute to formulating clear policies in which all sectors
of cooperatives integrated in a manner that present a
newly successful model commensurate with the hopes
and aspirations of people in a free and dignified life.

In the end, I would like to welcome all Egypt guests
from different continents of the world and mention the
words of the French philosopher Renan “Every person
has two homelands –his own and Egypt”.
Speech of
Eng. Adel Noshy
President of Egyptian Central Cooperative Housing Union

His Excellency Prof. Mostafa Kamal Madbouly, Minister of Housing, Utilities and Urban Communities,

His Excellency Dr. Hossam Rizk, Chairman of the General Authority for Construction and Housing Cooperatives, Chairman of the Conference,

Ms. Katherine Gravel, representative of President of the International Co-operative Alliance,

Dear Cooperative action leaders and distinguished guests,

It gives me great pleasure to welcome you in the Second International Conference on Cooperative Housing (ICCH'16) which provides a great opportunity to exchange experiences as step to globally spread solidarity, peace, and justice values.

Ladies and Gentlemen,

The indicators are confirming that cooperative organizations are in the stage of quantitative and qualitative development over the world in a manner that its effect become a high importance in their societies. Those organizations derive their importance from being non-governmental economic and social ones with a significant impact in achieving sustainable development in all aspects of life, and for being the best and purest private sector forms, which does not aim to a high profitability and that works for freedom and human dignity in the context of fixed philosophy of cooperation, "the individual for the total and the total for the individual". This philosophy has its first roots in the various heavenly religions which encourage cooperation between the people in various fields achieving the peaceful coexistence and dignity among peoples.

Moreover, International cooperation and coordination must be intensified as it the only mean by which the world is currently facing the scourge of terrorism. Cooperation is also the best way to stabilize democracies in the
countries. Accordingly, participation of the cooperative society with governments to discuss and implement development plans, turns civil society from negative to constructive criticism, where it become fully involved in development plans.

The International Co-operative Alliance is including under its banner more than 250 cooperative organizations in more than 100 countries, and that enables the cooperative movement to be the strongest movement in the world which is seeking to social solidarity to achieve democracy and world peace.

Yes, we can achieve democracy and world peace...

Yes, we can eliminate terrorism in order to give to our grandchildren a legacy of just and social justice so that there will be a value for our lives.

Finally, Ladies and Gentlemen,

It is clearly evident, if peace, social justice and democracy are the road that peoples of the world is seeking to, the philosophy of cooperatives will continue to be the best method to get to this road.
Speech of
Dr. Hassan Rateb
Chairman of the Board of Higher Institute of Cooperative and Administrative Studies

His Excellency Prof. Mostafa Kamal Madbouly, Minister of Housing, Utilities and Urban Communities,
His Excellency Dr. Hossam Rizk, Chairman of the General Authority for Construction and Housing Cooperatives, Chairman of the Conference,

Dear Cooperative action leaders and distinguished guests,

The Global cooperative movement is no longer a kind of intellectual luxury, but has become a necessity of life as it balances between three dimensions, economic, social and environmental. It should be noted here that the cooperative movement saved the world from the economic disasters occurred in 1908 and 2008, when re-balanced between free-market mechanisms and the social dimension. The cooperative movement is not only an economic activity but also a community partnership aiming at achieving sustainable development and its members represent development partners.

According to United Nations statistics in 2015, the United States is the largest country whose citizens participate in cooperative work by 25% of the population belonging to 30 thousand cooperative associations. China occupies the second place with the participation of 160.8 million people, India comes in third place with 97.6 million, and in fourth place comes Japan with a total of 75.8 million. ICA statistics show that one in every three people in Japan take part in one of the co-operative societies "Tsubasa nakamura" then Indonesia comes in fifth place with 40.6 million people, while France occupies sixth place and the first European countries, with a total of 32.4 million.

Accordingly, it’s obvious that the role of cooperatives has evolved even in countries that are classified as being capitalism, which we are looking forward to achieve in Egypt, as the total members number of the five central cooperative unions 18 million, Which represents a relatively modest proportion that could be doubled with legislative support and policy formulation translating the five articles stated in the current Egyptian Constitution confirming that Cooperative ownership shall be
protected, the State shall give due care to cooperatives, and the Law shall guarantee their protection, support and independence.

We seek to depend on the scientific approach as a tool for the promotion of the cooperative movement through the establishment of Cooperative Studies University, by adding new branches to the existing institutes to keep pace with global developments, and provide us with the future leaders and cadres of the cooperative movement, as we are still lacking the required expertise in the fields of credit, energy environmental cooperatives. Hence, qualifying these leaders and cadres is a must to work together with the international community in achieving sustainable development goals 2030 and the ambitions targeted five-years cooperatives plan until 2020, which includes the formulation of supportive legislations for cooperatives.

In this context, I’d like to mention the existing efforts to formulate new strategy for the cooperative movement so as to comply with the current development requirements in Egypt, and keep pace with global developments and our international commitments. We are also looking forward to updating this proposal to establish a Higher Council of Cooperatives headed by His Excellency President Abdel Fattah Sisi like his chairmanship of the current Supreme Council of the investment that gave remarkable support to its activities.

Hence, I assure that support of cooperative movement as a third partner to the private sector and the government will be resulted with positive outcomes that go above all expectations, especially in reducing the burden of Government finances, reduce the unemployment rate and inflation. These positive outcomes will also include economic, social and environmental returns. For my part, I would add spreading the culture of teamwork that we lack in our country, which could be restored through cooperative action, reduce the phenomenon of extremism and the culture of killing and fighting, and replace it with a culture of love for life through decent work, abundant income and happy family.

Finally, I would like to extend my thanks and gratitude to His Excellency Eng. Sherif Ismail - Prime Minister of Egypt and His Excellency Prof. Mostafa Kamal Madbouly, Minister of Housing, Utilities and Urban Communities, as the conference was held under their auspices, and Dr. Hossam Rizk, Chairman of the General Authority for Construction and Housing Cooperatives, Chairman of the Conference for organizing this important event.
Conference Report
Conference Proceedings

ICCH’16 conference was officially opened on behalf of his Excellency Eng. Sherif Ismail - Prime Minister of Egypt by his Excellency Prof. Mostafa Kamal Madbouly- Minister of Housing, Utilities and Urban Communities. Prof. Madbouly confirmed in his speech on the State's obligation to provide full support for cooperative housing sector in recognition of its important role in solving the housing problem in Egypt without any additional demands from the State’s budget.

Dr. Hossam Rizk, Chairman of the Conference and Chairman of the General Authority for Construction and Housing Cooperatives stressed in his speech on consistency of the conference with the United Nations recommendations, Rio Declaration on Environment and Development, the World Summit on Sustainable Development 2015 as well as the 2030 Agenda for Sustainable development, especially empowering cooperatives to contribute to countries social and economic development and motivating youth participation in
the cooperative activities. Ms. Catherine Gravel also expressed in her speech on behalf of the President of the International Co-operative Alliance that they are looking forward to the outcomes of this conference and its recommendations which will contribute to the integration of cooperative activities in order to create integrated cooperative communities.” Cooperative housing association in Egypt are looking forward to a greater role in the provision of cooperative housing units for its members through the state support for cooperative housing system and the provision of suitable land to build” Eng. Adel Noshy, President of Egyptian Central Cooperative Housing Union stressed in his speech. “There is no alternative for the empowerment of cooperatives to play its role as a global model of social economy” said Prof. Hassan Rateb, Chairman of the Board of Higher Institute of Cooperative and Administrative Studies.

ICCH’16 conference first day included two general discussion sessions:

The first general discussion session “The role of finance in supporting cooperative activities”: This session discussed the issues related to the problems of funding in the field of cooperatives in general and housing in particular, the role of the cooperative economy, and proposed cooperative systems to fund the cooperative housing in Egypt. This 1st session pointed to:

- The importance of funding for all cooperative projects, especially the credit, because the lack of necessary and sustainable funding for cooperative activities leads to failure of cooperative projects completion.
- The importance of finance associations role as a model for community participation in the financing of cooperative projects.
- Economy of communion / cooperative growth factors reflect the social and economic needs of the citizens that contribute to capital composition that are being invested in supporting cooperative activities.
The importance of cooperative finance organizations role as well as the experiences of cooperative banks establishment in Europe and Africa (Credit Agricole Bank - Cooperation Bank, Kenya).

The second general discussion session “The role of cooperatives in achieving sustainable development in the desert border areas”: This session discussed the issues related to the desert border areas by presenting a study on Sinai region and experience of cooperative there and exploring the possibility of engaging cooperatives as a key partner in the development process. This 2nd session pointed to:

Availability of natural resources and land for the establishment of an integrated cooperative projects especially housing projects and the interest of Sinai Bedouin with this type of projects as they are consistent with their nature, culture and social characteristics. The reconstruction of the northern Sinai started at the beginning of the eighties by the establishment of first cooperative housing project in Mesaieed district at El Arish city.
The role of educational institutions in supporting and raising community and cooperative awareness of the Sinai people.

