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**Title: ASSESSMENT OF THE CONTRIBUTION OF HOUSING
CO-OPERATIVES IN THE PROVISION OF AFFORDABLE HOUSING
The Case of Muungano Housing Co-operative Society – Chamazi**

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ABSTRACT

House delivery through Housing Co-operatives has been practiced in several countries of the world in solving housing problems. It has so far become a dependable house delivery strategy due to the fact that house construction is highly capital intensive and not many people can afford to build from their own individual financial sources.

Housing co-operatives in Tanzania came into operation in the late 1960s and early 1970s and have been very instrumental in various parts of the country housing people from low and middle income bracket. Mwenge, Sigara, and Mapinduzi Housing Co-operative Societies are among the urban neighbourhoods popularly referred to as urban villages. House delivery through housing co-operatives exhibits affordability through bulky procurement of construction materials and technical expertise, involvement of members in the do-it-yourself, and improved efficiency through repetitive works in house construction.

Despite various obstacles co-operatives are facing, this study has found, through the Muungano Housing Co-operative Society, underlying potentials in delivery of affordable houses. The co-operative society, in its three years of existence, has already housed fourteen households in its target of housing 250 households. Inner motivation of members and effective member participation has been among its success factors. However, the Muungano Housing Co-operative Society's experience indicates that for housing co-operatives to effectively succeed there is a need for the government to intervene and assist in easing the threshold on housing finance and land availability.

Key words: Co-operative Society, Low cost housing, Low income earner

Introduction

Housing Co-operative dates back in 1720 in Renes (France), in 1876 in New York (USA), and in 1880 in Sweden. Great Britain followed in the mid-nineteenth century and Switzerland in the later half of the nineteenth century. However the housing Co-operatives were not significant until after the World War I (WWI) and in the aftermath of the World War II (WW II). While the returning WW II soldiers were marrying and having families which needed houses to live in, these two wars had caused virtual cessation of housing construction even in countries not involved directly in the war. For the governments to encounter this challenge at that juncture, the initiation and assistance to housing Co-operatives development was put in place. This therefore became the period of significant development in housing co-operatives in Europe.

Housing Co-operative in the USA started with “Home Clubs” which was the term used for the early housing projects in New York and the word Co-operatives started to be used a century later. The first housing co-operative project in the USA was the Randolph in the year 1876 (Sieglar and Levy, 1986). However, it was not until 1918 when the true Co-operative development was started by a group of Finnish artisans and it was named as the Finnish Home Building Association Brooklyn, New York. The New York act of 1927- the State Limited Dividend Housing Companies Law was a major factor in the development of a number of middle and low income housing co-operatives.

As it is noted by Philip (2003), housing Co-operatives and housing associations provide a range of models of collective ownership of housing stock, and form part of a wider set of social housing initiatives, that also include self-built schemes based on collective or Co-operative approach to home-building.

According to Ndatulu and Makileo (1989), Co-operative activity worldwide is an old phenomenon. The European industrial revolution of the late 18th and 19th century caused rapid industrial development and migration. These migrants came from the rural areas to look for work in towns. As they had no proper accommodation, they started developing slums. Workers saw the exploitative nature of working conditions and formed housing Co-operatives with the aim of building their own shelters.

In Africa, Co-operatives were introduced by the colonial administrators and by 1969 these Co-operatives were already firmly established. As it has already been alluded to, Co-operative development in Africa did not originate from people's own interests and motivations. Their origin in most African countries can be traced to the colonial period when colonial governments directed the formation of these organizations for the purpose of achieving, not the interest of the Co-operators, but the interests of the said administration (Develtere, 1994).

Apart from agriculture and credit, African Co-operatives are involved in many more sectors. The Senegal chapter, for example, describes the strategic place of housing Co-operatives for marginalized migrants in the suburban periphery of Dakar. In North and East Africa as well, housing Co-operatives are of increasing importance in the context of the influx of rural masses into the big cities.

In Tanzania the approach of entrusting government agencies to provide subsidized houses, slum clearance and low cost housing projects could not meet the increasing demand of the urban population. It is at this juncture that the concept and policies of aided self-help housing and housing improvement gained its importance (Ndatulu and Makileo, 1989). According to Nkya (2001), countries such as Tanzania, Ghana, and Lesotho were among the first countries in Africa where formal housing Co-operatives were introduced in the 1970s.