**ICCH’16 conference second and third days included 17 parallel technical sessions:**

**Theme 1:** Ideologies and patterns of integrated cooperatives systems “Cooperatives in the context of housing policies / important experiences”: The 1st conference theme discussed four issues related to the integrated cooperatives systems, the evolution of its forms and patterns as well as the innovative ideas to develop them. The 1st theme discussions pointed to:

- The importance of cooperatives role in the economic, social and political fields as its one of the
- key factors for success and progress of many countries. It has proved that most developed countries effectuate cooperative role and having a variety of its activities.
- The importance of disseminating integrated cooperative thought by merging it into the various stages of education in the manner applicable in numerous developed countries in this field.
- Raising community awareness by highlighting the role of cooperatives as a model of social communion economy.
- The International experiences on integrated cooperative projects establishment, identify the positive aspects as well as implementation obstacles and constraints.

**Theme 2:** Institutional frameworks to establish and manage integrated cooperatives “Domestic Communities - Approach for Cooperatives”: The 2nd conference theme discussed three issues related to the role of the state in achieving the cooperative integration, integrated cooperative management approaches as well as institutional integration mechanisms of cooperative activities. The 2nd theme discussions pointed to:

- Cooperative policies and activities should present the natural and economic potentials as well as social characteristics of each region separately. We also take account of the Rio Declaration on Environment and Development,
the World Summit on Sustainable Development 2015 as well as the 2030 Agenda for Sustainable development.

- The role of state institutions in encouraging, supporting, legislating as well as funding for cooperative system.
- The state institutions should deal with the cooperative associations as community organizations that have freedom of decision and management.
- The importance of restructuring cooperative activities so as to allow its integration with each other.
- The government administrations shall be responsible for promoting the integration of cooperatives strategy through the support and guidance of its various sectors.
- Study and develop the administrative and technical structure of the cooperative units in a way that allows to encourage and motivate youth to participate in decision-making and to draw the policies of these institutions.
Taking advantage of the scientific research in the establishment of environmentally friendly integrated cooperative communities in a manner that provide the opportunity to provide adequate housing, modern services, job opportunities and production in the same location with the restructuring of these communities to represent integrated economic bases that contribute to maximizing the national economy of the state.

**Theme 3:** Institutional development and funding systems encouraging successful cooperative integration “The Economics and Financing of Cooperative Housing”: The 3rd conference theme discussed five issues related to financing integrated cooperative projects, mechanisms and tools to effectuate integration between cooperative housing and other cooperative activities, role of banks and mortgage institutions as well as providing small loans through the local banks. The 3rd theme discussions pointed to:
- The importance of providing appropriate financing mechanisms for cooperative activities and the expansion of financing cooperatives system that various cooperative activities contribute to the formation of its capital so that they are under government supervision.

- The need for electronic publication for the basic information of cooperative units especially the financial statement so as to help the banks and the entire banking sector in the preparation of credit studies.

- The concerned authorities should supervise the cooperative units through evaluating and ranking them according to indicators and standards including year of establishment, contributions of members, reserves as well as financial solvency.

- The importance of cooperative units commitment to prepare timetable for the implementation phases of projects and Cash flow tables to be submitted to Funding agencies.
The adoption of funding policies and programs with a special focus on youth, women and people with special needs, as well as the vital priority sectors in the field of cooperatives.

Studying the possibility of establishing profitable projects that contribute to the self-development of the cooperative units.

**Theme 4: Development of legislative frameworks to achieve, organize, support and monitor the cooperative integration “Cooperative Legislation”:** The 4th conference theme discussed 3 issues related to the legal regulations of integrated cooperative system, legislative protection of cooperative activities as well as the evolution of cooperatives principles in comparative constitutions and regional and international legislations. The 4th theme discussions pointed to:

- Emphasize the importance of revising and modifying the legislation applied to cooperative system to achieve integration between the various cooperative sectors.
Identify the most prominent articles related to cooperatives mentioned in the international conventions and their role in achieving integrated and sustainable cooperative community.

State's Legislative support the for cooperatives through the adoption of a unified law to regulate cooperative operations that emphasizes state interest in cooperatives and to ensure serious and effective participation of youth.

The need to formulate a clear relationship between cooperatives and local authorities to contribute in solving the cooperative associations problem in the various sectors in general and cooperative housing in particular.

Emphasize the importance of starting dialogue between cooperatives and private sector to explore the prospects of their integrated role to achieve the state development goals, and the importance of considering transferring some of companies to be privatized and working in the field of cooperatives, to the cooperative bodies.
Theme 5: Community motivation and capacity building for successful integrated cooperatives “Participatory in Cooperative framework”: The 5th conference theme discussed 3 issues related to mobilize energies and local community mechanisms to achieve cooperative integration, community participation in all phases of cooperative housing projects as well as local and international experiences to achieve community participation. The 5th theme discussions pointed to:

- Emphasize the importance of partnership role in the integrated cooperative system and the involvement of youth as the integrated cooperative development provides a promising opportunity to improve quality of life in all communities especially in the informal areas through the provision of job opportunities.

- Flexibility in non-traditional design of different housing types in partnership with representatives of targeted groups and phasing the implementation in accordance
with the financing capacity of targeted groups according to the type-based economy and the planned expansion and growth.

Evaluation of housing growth in informal housing mechanisms (pros and cons) and find a methodology to take advantage of investment in informal housing as part of the transition to formal housing with patterns suitable to the capabilities of beneficiaries, so as to achieve social justice

**Theme 6: Ecological and design Trends for planning and sustainability of integrated cooperative communities “Design Aid Techniques for Cooperative Projects”**: The 6th conference theme discussed 6 issues related to quality of life indicators in cooperative communities, basis of sustainability and ecology of urbanism, new and renewable energy in housing projects, sustainable urban transportation, green architecture applications, as well as biodiversity in the urban areas. The 6th theme discussions pointed to:
- The importance of community quality of life and using information technology.

- Develop policies for waste management with the formulation of a legislative framework for its different types, and to build updated institutional structure in partnership with the local private sector and civil society. And to establish integrated civil society based on the application of sustainable solid waste management policies, according to the standards achieving quality of life and working to raise community awareness of the importance of waste management through three stages: reduce consumption, reuse and recycling.

- Benefiting from the studies and research on how to confront the risks of flooding on all human activities [roads - facilities - cities ... etc.] and make maximum use of the water resources rather than to be wasted and discharged into the sea without benefit.
Recommendations
General recommendations:

– Emphasize the importance of consolidating cooperatives thought as a partner and not a user in addition to its significant role in the economic, social and political fields, recognizing it as a mean to achieve social justice especially for the middle class. The more cooperatives increased, the more social justice and job opportunities achieved. Thus, achieving the sustainability and quality of life.

– Redefining the role of the state and the cooperatives by giving freedom and responsibility for the associations, while the state should provide an enabling environment and institutional, legislative and regulatory structure capable of mobilizing the nation and unlock the potential creativity and innovation inherent in its people.

– Exploring new areas and activities for cooperatives (such as health, educational, funding services as well as slum upgrading cooperatives) can even expand integration and increase the chances of success.
In the field of legislation:

- The need to issue a unified law on cooperatives that embraces in its articles all types of associations in a manner that allow cooperation and integration between multiple and single activity associations. Thus, cooperatives legislation should be revised within provisions of the Constitution.

- Emphasize the need to rebuild cooperatives in the stage of democratic transition benefiting from political will that support cooperatives activities to achieve social stability and reaffirm principles of cooperative thought based on democracy in management and control as well as self-independence and optional membership.

- Follow the example of constitutional and legislative experiences of Italy, Brazil and Morocco.

In the field of finance:

- Explore the possibility of completing the stalled projects; the General Authority for Construction and Housing cooperatives will work together with representatives of the beneficiaries of these
projects and creditor banks to complete phases of the project. Hence, the units are delivered to beneficiaries and the lending banks rights to be recovered.

- Starting in the executive study for the establishment of cooperative finance association in accordance with the practices in the international cooperative movement, to invest the surpluses of major associations and give them greater financial returns than they receive from banks. Moreover, credit interests of financing cooperative housing projects should be reduced due to the low cost of funding with the grounds that this a preliminary step to realize the cooperative movement dream to establish a cooperative bank that offers financial services to this important sector.

**In the field of education, training and capacity building:**

- Emphasize the importance of cooperative thought dissemination through education programs and to integrate it into the curriculum
of the different education stages using practical applications and training to this thought, in addition to the media and social networks. There is also a necessity to train cooperative counselors to undertake guidance and technical support to cooperative associations starting from the stages of foundation and management through legal and regulatory system.

- Training and practice on the cooperative thought should be included at the primary and secondary educational stages. This should be done away from indoctrination and according to the new educational trends which include simulation of cooperative activities at the various levels of education (secondary and university).

- In the field of databases and scientific research:
  - The urgent need for creating integrated database of all cooperative associations and to make it available and constantly updated through their own websites. This will enable followers and researchers to evaluate performance and trends, identify problems, make suggestions
and solutions in a manner that permit the development of this sector in terms of legislative, financial and technical aspects.

- Communicate with Egyptian and foreign universities and research centers to consider the possibility of tailoring graduate programs in various fields of Cooperatives.

- Drawing on both regional and global experiences in the field of cooperative, especially housing cooperatives in Malaysia, Singapore, India and Bangladesh.

**In the field of awareness and the media:**

- Accompany all forms of the development of cooperatives (legislative, financing, etc.) by efforts to improve the image of cooperatives, raising awareness of cooperative thought and its benefits and dissemination of successful experiences in all print and audio-visual media as well as social networks. This must be one of the responsibilities of the Supreme Council of Cooperatives, as well as its responsibility for the implementation of previous recommendations.
in the fields of education, training and the promotion of scientific research.

In the field of community self-development:

- Promoting the idea of integration through the establishment of development projects providing job opportunities, housing units, production and economic resources, as well as modifying engineering designs to fit with the concept of integration. Moreover, Constructions should be self-integrated with the community to realize the concept of sustainability, taking advantage of cooperative thought that provides maximum benefit from the potential of the community, with effectuating tripartite partnership between government, private sector and cooperatives.

- The rediscovery of the community local resources to crystallize a specific vision to manufacture and use local resources, and to open the door of creativity based on local capabilities and civilization identity. The importance of making use of the local community potential and its energies, which represent fundamental pillar in achieving the demand of cooperative integration, with an emphasis on the need for coordination.
and integration between various and diverse capabilities of the local communities.

**In the field of housing policies:**

Housing policies must include a clear distribution of roles and responsibilities between all actors in the field of housing.

Cooperative projects should afford various types of tenure, such as: ownership and rent to meet the needs of the different categories of its members.

Recognizing cooperation and local financing mechanisms for the informal housing which is essentially based on the cooperation mechanisms between the existing strong social fabrics.

**In the field of environment:**

- Rationalize the use of building materials, develop specifications that allow reducing energy consumptions in the new projects and stimulate new and renewable energy uses.
- The application of waste management policy in accordance with standards that achieve the quality of life, while raising community awareness waste management importance.
- Study the possibility of transferring modern technologies in the fields of construction, management and maintenance of integrated cooperative communities and how to benefit from them.
- The importance of applying the theories of green architecture and biodiversity integration into the strategies that aim to reach civilized urban communities, while maximizing the role of environmental requirements in the planning to achieve sustainable development.

Finally, in the field of institutional development:
- And to achieve all the above-mentioned recommendations, the state should start in the institutional and organizational development based on a scientific basis and specialized studies while taking advantage of existing frameworks and institutions in the field of cooperatives.

Specific recommendations
- Pay a special attention to the desert border areas due to its specificity in terms of demographic, social, cultural as well as tribal
nature characteristics.
- Using integrated cooperative thought to maximize the benefit from the available economic and natural resources in order to achieve comprehensive development of the desert border areas.
- Emphasize the need to promote cooperatives to achieve population distribution balance, and the best use of resources to provide job opportunities, infrastructure networks and services to attract the population.

**Recommendations from various participants (Countries, local and international bodies):**

- Call for an international workshop to review global best practices in the field of financial cooperatives in terms of the establishment and governing legislation in order to start this new cooperative activity in Egypt.
- Call for the establishment of an African organization that composed of government bodies responsible for the support of cooperative activities in African countries, headquartered in Cairo while the General Authority for Construction and Housing Cooperatives will take the required procedures to invite the concerned authorities in African countries to attend the founding meeting in Cairo.

The General Authority for Construction and Housing Cooperatives will follow up the implementation of conference recommendations each in their respective fields through cooperation and coordination with the concerned parties.
Accompanying Events and Activities
I. Agreements and protocols of cooperation

Coordination meetings were held on the sidelines of the conference with some Arab and African countries (Egypt - Sudan - Togo- Algeria) for the purpose of signing memorandums of understanding and cooperation protocols for exchanging cooperative experiences. These memorandums of understanding and cooperation protocols are being revised by the concerned authorities in preparation for signing:

- A cooperation agreement between the General Authority for Construction and Housing Cooperatives (Egypt) and the General Secretariat of the National Fund for Housing and Reconstruction (Sudan) in order to exchange experiences in the field of cooperative housing.

- A cooperation agreement between Ministry of Housing, Utilities and Urban Communities - the General Authority for Construction and Housing Cooperatives (Egypt) and Ministry of housing, urban planning and the city (Algeria) in order to exchange experiences in the field of cooperative housing.

- A cooperation agreement between Housing and Building National Research Center (Egypt) and the National Center for Research on construction materials (Togo) in order to exchange experiences in the field of techniques and construction materials.

II. Exhibition

45 exhibitors from various stakeholders took part in the exhibition accompanying the conference representing research centers, specialized companies, banks, organizations, institutions as well as Cooperative Housing associations. Moreover, outstanding urban projects and latest technology in the field of construction and building materials were presented in the different booths.
**Exhibitors list:**

- General Authority for Construction and Housing Cooperatives.
- Higher Institute of Cooperative and Administrative Studies.
- Housing & Development Bank.
- National Authority for Remote Sensing and Space Sciences.
- Sama group companies and includes (University Sinai- Sinai Cement Company- Sama Company).
- National Authority for Drinking Water and Sanitation.
- New Urban Communities Authority.
- Central Agency for Reconstruction.
- El Taamir Mortgage Finance Co. (Al Oula).
- Arab Contractors Company.
- Egyptian Canadian Engineering and Contracting Company.
- Edge Pro for Information Systems (geo Makani)
- Cooperative Housing associations in different governorates (32 association)
III. Field and cultural tours:

- The field tours were designed to visit housing and infrastructure projects in Egypt:
  - The first field tour: Social housing project in the Sixth of October City.
  - The second field tour: Cooperative housing projects in the cities of New Cairo and Al-Shorouk. Some of these projects are in the different phases of implementation while others are finished and delivered.
  - The third field tour: Construction of the Road El Farag / Dabaa corridor (roads and bridges) in the western Cairo.

- The cultural tours were designed to visit:
  - The first cultural tour: The pyramids in Giza Governorate
  - The second cultural tour: Visiting the Egyptian Museum to enjoy the Pharaonic monuments and ancient Egyptian civilization.
  - The third cultural tour: Nile Cruise and watching Egyptian folk art shows.
  - The fourth cultural tour: Visit to Fatimid Cairo (EL Muizz Street and House of Suhaymi) and attending the Egyptian Mevlevi band show.
Field Trips

Trip to Housing Cooperative project on 145 acres
Trip to the Cooperative project of the Electricity society, New Cairo
The visit included the residential units as well as the infrastructure.
Trip to Housing projects of Heliopolis society at El Shorouk city
Trip to Zaid City headquarters to attend a presentation about the history of the city and its development, and some of the real estate projects and social housing projects.
Visit to Road El Farag spine over Nile River (under construction) and review of the construction process and timeline.
Cultural tours

The pyramids and the Sphinx Visit at Giza
The Egyptian museum visit
Nile Cruise Dinner at “Nile Crystal Boat”
Cultural Tour Of Historical Cairo
Closing Session Speeches
His Excellency, adviser to Mr. President of the Republic of Togo,

Dears Representatives of States, organizations and regional and international research centers,

Distinguished guests of the Conference...professors, researchers and leaders of thought and opinion,

Leaders of the cooperative system in Egypt,

Partners of responsibility, leaders of the cooperative movement in Egypt... The General Co-operative Union of Egypt... Cooperative unions - The Central Cooperative Housing Union - Federal associations - associations from all governorates of Egypt,

Ladies and Gentlemen,

It gives me great pleasure in this great day to welcome you in the closing session of the Second International Conference on Cooperative Housing (ICCH’16), organized by the General Authority for Construction and Housing Cooperatives. This important event brings together constellation of those interested in the cooperative movement from inside and outside Egypt.

I am also pleased to present the final report of this important conference, which the Scientific Committee concluded as a summary of all discussions and opinions raised during the period of the conference:

Under the auspices of his Excellency Eng. Sherif Esmaeil - Prime Minister of Egypt and his Excellency Prof. Mostafa Kamal Madbouly - Minister of Housing, Utilities and Urban Communities, The General Authority for Construction and Housing Cooperatives organized the Second International Conference for cooperative housing entitled “Role of housing in achieving an integrated co-operative system “on December 12 -14, 2016.

The Conference hosted up to 1200 participants from 35 countries and international, regional and local
organizations to reflect global interest in the importance of integration of the various cooperative activities for the establishment of modern societies which provide adequate housing and services, economic potentials and jobs opportunities in the same location.

The conference was a three-day event, the first day included two general discussion sessions while the second and the third days included 17 parallel technical sessions.

ICCH’16 conference was officially opened on behalf of his Excellency Eng. Sherif Esmaeil - Prime Minister of Egypt by his Excellency Prof. Mostafa Kamal Madbouly - Minister of Housing, Utilities and Urban Communities. Prof. Madbouly confirmed in his speech on the State’s obligation to provide full support for cooperative housing sector in recognition of its important role in solving the housing problem in Egypt without any additional demands from the State's budget.