Introducing Housing Co-operative Societies

A housing Co-operative society is an autonomous association of persons united voluntarily to meet their shelter needs and other economic, social, and cultural aspirations through jointly owned and democratically controlled enterprise. Housing Co-operative society can also be defined as any form of organization and action in which small or large groups of people undertake Co-operatively to obtain housing to be owned by those who occupy it (Mangsteab, 1982). Co-operative Act (RSA, 2005a:10) defines Co-operatives as an autonomous association of persons united voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise organised and operated on Co-operative principles.

Housing Co-operatives are a viable means of mobilizing and channeling family savings and domestic savings in general into housing development. It is also an economical way of procuring and using building materials by low-income earners as it ensures the economy of scale. The Co-operatives are also expected to be a good means of solving other family housing problems facing low-income households, such as lack of construction skills, inadequate financial capabilities, the difficulties in the acquisition of surveyed and serviced plots, and finally problems in obtaining title deeds (Nkya 2001).

According to Nkya (2001), the main types of Housing Co-operatives included in the government circular on urban housing Co-operatives (1973) were those whose main features were to provide members with satisfactory housing and housing-related services and were based on durable co-operation.

This is also found in Zimbabwe where there is mono-purpose Housing Co-operatives established as instruments for meeting plot acquisition and ensuring every member is housed. In most cases, this type of Housing Co-operatives ceases to exist when this objective has been met and all the financial obligations have been satisfied (Kamete, 2001). An emphasis on Tanzanian Housing Co-operatives is that they should be encouraged and formed as integrated socio-economic projects which facilitate the overall development of the society members in totality (Kulaba 1982).

Experience shows that eventually the Housing Co-operatives become either single mortgage or multiple mortgages. While in single mortgage the title to land is retained by the Co-operative Society (the Co-operative manages and maintain the property on behalf of the members after it have been completed) in multiple mortgages members hold legal title to individual apartments or dwelling units while all common property and facilities are owned by the Co-operative Society (IHSS, 2002).

On the other hand, housing Co-operative Societies exists as either employment based or community based. While work based Co-operative societies are a group of employees who come together, usually with the blessings of the employers, the community based Co-operatives are made up of groups of homeless people whose major unifying link is that they are homeless, in the sense of not being house owners. The community

based housing Co-operatives are by far the most numerous. However, both work and community based Housing Co-operative Societies have common operational characteristics of motivation, mobilization of resources, administration and duration.

Affordable House Demand

It has been clear for some times that housing supply is not keeping up with demand. Reasons for rising demand include improved life expectancy rates and a growing number of one-person households (Wilson, 2010). Natural population growth, rapid urbanization, low income and demographic structure are also contributing factors to housing shortages (URT NBS, 2006; URT NHSDP 2000; Ademiluyi and Raji 2008; Hanai and Chambi 2009; Mankiw and Weil 1989). Studies conducted by the Housing Department Division of the then Ministry of Lands, Housing and Urban Development in 2000 showed that the total demand for dwelling units in urban areas, was then estimated to be more than 2,200,000 units (URT NHSDP, 2000). On the other hand the National Bureau of Statistics survey of 2011/12 revealed that housing demand stood at 3,000,000 units. The shortage had been growing from 21,000 houses in 1969 and 300,000 houses in 1982. The growing housing shortage can be confirmed by overcrowding levels that are found in urban areas.

Affordability in this context according to Seelig (2004), means different things to different people, and the affordable housing needs of some vary from the needs of others. Collins Dictionary as cited by Ademiluyi and Raji (2008), defines 'afford' as being able to pay without incurring financial difficulties. But Robinson, et al (2006), were of the opinion that it is very difficult to decide exactly when one does have financial difficulty and often, things are considered unaffordable even when some income is clearly greater than the cost of an item.