After the opening session, the ministers, governors and high level conference guests have opened the exhibition where the General Authority for Construction and cooperatives Housing and 34 Cooperative Housing associations from different governorates of Egypt as well as a number of specialized companies presented their activities, projects and outstanding products and latest technology for the conference sponsors in the different booths.

ICCH’16 Conference final report included general and specific recommendations in various fields of related to cooperatives as follow:

- Legislations
- Finance
- Education, training and capacity building
- Databases and scientific research
- Raising awareness and the media
- Community self-development
- Housing policies
- Environment
- Institutional development

The General Authority for Construction and Housing Cooperatives will follow up the implementation of conference recommendations each in their respective fields through cooperation and coordination with the concerned parties.
I extend my thanks and appreciation to all who contributed to the success of the Second International Conference on Cooperative Housing with a special mention of:

- His Excellency Eng. Sherif Esmaeil - Prime Minister of Egypt and his Excellency Prof. Mostafa Kamal Madbouly - Minister of Housing, Utilities and Urban Communities for holding this important international conference under their auspices.
- Excellencies Ministers and Governors, who honored the conference by attending the opening session.
- Bodies and organs of the Ministry of Housing, Utilities and Urban Communities on their special care and attention at all stages of this conference.
- The prestigious Egyptian Foreign Affairs Ministry, which contributed through its international conferences department to bring out this conference at the highest levels of organization that befitting Egypt and its standing.
- The Ministry of Interior and its brave men who secured professionally all conference guests.
- Ministries of Tourism, Culture and Antiquities on their precious contributions to the implementation of cultural evenings and touristic visits during the three days of the conference.
- The Ministry of Health bodies, which provided 24-hour medical care, and Cairo governorate affiliated bodies decorated the streets and paths surrounding the conference venue and tours places with the flags of participating states.
- The New Urban Communities Authority bodies in the cities of the Sixth of October and New Cairo and Al-Shorouk which organized and accompanied conference participants in the field visits to these cities projects.
- Visual, audio and print media agencies with special mention of the Egyptian television and Al-Mehwar channel for coverage and documenting the activities of the conference.
- Profound thanks for Eng. Adel Noshy, President of Egyptian Central Cooperative Housing Union, Members of the Union Board of Directors, and Presidents of Unions in all Egypt Governorates, Presidents and Members of the Board of Directors
of Cooperative associations for their effective participation and prestigious performance throughout the duration of the conference.

- Heartfelt Thanks for Prof. Hassan Rateb, Chairman of the Board of Higher Institute of Cooperative and Administrative Studies and Chairman of the Board of Trustees of Sinai University on the full support of conference and participation in enriching scientific discussions.

- Profound thanks for the conference scientific committee members, sessions moderators and rapporteurs on their great effort and hard work to bring out the conference at such high scientific level and valuable recommendations.

- All Thanks for conference steering committee members for their efforts along four months, to bring out this conference with this honorable and integrated organization.

- Finally, my sincere thanks to the Heads and members of the General Authority for Construction and Housing Cooperatives family on this professional and outstanding performance... You presented an honorable image for your Authority and Country... I know very well and appreciate the efforts and sacrifices you made during five months of continuous work, until this conference goes out to the fullest organizationally and scientifically image, congratulations on your success, we will have another meeting at the Authority to thank all of you for what you have done of the effort, dedication and determination to succeed.
His Excellency the Prime Minister of the Arab Republic of Egypt,
Dr. Hossam Rizk, Chairman of the General Authority for Construction and Housing Co-operatives
Distinguished guests,

Dear Co-operators,

I wish to begin by expressing my deepest regret that I could not make to personally attend this conference. I was looking forward to take part at this important event. My inability to come is as a result of events that are beyond my control.

As co-operators, we are greatly honoured by the auspices of His Excellency the Prime Minister of Egypt to the conference. It is a firm demonstration of commitment and dedication by the Government of the Arab Republic of Egypt to the attainment of decent housing to the great people of Egypt and indeed for all Africans.

I wish you a most successful conference. I remain eager to get updates on the deliberations and resolutions of this conference, so that we can together work towards realizing the goals that you agree at this conference.

Speech of
His Excellency Mr. Stanley Muchiri
President of African Cooperative Alliance
In the name of God Almighty and benefactor
Delegates and organizers of the second ICCH conference
Ladies and sisters of your respective ranks
Before I begin I would like to congratulate the entire team of the General Authority for Construction Cooperatives and Houses in Egypt with their Head Dr. Hosam Moustafa Rizk for the success of this conference which brought together nearly 600 participants from the Egypt, Africa and the World.

My thanks also go to the Egyptian Government for the best conditions in which the Togolese delegation was welcomed.

My remarks will be brief and set out in three points:

1. The co-operative housing program has several advantages:
   - control its habitat by participating in the various decision-making bodies of the cooperative;
   - have a dwelling whose rent is strictly to cover the costs;
   - have a right to control the quality and cost of housing, sometimes even at the design level, within the limits of economic reality and the constraints of subsidization;
   - benefit from better protection against holidays than with a traditional landlord, since a cooperative does not cancel a lease without the member having previously been excluded;
   - Living in a functional habitat that meets certain quality criteria, favoring relationships with others and meeting spaces.

2. The Egyptian Experience
   Egypt has built more than 1,2 million house units in less than a year with nearly 100,000 job creations across the country.
   - This initiative is commendable and should be congratulated and encouraged.
   - All other African countries must follow the Egyptian experience.
3. Conclusion

- To conclude, we must remember that harmonious economic development is a guarantee of peace and the security and prosperity of our countries. As a few years ago, the microfinance movement was retained as a global movement to reduce poverty. Today, it is likely that housing programs through cooperative action to Access to quality housing at a competitive price is a guarantee of a significant reduction in poverty through the development of economic activities and a massive creation of jobs, especially for thousands of young people.

- As a proposal, we believe that the Egyptian experience must be replicated across Africa. To do this, we must work towards for the creation of an African Authority of Construction Co-operatives "African Authority for Construction and Housing" with the leadership of Egypt. This structure will be responsible for promoting the establishment of building authorities in each African country and developing a work program for the next 15 years for the development of cooperative housing in all African countries.

If the principle is adopted, the ICCH conference could be rotating in the 5 regions of the African continent. Togo could host the 2018 conference on behalf of West Africa.

Egypt is Africa, Africa is Egypt,
Speech of
Ms. Carolin Shroder
Head of the Participation Research Unit at the Center for Technology and Society at Technische University Berlin

Dr. Hossam Rizk, Chairman of the General Authority for Construction and Housing Co-operatives

Distinguished guests,

Dear Co-operators,

First of all I would like to thank very much as my second time I participate to this conference.

Many thanks to prime minister of Egypt, the minister of housing and I would like to thank Dr. Hossam Rizk for the invitation and the scientific committee and to the people who organized this conference and the translators which was very helpful for me.

That’s great to see that many people which been interested in the topics of cooperatives which is really over warming to see all of this in Cairo.

I was too much impressed yesterday when we went to see the cooperative projects in new Cairo and El Shrowk city. And I was very happy when I see the new cooperative projects and the level of construction for this projects and it is really a new Cairo.

I think it was a great opportunity for exchange of professional knowledge and scientific knowledge of cooperatives and I think we should keep on doing so, and try to create a system of systematic exchange of knowledge between practitioners and also between scientist because there are too much knowledge in this conference, and I think it need to be work with in the future in order to achieve better results for cooperatives here in Egypt and in Africa and in the world.

So for me it was a great experience and I have benefited a lot until the last minute of the conference and great thanks for all cooperators in the conference and I hope to meet again.
Honors
Dr. Eman Ali - Sudan

Mr. Mubarak El –Amri
Mr. Nasser bin Khalfan - Amman

Abdel Rahman El Tyeb- Sudan

Dr. Ahmed metwaly - Spain
Eng. Hussein El Gebaly - Egypt

Dr. Abdallah Ramadan - Egypt

Dr. Mohamed El Sherbeiny - Egypt

Eng. Ahmed Hassan - Egypt
Eng. Ayman Abdallah - Egypt

Dr. Hamed El Mously - Egypt

Prof. Hassan Rateb - Egypt

Eng. Adel Noshy - Egypt
Conference Sponsors
Housing & Development Bank (HD Bank) was established as an Egyptian joint stock company in 1979. Upon its launch, the key mandate of HD Bank key is to finance moderate housing units to Egypt inhabitants together with a leading role in mending the gap between supply & demand in the real estate market.

- Since 2003, HD Bank stepped into a new era witnessing its prime strategic plan, aiming to integrate in the market as a competitive commercial bank. HD Bank targets to be among the best five performing banks in Egypt, as a full commercial bank with core strength in housing real estate.
- HD Bank has reached (70) branches widespread between the lower and upper Egypt depending on the belief of the necessity to make it easier and faster for the clients.
Sama group is established in 1982. Its objective combines economic feasibility and social development. The initiative was taken to invade North of Sinai Region where we constructed Sama El-Arish village, Cement and Kraft Paper Sacks Factory. These projects were crowned by Sinai University, a cultural and scientific entity that host the most important missions of enlightenment on this holy land.