An often-quoted rule of thumb is that households should spend no more than 30 percent of their income on housing, unless they choose to do so (Nelson, et al 2002). However, Stone (1993) criticizes this affordability defining criteria by saying that, once a household has paid housing costs which is typically regarded as a

preeminent item in the household budget, it is “shelter poor” if the remaining income is not enough to cover for the basic, non-housing necessities.

Housing Co-operative Development

The Tanzanian government started putting emphasis in co-operative mode of production as early as 1961 with an intention to modify the already existing habit of people in rural areas who had been working together in various activities since time immemorial. In this context and as early as 1962, the government began to mobilize people to build better houses through mutual and self-help approaches (URT NHSDP, 2000).

Following this initiative several housing co-operatives societies were formed starting with the Mwenge Housing Co-operative Society in 1971. Others followed thereafter, such as Kurugenzi Housing Co-operative Society–Mbeya, Building Research Unit Co-operative Society–Dar es Salaam, Sigara Housing Co-operative Society–Dar es Salaam, Mapinduzi Housing Co-operative Society–Dodoma and Ukombozi Housing Co-operative Society–Dar es Salaam.

According to Madan (2007), the Co-operative Housing in India is of recent origin. The first housing society was registered in Bombay in 1945. In Madras, though the first society was registered in 1914 it became active only in 1923 when government started financing it. Co-operative housing movement faced recession during WW II, at the end of this war and gaining of independence housing movement gained considerable stimulus. In Madras the number of societies increased from 113 in 1945/46 to 139 in 1949/50, while in Bombay in the same period it rose from 126 to 769. By June 1950 there were in all 520 Co-operative housing societies in states other than Madras and Bombay.

Zimbabwe experience dates back in 1980 when it became independent (Muderere, 2011). On attainment of independence the new government sought to achieve basic education for all, health, housing and sanitation for all by the year 2000 as its main social responsibilities (Zanu (PF) Manifesto, 1980). According to Kubara (2013), the new country inherited a segregated and overcrowded housing stock. The land was unequally distributed between the whites and black population, both in term of quality and areas of land. The main

task of the new government was to unify the segregated cities and provide accommodation for all urban-dwellers.

It is during this period when housing Co-operative Societies started gaining popularity. One of the first Housing Co-operatives was the Cotton Printers Housing Co-operative. It was formed in 1984 as a work based housing co-operative in Bulawayo, the second largest city in Zimbabwe. One of the largest housing Co-operatives today, Kugarika Kushinga Housing Co-operative (KKHC) was founded in 1986. This community-based Co-operative now has 2,000 members (Kubara, 2013). In 1993 Swedish Co-operative Centre (SCC) in collaboration with Housing People of Zimbabwe (HPZ) facilitated the establishment of the Zimbabwe National Association of Housing Co-operatives (ZINAHCO) as an apex organization in the country.

Formation of either of these housing co-operatives starts by sensitizing and convincing people on the benefits of working together towards a common goal. When convincing willingness to form a Housing Co-operative society has been realized meetings are convened bringing together Co-operative officers and prospective society members to discuss on legal requirement of forming a housing Co-operative Society, availability of land, and supports from external entities. It is from this meeting where the transitional committee is formed which recommend the Co-operatives name, prepare a list of prospective members, determine the size of the society, frame the by-laws and workout plots application.

Thereafter, the transitional committee prepares and submits to the registrar of Co-operatives the application for registration of that particular Co-operative Society. On full establishment, a Co-operative Society is managed by board of directors through committees which are responsible for all the day to day undertakings.

Land for a Housing Co-operative Society

In Tanzania the policy of the government has always been that land should be accessible to all regardless of their affordability (Nkya, 2001). Subsequently, land has been available for a short-term or long-term (33

or 99years respectively) duration from the government almost free of charge. Land for Housing Co-operative is obtained through application to the district land officer who scrutinizes and approves it with recommendations to the district plot allocation committee. On being allocated a plot, a letter of offer is written in favour of the Housing Co-operative Society and consequently Ministry of Lands Housing and Human Settlements Developments issues a certificate of occupancy. Despite the goal of making planned land available to all, the supply has been limited compared to demand.