Sama Group: over 7 billion Egyptian pounds of capital investment ...30000 shareholders ... 300 founders ...50000 laborers.
Sinai Cement Company was founded in 1997 as one of Sama Group Projects that has been working since 1985 in North Sinai development projects – according to Law No. 8 of 1997 with an authorized capital of one billion Egyptian pounds and a capital of 700 million Egyptian pounds. Its objective is to establish cement plant with production capacity of 1.4 million tons per year to be the corner stone for the establishment of heavy industries area and new urban community in Central Sinai. Sinai Cement company succeeded to increase the actual capacity of the plant to 1.9 million tons per year and then added the second line of production so that the total annual capacity became 3.8 million tons effective from end of 2008.
Sinai University is established as per Presidential decree No. 363 of 2005 to open its doors to the first batch of students in September 2006 with five faculties; Pharmacy – Dentistry – Engineering Sciences – Computer Science – Business Administration and International Marketing. Faculty of Mass Media was added so that the number of faculties became 6 in 2007. These faculties were selected due to their significance in improving the educational process in Egypt and the Arab World. The University will complete its other faculties in the few coming years to include 14 specialized faculties in all branches of science and arts to become one of the largest Egyptian universities over the next few years.

**University Vision:**

Sinai University looks to be leading university which provides distinguished educational and research services that meet the needs of Sinai, national and regional societies. The university should represent an attracting institution for students from inside and outside Egypt.

**University Mission:**

Sinai University is aiming to become very special among other Egyptian, Regional & International Universities. Located in Sinai Peninsula, the land of spiritual history and natural resources, SU was born as an integral component of the strategic project for regional development of Sinai.
Egyptian association for cooperative studies

Egyptian association for cooperative studies has established in the sixties the higher institute for cooperative and managerial studies and became the largest science center in middle East. The institute is considered like the heart which feeds arteries of the cooperative movement with new blood young people that is able to serve cooperative movement according to modern scientific concepts.

Definition of the institute:

The institute follows the Egyptian association for cooperative studies and under the supervision of the ministry of higher education and be an independent financial and administrative unit of the association. The institute mediates the heart of Cairo and is considered as the oldest scientific institute in Egypt and it is the member of many international organizations such as raifeizen union and the international cooperative alliance (ICA).

Dr. Kamal Abu Alkheir has assumed the head of the Egyptian association for cooperative since its establishment until 2015- and currently Dr Hassan kamel Rateb assume the head of the association and the institute.
New Urban Communities Authority was established according to law 59/1979 aiming to:

- Creating new civilized centers for achieving community stability and economic prosperity.
- Redistribution of inhabitants far from the Nile valley.
- Developing new attraction areas beyond the existing cities and villages.
- Extend the Urban Axis to the desert and remote areas to decrease the urban extension on the agricultural lands.

- Planning the new cities using the latest new system

NUCA established about 32 new cities on 1082 thousand acer for 7 million inhabitant.

Planning the new cities using the latest new system. NUCA assures on the availability of housing units for the low incomes, aiming to raise the standard of living for this level, and to emphasis on supporting low income, NUCA has launched several effective housing projects that suits the different levels and with many facilities.
The Central Agency for Development was established in 1975. The agency consists of (10) executives’ entities covers the Republic:
• The scope of Cairo (the agency for reconstruction of Cairo – the agency of joint projects – the executive agency for renewal the districts of Fatimid Cairo)
• The agency for Development of the north - East Coast.
• The agency for Development of the north - west coast.
• The agency for Development of the middle and north of Upper Egypt.
• The agency for Development of the south of Upper Egypt.
• The agency for Development of the red sea.
• The agency for Development of the new valley.
• The agency for Development of Sinai.
In addition to the preliminary training agency for the literal construction, which consists of 55 literal & training centers covering all parts of the republic.

**Functions of the agency:**
Searching the Suggestion of the development projects in all of the republic that conformity with the objectives of economic and social development plans, and with the public policy of the country.

**Implementing the investment plan of the country in the following areas:**
• Establishment of developmental roads.
• Implementation of the huge and national projects.
• Implementation of infrastructure projects.
• Establishment of development communities in the remote and desert areas.
• Contribution in the implementation of sewage and drinking water projects.
• Supervision and implementation of projects for the benefit of the other organs of the country, which would contributing to the achievement of the objectives of urban development.
National authority for potable water and sanitation

Presidential Decree No. 197 for 1981. 
The responsibilities of the national authority for potable water and sanitation:
• polices and plans of drinking water and sanitation activities at the national level
• Developing design for potable water and sanitation Implemented by the authority
• supervising the projects implemented by the authority in the governorates
• supervising the special studies to increase the efficiency of potable water and sanitation projects
• provide the necessary expertise in the fields of potable water and sanitation for Egypt and foreign countries

Our Future Vision
Focus on strategic and vital projects which needed by public interest to be implemented and help the economic development of the state plan.
Increase efficiency constantly for stations and networks.
The using of resent techniques and new technology for current projects.
Arab Contractors (AC) is one of the leading construction companies in the Middle East and Africa. Our 77,000 employees work in collaboration with our customers, partners, and suppliers in more than 29 countries. Our experience is widely diversified and covers a wide spectrum of the construction industry and its ancillary services including: Public buildings, bridges, roads, tunnels, airports, housing, water & sewage projects, wastewater treatment plants, power stations, dams, hospitals, sports buildings, restoration of monuments, irrigation, producing ready-mix concrete, shipbuilding, electromechanical projects, engineering consultancy, manufacturing and assembly of steel structures,...etc.

The social dimension is not absent from our philosophy and that’s why we have a sporting club and a medical center open for our employees as well as our fellow citizens.

We look back to Eng. Osman, the founder of the Arab Contractors, with a great admiration and gratitude. His foresight was able to comprehend the capabilities of the Egyptian workforce.

Eng. Osman’s name has become a trademark for high quality, commitment and timely completion of construction works in the Middle East, Africa and among our business partners all over the world.

The company was ranked No. 91 internationally and ranked No. 112 globally according to the American magazine ENR, August 2016. enr.construction.com
NARSS is the pioneering Egyptian institution in the field of satellite remote sensing. NARSS is an outgrowth of a Remote Sensing Center, established in 1971 as an American-Egyptian joint project that was affiliated to the Egyptian Academy of Scientific Research and Technology.

In 1994 the Authority was established as an organization under the State Ministry of Scientific Research to promote the use of state of the art space technology for the development of the country and introducing High Tech capabilities in regional planning and other applications. NARSS includes two major sectors: Remote Sensing and Space Sciences.

The sector of remote sensing works on the use of data provided by earth observation satellites and various airborne sensors to produce maps and spatial data for the evaluation and monitoring of natural resources, natural hazards and management environmental.

The sector of space sciences is concerned with the development of sensors for earth observation to be mounted on satellites and with all the problems involved with monitoring communication with satellites and retrieving the information for processing, and ultimately on launching an Egyptian remote sensing satellite.
Aloula Company for Development and real estate finance

* Aloula Company for real estate financing was established in 2003 as the first company for real estate financing in Egypt with a beginning & paid capital with 404 million pounds, since it was the largest capital for the financing companies at these time was 50 million pounds as a maximum, and the company has exceeded the financial portfolio to one billion pounds, and the company acquires market share of 38% of the mortgage market in Egypt and contributing in the company some governmental entities such as the authority of new urban communities, whose share in the capital with 25%, and Housing & Development Bank with 25% and Misr insurance Company and others with 25%.

The main objective of the company to provide housing for low-income people, which represents about 60% of the loan portfolio as of December 31, 2012 and based primarily on the financing of units of the project provided by the authority New Urban Communities - Ministry of Housing, Utilities and Urban Communities.

The company is now looking forward to expand its business in other sectors in the market to become more diversified and more profitable while maintaining its leadership position in the market.

characterized the first to provide a longer period of financing may be up to 20 years but not later than the straight month, 40% of the borrowers’ income and the mortgage unit funded work as collateral for the loan.

In 2012 the company attracted a new distinguished staff on the head of them Prof. Hassan Hussein, chairman of the Board of Directors and Managing Director of the company, and he was considered as one of the distinguished expertise in the banking and investment systems for a period of 30 years.

He was worked as the Chairman of the Board of directors and Chief Executive Officer for a number of a leading banks in the Middle East and North Africa, which was turned and done a completely restructuring for the administrative and financial departments of the company, and he has overcoming all the obstacles that faced the company in terms of cash liquidity or cash flow , also he was provided the necessary facilities for the establishment of another two companies to complete the real estate system , the first company is Aloula company for real estate development and Aloula company for financial Leasing , under the new strategy of the company to supporting the mortgage operations and to meeting the continuous rising of the value of real estate assets, and taking under consideration the prices that sells by the real estate developer.
EGYPTAIR is the national airline of Egypt, based in Cairo. It was established by a Royal Decree on May 7th 1932. It is the first airline in the Middle East and Africa and the seventh in the world to join IATA. EGYPTAIR went through several stages of development and growth throughout its 84 years of service.

In July 2002, a ministerial resolution turned EGYPTAIR into a Holding Company with seven subsidiaries: EGYPTAIR AIRLINES, EGYPTAIR CARGO, EGYPTAIR IN-FLIGHT SERVICES, EGYPTAIR MAINTENANCE & ENGINEERING, EGYPTAIR GROUND SERVICE, EGYPTAIR TOURISM (KARNAK) & DUTY FREE, EGYPTAIR MEDICAL SERVICES. In 2006, two other subsidiaries were added: EGYPTAIR EXPRESS, and EGYPTAIR SUPPLEMENTARY INDUSTRIES. These nine subsidiaries play complementary roles in the service of the air transport industry. In addition, EGYPTAIR HOLDING Co. has one of the most developed training centers. It offers many training programs in different fields for EGYPTAIR and foreign companies and it includes the latest flight simulators in the Middle East.

EGYPTAIR flights are operated from Terminal 3 at Cairo International Airport where customers can enjoy an optimum service level in Star Alliance lounges that are owned and operated by EGYPTAIR.

EGYPTAIR AIRLINES network are extended to reach more than 70 destinations to about 60 countries around the world to meet the needs of its customers. EGYPTAIR has joined Star Alliance since July 2008 to be the 21st member of Star Alliance, which currently includes 27 members. By being a part of that huge network, EGYPTAIR customers are able to reach more destinations, as the alliance’s network covers more than 1321 destinations in 193 countries around the world.
Presidential Decree No. 134 for 1981 was issued to establish the Egyptian General Authority for Stimulation Tourism with the aim to increase the number of tourists to Egypt, for advertising work and opening official offices in the country to exporting tourism and supervisory advertising campaigns in the country and direct tourism to foreign companies to the best way to work in Egypt, one of the most important objectives of the Authority to raise growth rates in international tourist movement to Egypt, And show the real picture of the past Egypt’s civilization and modern development and its components various tourism and work to remove obstacles that prevent the growth of tourism movement, Furthermore, to encourage domestic tourism and increasing awareness of tourism and making links with the citizens, As the Egyptian Tourism Stimulation Authority is the only entity authorized to activate tourism movement in Egypt, Article III of the Republic decision, which decides & identifies the objectives that the Authority shall have a way to achieve direct Objectives to the directions for the following activities:

- Developing a comprehensive time frame for the available tourism elements in Egypt.
- Putting a plans and programs to activating tourism.
- Performing all the attractives tourism methods in and abroad of Egypt.
- Providing a technical and marketing assistance and cooperation and contribute with the companies and establishments in the field of tourism stimulation.
Selected of Cooperative Projects in Egypt
Cooperative Housing and Investment Compound – Port Said Governorate

Project Description:
This project is being designed and under construction by the GOHCC at east Port Said as replacement for the old deteriorating housing units. The objective of this project is to contribute in the resolution of the current housing problems in Egypt. The projects consists of two locations:
1. The first site includes 26 coop housing towers (12 floors) and 4 investment towers (12 floors).
2. The second site includes 42 coop housing towers (12 floors), 22 Investment towers (12 floors), 4 Administrative Towers, 7 stories parking structure, Mall and cultural facility, and a Mosque.
Cooperative Housing Projects in New Urban Settlements (First Phase)

Project Description:
This phase consists of projects on the land of cooperative organizations with a total of 2000 Acres on 15 new urban settlements (e.g. 6th of October, New Cairo, Aswan, Asuit, Elmenia, 10th of Ramadan, Badr, Thebes, Sohag, etc.). Each project consists of Cooperative Housing units, public spaces and services, and Investment housing and services.
Development of New Atfeeh Zone

Project Description:
The project is located on El-Korimat road near old Atfeeh Village. The total area of the project is 26000 acres. The project’s location is characterized by its linkages and connection to nearby industries such as Marble, Granite and Cement as well as being located at main highways leading to the Red sea and Upper Egypt.
Cooperative Compound (Residential/crafts) at Housh Eissa, El Behira Governorate

**Project Description:**
The project consists of:
1. Housing Zone A with total area of 20000 m²
2. Crafts zone with total area of 15000 m²
3. Commercial/services zone with total area of 8000 m²
4. Workers’ Housing zone with total area of 1000 m²
5. Educational services
Selected Conference’s papers and Presentations
(The following Section is printed as received from Researchers)
Berlin - A selfmade culture
Future-oriented self-initiated cooperative housing and residential projects
Salma Khamis
Architect, Researcher and PhD Candidate
Chair of International Urbanism and Design (Habitat Unit), Technical University Berlin

Abstract

Nowadays, Berlin has become a typical selfmade city rather than a ready-made one. There is no other city in Germany that has such a diverse and, at the same time, large share of the population interested in breaking new ground in housing provision. The city is made by its residents, fulfilling their dreams of housing while respecting the rights of others.

Berlin has multifaceted models of cooperative housing projects where the end-user is involved in the whole process from the beginning based on the main cooperative principles developed by Rochdale. This is particularly manifested in the well-maintained, self-management system based on equal rights and benefits of the residents, the democratic elections of the advisory board, and the self-organization and self-responsibility giving space to their needs to be fulfilled within the common interest and identity of the cooperative community. Moreover, there are varied residential spaces and community-oriented facilities, which are non-profit-oriented and cost-effective, offering a safe alternative of shared ownership through a sustainable housing settlement integrated into the neighborhood.

This paper aims to address a specific model of cooperative housing in Berlin to unravel its process, as well as the involvement of its members (residents) in such process, including 1 Financing, 2 Planning, 3 Construction, 4 Habitation.

In fact, the study will explore the apparatus of Housing Cooperatives in Berlin, its historical and contemporary status, showing diverse examples of cooperative housing forms in Berlin, regarding the need of affordable housing, their social structure, as well as their maintenance. It will critically investigate the role of community participation in all its phases.

Keywords: self-made, cooperative, Berlin, community-oriented, participation
1886 BBG - Berliner Baugenossenschaft: oldest and most active housing cooperative in Berlin.


Fig. 01 - Housing cooperative in Berlin, (Salma Khamis, 2016)

Fig. 02: Cooperative values according to Rochdale, (Salma Khamis, 2016)

Cooperative

Self-Help

SOLIDARITY

SELF-RESPONSIBILITY

QUALITY

EQUALITY

DEMOCRACY

Fig. 03. The finishes of the apartments are fairly basic, presenting robustness that the architects call an “honest aesthetic”. (Annette Becker et al. 2015)

Fig. 04 - Program of space functions, (Salma Khamis after Annette Becker et al. 2015)

- 47% Standard apartments
- 25% Cluster apartments
- 13% Commercial use
- 5% Optional-use spaces
- 4% Communal spaces
I am indebted to field work, through which I was able to crystalize the idea of endogenous development as an approach for the development of local communities. The local community could be viewed as the structural unit, from which the society – on the national level – is built. The health or robustness of structure of the local community is an important guarantee of the health and strength of the nation society. The local community, as an idea, is an endeavor to search for the uniqueness: beginning from the local community within its ecosystem to the individual as a member of the local community and an active actor in structuring – and restructuring – of the local community, to whom be belongs. From the economic perspective, the local community represents a field, where the circles of production of resources, material manufacture of products from them and consumption converge and interact. The coordination between – and integration of – these circles may generate a rich field of innovation of new styles of life, new unique products and services consonant with sustainable development, as well as new scientific and technological visions, appropriate with the local context and sustainable innovative labor opportunities for the members of the local community. Each local community has its own developmental potentialities, manifested in specific values it has, representing a code of adaptation with the ecosystem of the local community and a psychological formula of life in the conditions characterizing this community, a network of social relations and social organizations, as well as traditional knowledge and technical heritage being an accumulation of thousands of years of interaction with the ecological conditions for the satisfaction of basic needs, in addition to the local resources each local community possesses.

The local material resources offer developmental advantages to the local community, represented in local availability and remoteness from changes in prices in the national and international markets. The local material resources are also distinguished with inherited, across generations, psychological familiarity and culture. This facilitates the transfer of the culture of industry to the young generations. These local material resources are distinguished with being products of local primary activities (e.g. agriculture, herding, fishing, mining, etc.). This secures an element of flexibility in pricing via the escalation of the primary activities producing them. In addition, the local material resources carry the imprint of the local ecosystem. This opens the potentiality of use of ecological uniqueness as a competitive advantage in products, made from these indigenous materials.
The concept of endogenous development proceeds from a vision of the local community as a living entity having its own potentials of growth and enjoying a unique identity and having specific features distinguishing it from other local communities. The essence of endogenous development is the support of each local community in rejuvenation of its culture and ability of self-expression, as well as the strengthening of its specific values and innovation of new forms for their expression, the unleashing of potential creative capabilities of the local community and creation of best conditions for the continuation of this process.