Planning of the Housing Co-operative Society plot so obtained should preferably include space for individual gardening, nursery school, shops, market place and refuse disposal. Such extra plots for those activities and the physical structure that supports them help to keep the spirit of co-operation alive among members once they have all acquired their houses (Nkunundu, 1982). Having obtained the plots, the housing Co-operative society can now proceed in contacting various financing institutions for the possibility of securing a loan or grant for it to undertake construction.

The Zimbabwe experience, according to Kubara (2013), had it that Zimbabwe National Association of Housing Co-operatives (ZINAHCO) found in 1993 and registered in 2001 was responsible in assisting Housing Co-operatives to get registered and acquiring land and building materials. On the other hand Grey (2012), points out that local authority has mainly been assisting key players in housing delivery in land allocation for housing development, land surveying, layout plans and the general planning for their projects.

Experience in Kenya had it that one of NACHU's key technical services is facilitating land acquisition and development, including processing titles, and providing building plans and technical advice for purchasing materials. (Merrill et al, 2007).

In India public land development (often called land banking) and cross-subsidisation is recommended by many expert committees as a viable tool for ensuring planned development, providing access to land for housing to all and especially to economically disadvantaged households (UNCHS, 1983). According to Srirangan (1997), the Delhi Development Authority (DDA) which was formed in 1955, claims that over

the years it has created a long list of achievements through its public land development and cross-subsidisation programme.

Moreover Srirangan (2000), reports that DDA's land development programmes which started in 1962, supplied serviced plots to individuals as housing land allotment to registered low and middle income groups (including co-operative societies) and persons whose land was acquired. Later in 1970, DDA introduced the concept of co-operative group housing societies in which individuals were encouraged to form societies and build their flats in the form of multi-family group housing. DDA's main function then was to allot serviced land and recover ground rent from them.

Housing Co-operative Society Finances

Housing Co-operatives are financed by the contributions from prospective members; the income generated through other activities, and the financial assistance from partners. The monthly contributions from members are democratically decided, based on the members' available income (Kubara, 2013). Housing Co-operatives also use income generated by other activities to invest in housing, for example Kugarika Kushinga Housing Co-operative operates buses (ibid).

According to Nkunundu (1982), prerequisites for a Housing Co-operative to secure financing from financial institution include; certificate of occupancy, bills of quantities and working drawings of the adopted house plan, society's registration certificate, list of all society members including names, income and age, list of all society office bearers with terms of office and minutes of the general meeting which authorized the society to apply for loan.

Financing for Co-operative Housing development has been a major challenge due to insufficient financial resources, corruption and lack of political will from decision makers. Work-based Housing Co-operatives often did better because they received administrative and financial assistance from the employers, who sometimes also acted as a loan guarantor. The members were also able to make higher contributions (Kubara, 2013).

Challenges Facing Housing Co-operative

Housing delivery for the low-income population is always met with setbacks that draw back the goal to provide adequate and affordable for all in Zimbabwe. This scenario is not only peculiar to Zimbabwe, but also to other developing countries worldwide (Grey 2012). This is basically due to lack of clear government policy on housing co-operatives, inadequate government assistance, poor administration and lack of competent and honest leadership.

In Nigeria for example, Owei (2007) and Morka (2007) noted that the existence of legal dualism in land tenure, centralized and over complicated procedures for registering and obtaining land titles, restrictive and discriminatory land use policies, “indigenous land owners’ factor” as well as multiple payments for land are notable impediments to easy access to land for housing and urban development. Indeed, land and security of tenure are often the key constraints to shelter for the poor. Merrill et al (2007).

Land is expensive and a most precious property for most Kenyans. According to a 1998 report on Urban Land Tenure by Intermediate Technology Development Group (ITDG), the Government has to subsidise the cost of land because most households cannot afford the full repayment costs for public land (Oriaro, 2000). This is supported by Malhotra (2002), who asserts that one way to overcome the land availability and cost issues would be for the government to grant plots of land to poor households.

On the other hand, several Co-operatives have had difficulties in sourcing funds from financing institutions. One of the hitches is the need to raise large sums of capital and at the same time incur the liability to pay interest on borrowed capital (Varghese, 1980). Even though, Mwaura (2002) comments that, the study in Huruma Co-operative Society established that National Housing Co-operative Union (NACHU – a not-for-profit housing microfinance and technical service organization supporting housing co-operative in Kenya) has played an important role in demonstrating, through its projects, that granting loans to low-income households for shelter improvement is a viable undertaking.