The features of the path of activation of endogenous development of local communities are the recording of the technical heritage of local communities as a first step to generate new distinguished trends of thought and imagination, which opens a realm of developmental innovation on the national and international levels, as well as the valorization of many elements of local ways of life in building, clothing, furniture, food, etc. This may open the potentiality of rediscovery of the local material resources and editing new contemporary patterns for their utilization to satisfy human needs: on the local, national and international levels. It is also necessary, within the framework of searching for a path to endogenous development, to refrain from being passive recipients of what is being offered – or imposed – by the world market [e.g. commodities, ready-made ways of life and modes of consumption and production], as well as the importation of ready-made solutions for problems the local communities face. The suggested alternative is the empowering of the local communities: organizationally, scientifically and technologically to be productive and innovative and capable of generating new ideas for satisfying their basic needs, in addition of making use of the opened to them opportunities – on the national and international levels – to respond to niches in demands on products or services making use of the comparative and competitive advantages these local communities have. The paper will present a methodology for developmental approach to the local material resources, as well as examples of projects applied in local communities in Egypt.

Key words: local communities – endogenous identity - culture
Proposed framework for the role of banks in the cooperative housing finance in Egypt

Dr. Abdallah Ramadan
Assistant Professor, Department of Economy and Foreign Trade - Faculty of Commerce - Helwan University

With multiple housing systems in Egypt with various ranks ranging from social/economically subsidized housing system that is offered by the government to the private housing system, the cooperative housing system is considered to be the most appropriate alternative to offer the adequate housing service especially for middle income group. Actually, the most differentiating feature for this latter system is the low cost of the apartment established by the cooperative housing associations as compared with market price of the alternative apartments that are established by the private system.

However, the real experience revealed that most of these cooperative housing associations suffer from financial problems that limit their ability to complete their projects. This could partially be explained by the limited financial capacity of the members of these associations. This latter situation is probable to happen when a large portion of associations’ members are suffering from financial deficit or when they have limited financial surplus. Where, they can’t repayment of financial installments’ that related to construction costs.

Stemming from the above, this research paper aims at proposing a framework for the role of the banking system, represented by both commercial and mortgage banks in Egypt, to finance the cooperative housing associations as a separate entity despite of the practical restrictions.

At the end, the paper presents its recommendations at both the financial and regulative aspects with the aim of facilitating financing these cooperative housing associations in a trial to allow this system to gain its pioneering position in facilitating the acquisition of apartments especially with significant increase in the price of the alternatives private apartments in Egypt.

Keywords: banks- housing- cooperatives-Egypt finance-regulations.

Complete Research is on The Attached CD
Abstract

The cooperative housing in desert environments is suitable for the nature/environment in most of the Arab states. It can sustain the reconstruction of uninhabited area and creation of integrated urban communities.

This paper reviews the experience of a cooperative housing project in Libya, especially the 2870 units project, which is part of the most integrated reconstruction project in Libya known as 25 thousand housing units. The paper deals with design of the project and its compatibility with the sustainability criteria and green building standards, sustainability of the project in terms of achievement, financial situation, the status of the units, debt position of contracts, rates of spending and the impact of all of the above factors on the project were mentioned. The effect of the political and economical situation after the Arab revolutions and crisis resulting from the revolutions on public cooperative housing projects in general, and on our case study in particular, were evaluated, field study were done between works and beneficiaries from the project to identify advantages and disadvantaged of the project.

The study concludes with a set of conclusions and recommendations about the case study, which can be generalized as recommendations for Cooperative Housing projects in the desert environment.

Keywords: Cooperative housing, the desert environment, sustainability, green building standards

Complete Research is on The Attached CD
Case Study of Cooperative House Building and Finance Corporation
Dr. Bhagwati Prasad
Ex-Chief Executive, NCUI and Vice-Chairman, Cooperative House Building and Finance Corporation Ltd. Lucknow

Over view of cooperative Housing in India
1. National Cooperative Housing Federation-1
   • Membership(state Federations)-23
   • Paid up Capital- INR 6.34 Million
2. State Cooperative Housing Finance Societies/Federations-26
   • Membership(Primary housing societies)-29437
   • Paid up Capital- INR 3538.28 Million
3. Primary cooperative house building/group housing societies-134798
   • Membership(Individual)-7 Million
   • Paid up Capital- INR 6349.41 Million

Main Functions:
National Federation
• Coordinate and guide members in planning and construction of houses;
• Procure and supply building material;
• Provide guidance on general insurance of their properties against various perils;
• Publications;
• Liaison with Govt. and other agencies on matters related to housing cooperatives;
• Imparting training and education to housing cooperatives.

Need and objective of the Integrated Housing project
1. Real estate market is very competitive;
2. Due to high land price, Primary cooperatives find it difficult to get developed land at affordable price;
3. It is also difficult for them to purchase undeveloped land and get it developed on their own because it requires big investment and high expertise;
4. No preference/concession to cooperatives in sale of developed land by urban development authorities;

Support of Govt. agencies and financial institutions:
Housing and Urban Development Corporation provided loan to CHBFC initially when land was first acquired by CHBFC for paying compensation to farmers whose land was acquired;
5. Some of the farmers did not take compensation and project was delayed due to litigation therefore the rate of compensation payable will eventually be increased.
6. CHBFC has prepared revised proposal for financial assistance and approached Housing and Urban Development Corporation and National Cooperative Development Corporation to provide loan for the purpose;
7. National Cooperative Development Corporation has taken lead and actively started processing the proposal. They are likely to take positive decision very soon.

Case Study of Cooperative House Building and Finance Corporation
Dr. Bhagwati Prasad
Ex-Chief Executive, NCUI and Vice-Chairman, Cooperative House Building and Finance Corporation Ltd. Lucknow

Over view of cooperative Housing in India
1. National Cooperative Housing Federation-1
   • Membership(state Federations)-23
   • Paid up Capital- INR 6.34 Million
2. State Cooperative Housing Finance Societies/Federations-26
   • Membership(Primary housing societies)-29437
   • Paid up Capital- INR 3538.28 Million
3. Primary cooperative house building/group housing societies-134798
   • Membership(Individual)-7 Million
   • Paid up Capital- INR 6349.41 Million

Main Functions:
National Federation
• Coordinate and guide members in planning and construction of houses;
• Procure and supply building material;
• Provide guidance on general insurance of their properties against various perils;
• Publications;
• Liaison with Govt. and other agencies on matters related to housing cooperatives;
• Imparting training and education to housing cooperatives.

Need and objective of the Integrated Housing project
1. Real estate market is very competitive;
2. Due to high land price, Primary cooperatives find it difficult to get developed land at affordable price;
3. It is also difficult for them to purchase undeveloped land and get it developed on their own because it requires big investment and high expertise;
4. No. preference/concession to cooperatives in sale of developed land by urban development authorities;

Support of Govt. agencies and financial institutions:
Housing and Urban Development Corporation provided loan to CHBFC initially when land was first acquired by CHBFC for paying compensation to farmers whose land was acquired;
5. Some of the farmers did not take compensation and project was delayed due to litigation therefore the rate of compensation payable will eventually be increased.
6. CHBFC has prepared revised proposal for financial assistance and approached Housing and Urban Development Corporation and National Cooperative Development Corporation to provide loan for the purpose;
7. National Cooperative Development Corporation has taken lead and actively started processing the proposal. They are likely to take positive decision very soon.
Complete Presentation is on The Attached CD
A specific understanding of co-operative solidarity (in Germany):
- Co-ops as solidary & private communities of peers
- Solidarity of attitude, of actions, and of interests (Lay 2001: 184)
- Trust in (members of the) group is important:
  - relation-based trust & exchange-based trust (Gherardi/Masiero 1990); affective trust & cognitive trust (Hansen et al. 2002)
  - [solidarity in the context of charity is different]

Hypotheses
- The idea of co-operative solidarity has changed over decades
- There are different forms of solidarity in co-operatives with different impacts on community

Objective Solidarity
- 1870s to 1930s: In the early years of the co-operative movement:
  - Solidarity as mutual support & individual engagement in order to improve their living (housing) conditions which...
  - creates a feeling of belonging and bonding
  - stabilizes the group, and contributes to the groups’ coping with societal deficits (Ringle 2014: 8)
  - each member should engage in the well-being of the whole group, and the group should engage to support each member
  - objective solidarity [for example: us, the workers; later: us, the women] (Sachße 1995: 109)

Changing Attitudes
- Over the years, this feeling of belonging vanished:
  - „Problem of first and second generation“ (Hettlage 1987: 270)
  - Professionalization & introduction of more hierarchic structures, especially in large co-ops
  - For political reasons the co-operative idea as well as
the idea of solidarity became unpopular (in East and West Germany)

- Senior inhabitants claim that this general feeling of belonging was replaced by forms of situative, temporary solidarity (Schröder 2013)

**Reflexive Solidarity**

- Only after the economic crises in 2007/2008, the idea of co-operatives and of co-operative solidarity became popular again
- In contrast to the early years
- Small groups of middle-class people formed new co-ops as a counter-strategy to individualization and capitalization of all aspects of life

- Intentional communities with reflexive solidarity (Engelhard 1998: 52; Göbel/Pankoke 1998: 481), and because of their small size explicit relation to the neighborhood context

**Conclusions:**

- A revived interest in co-operatives & solidarity in certain population groups
- Changed - and still changing – attitudes towards co-op solidarity
- The experience of solidarity needs physical support by
  - Physical co-presence
  - Opportunities for (informal) communication: coffee & cake, leisure activities
  - Openness for & transparency of new ideas
  - Provision of meeting spaces

Complete Presentation is on The Attached CD
Categories of Co-operatives in Rwanda

The co-operative sector in Rwanda is large and diverse. It consists of agricultural Co-operatives, handicraft and artisanal Co-operatives, savings and credit (CAs), Co-operatives, small processing and marketing Co-operatives, fishery Co-operatives, transport Co-operatives. The members of Cooperatives are over 3,000,000.

Role of government in promoting Co-operatives

• The Government’s will, exists in order to promote and strengthen Co-operatives
• For this purpose, Rwanda Co-operative Agency (RCA) was established, which has a mandate of Registration, promotion, regulation and supervision of the Co-operatives
• Co-operative policy, law and code of conduct: The efforts of the Government of Rwanda in creating an enabling environment for the development of the movement.
• Strategies taken by government for working only in Co-operatives especially the fields of Rice, tea & Transport.
• Distribution of seeds and Supplier of fertilizer to ensure quality and quantity of produce.

MANAGING INTEGRATED CO-OPERATIVES AND THEIR INSTITUTIONAL SETUP

• Co-operative societies including the Co-operative Unions, Federations and Confederations. The legal framework for Co-operative societies is being revised in order to meet the needs of the Co-operative movement and the problems which are not covered by the existing law.
• National Co-operative policy, the government aims to facilitate development of Co-operatives by introducing a new Cooperative law and code of conduct through Rwanda Cooperative Agency (RCA).
• The levels of Cooperatives structure are supportive to the activities regarding Production, Marketing and Access to finance, and solving problems encountered during the trade documentation process.
MINAGRI and its Partners set an irrigation system and Co-operatives benefited it.

Complete Presentation is on The Attached CD
MANAGING AND PROMOTING COOPERATIVES IN THE CANADIAN ECONOMY

Katherine Gravel
Project manager, CDR-Acadie
New Brunswick, Canada
Mandate:

- Promoting the cooperative formula in all its form of applications (Ex: Consultation forums, regional tours, conferences, websites, media interviews);

- Generating conversation, planification or animation (Seeks to identify and seize opportunities for cooperative development on the covered territory);

- Provide professional support to promoters with a cooperative enterprise project (Ref: Preliminary study, business plans, faisability study, incorporation, funding applications, training, etc.)
RECENT RESEARCH

Cooperatives in Canada by Area of Activity

Recent research

Figure 2: Distribution of Reporting Co-operative by Age, 2012

3) Involvement of the State and Stakeholders in the Cooperative Movement

Institutional Framework:

- Laws (opportunity to non-members of cooperatives to buy shares);
- Politics or programs, (tax credits);
- Imposition, (tax-deferred patronage dividends);
- Decree.

Federal Department and/or Agencies:

- Agriculture and Agri-Food Canada (Co-operatives Secretariat);
- Industry Canada (Canada Co-operatives Act, S.C. 1998, c. 1.);
- Finance Canada (Cooperative Credit Associations Act, S.C. 1991, c. 48.);
- Office of the Superintendent of Financial Institutions (administers the Cooperative Credit Associations Act);
MOHAMAD ALI B HASAN
VICE PRESIDENT ANGKASA,
CHAIRMAN, LEAD SECTOR COMMITTEE
PROPERTY & CONSTRUCTION INDUSTRY ANGKASA,
“BOD, ICA GLOBAL COOPERATIVE HOUSING INTERNATIONAL”
• People: Malays make up about 57% of the population, with Chinese, Indian and other ethnic groups making up the rest.

• Language: Bahasa Malaysia (Malay) is the national language but English is widely spoken. Malaysians also speak various languages and dialects.

• Religion: Islam is the official religion but all other religions are practiced freely.
CURRENT HOUSING ISSUES

- Housing Needs – Universal & Holistic Perspectives
- Enough houses/home for all?
- Affordable To Have VS Affordable To See?
- National Housing Policy – Relevant / Updated?
- Company/Private’s Property VS Coop Property
- Housing Installs – A burden?
- Experts: “2016 Year Of Affordable Housing” (Malay Mail, Feb 25, 2016: 21)
- iProperty.com “Accessible, Comfortable, Sizeable, Freehold, & Above All, Affordable” (Issue 135, iProperty.com. May 2016)
- ‘Builders’ training level questionable (TheSun/Wed Dec 7, 2016:8)
- More Safety inspectors needed (NST, Wed Dec 7, 2016:24)
- Creating A Home Out Of A Home (NST, ibid:10)
- PM: Green Agenda a Top Priority (NST, Thur Dec 8, 2016:4 prime news)
3. ANGKASA PERSPECTIVE ON HOUSING PROGRAM

VISION
To excel in housing coops to contribute RM5 bil of National GDP via Property Development & Construction Industry Sector by 2020

MISION
 ❖ To identify and develop new business entity in coop housing & construction materials industry sector
 ❖ To support and consolidate current coop housing & construction industry sector
 ❖ Ensure & develop coop housing & construction industry business at national & international levels

OBJECTIVE
To stimulate & develop value chains of cooperative trade via Property Development & Construction Industry Lead Sector in Malaysia & International Levels
5. COOP CITY & DEVELOPMENT PRINCIPLES

Coop City Bronx, New York, USA

- Development Principles of Coop City
  a) Self manage
  b) Own Capital
  c) Ownership by coop
  d) Business Management
  e) Funded by coop banks

-COOP City Bandar Penawar Johore, Malaysia
COOP WAKAF UNIVERSITY COMPLEX
SUGGESTIONS (NATIONAL LEVEL)

1. Cooperatives (either on its own or through consortium of coops) **must plan & develop its own integrated housing projects/schemes** ie: Coop City & Coop Home, various coop housing projects etc

2. **ensure various resolutions been carried out**:
   a) National Cooperative Conventional 2015 (Property Development Sector)
   b) National Housing Convention for Government Officers (2016)

3. Create **Establish Property Fund, National Cooperative Housing Fund**, to redevelop abandoned housing projects, housing schemes in Waqf lands, indigenous housing units not taken unaffordable for various reasons.

4. Establish & Encourage Coop City, Coop Homes & Coop Wakaf Univ Complex

Complete Presentation is on The Attached CD
History of Cooperatives in Zimbabwe

- Cooperatives were introduced in Zimbabwe in the early 80’s.
- Around the 90s, there was a policy shift to a more market-oriented economy and cooperatives were then encouraged to become competitive and more business oriented.
- Despite the push for cooperatives development in Zimbabwe the majority of cooperatives were formed by urbanites who sought to provide decent and affordable shelter for themselves and their families.
- It is only recently that we begin to see the emergence of other types of cooperatives, and more cooperatives are being formed in the rural areas. In the rural areas cooperatives are more focused on agricultural activities.

What motivates communities into cooperatives

- Backlog of national housing, with the national housing deficit currently at 1.5 million housing units.
- Overcrowding coupled with poor and unsanitary conditions.
- Low income for nationals as economies fail to perform.
- High cost of housing especially low cost housing.
- High cost of accessing loans and financial services.
- No mortgage products targeted at low income earners.
- Evidence of successful cooperatives in Zimbabwe, Kenya and other countries.
- Lack of access to agricultural inputs, banking services geared for the poor.
- High rate of rural and urban poverty making communities seek alternatives to enable their members to survive.

The following stages are key to strengthened community organisations:

- Community mobilisation (focusing on membership mobilisation and registration).
- Financing (ensuring that cooperatives have access to financial resources either mobilised from the members or other institutions).
- Provision of education and Training (to enable strengthened cooperatives).
Problems and How we have dealt with them
- Problems; (abuse of funds by leadership): This has called for effective monitoring mechanisms to be put in place.
- Limited finance options for the poor: There has been a call for greater involvement of other stakeholders in the cooperative movement (Financial, agricultural, and building contractors for example)
- Material supplies (Increasing the number of options for cooperatives)

Proposals for future action
- We call stakeholders to have political willpower toward building sustainable cooperative enterprises as they are the engines of development.
- Intensify learning and exchange programs at regional and international level.
- Strengthen local, regional and international cooperative policy frameworks
- Promote cooperative development in rural areas to curb rural urban migration
- Cooperative Enterprises promote the inclusion of vulnerable communities who would otherwise have been left out in the mainstream economy.
- Stakeholders should mobilise resources to support cooperative enterprises and initiatives.

Complete Presentation is on The Attached CD