According to Malhotra (2002), there are three basic ways that a household can acquire a plot of land—through purchase, grant, or squatting. However in Kenya, all are difficult or impossible for poor families. In general poor households’ desire to acquire land is frustrated by the lack of available land, high land costs, and/or a cumbersome and expensive process to acquire land whether by squatting or purchase.

According to Malhotra (2002), building codes and standards may provide additional obstacles to accessing housing finance. A myriad of acts, by-laws, and codes combine to regulate the quality and construction of houses in Kenya. The articles of these legal documents set out the minimum standards for all urban structures. Whereas they are intended to protect people from dangerous construction, these minimum standards effectively make illegal the most common form of home construction in Kenya and throughout most of the developing world—progressive building.

Again Malhotra (2002), asserts that, Kenya’s building codes is based on the historical English system, which does not consider the local reality, relying predominantly on expensive and/or imported materials and European-design standards (including roof that can withstand minimum “snow loads”). To achieve the minimum housing standard, a house must be built out of stones and consist of at least two bedrooms, each measuring at a minimum 7square meters with a separate cooking area, including flue ventilation. Thus, the minimum acceptable house according to the “code” is well beyond the means of poor and even middle-income families.

Findings

MHCS was initiated by people who were removed from Kurasini Shimo la Udongo area to pave way for the Dar es salaam harbor expansion. These people were basically tenants of the houses in that area, when the compensation took place only the landlords were considered. The helpless tenants were therefore left to look for alternative shelter for themselves. This was the time when they came together and came up with an idea of setting up a unit which was later formalized into a Co-operative Society with a prime aim of assisting members to access decent housing through self-help initiatives and by mobilizing resources from within and outside the society.

After having exhaustive discussion on that common objective they embarked on searching for a plot to establish their settlement. They successfully got one (28.66 acre piece of land at Chamazi – Temeke district) where they are now settled at the cost of 24 million Tanzania Shillings. This cost of acquiring the plot was born by themselves by contributing 80,000/- Tanzania Shillings each. After having that piece of land they then requested Temeke Municipal Surveyors to survey and give them certificate of occupancy. On having the official ownership of the plot they got registered as a non-employer based Housing Co-operative Society in February 2009 with 300 members.

Having acquired the land and being registered the MHCS leaders approached Architects and Quantity Surveyors Registration Board (AQRB) to help on the land use planning and final site plan for the whole plot. AQRB in collaboration with town planners from Dar es Salaam City Council and Ministry of Land Housing and Human Settlements Development (MLHHSD) came up with the site plan indicating the 300 residential houses, market building, nursery school, shops, road network, water supply installations and sewage collection and treatment plant.

House plan for residential house provided by AQRB and later adopted for the Co-operative housing accommodates two bedrooms, sitting room, kitchen, toilet and an entrance porch. (Refer figure 1) The house measures 7.2m x 6.45m giving a total built up area of about 46.5m² on a 144m² plot. Construction work is carried out by co-operative members who have construction skills (fundis) mainly Co-operative members who have been trained by the Co-operative itself.

Tanzania Shillings imbursement to be released in his/her favor and the foundation construction work start henceforth. So, foundations for ten houses were constructed and completed.

On completing construction of foundations, MHCS started negotiations with SDI for another financial allocation for the work to progress. By the end of 2010 SDI disbursed another Ten Million Tanzania Shillings (One Million) to each beneficiary for construction of walls and ring beam. Once again every beneficiary was required to deposit One Hundred Thousand Tanzania Shillings for that imbursement to be released.

But before injecting this money into construction work it was realized that the construction work was very slow and that it will take very long time for a single house to be completed ready for habitation. Owing to the fact that the housing problem stricken beneficiaries now had to pay for house rent at the place where they were living, pay the conditional contribution for every imbursement, participate in the construction works and still execute normal duties in order to eke out a living, this was seen to be a very heavy burden imposed to this low income earner.

In order to ease life to these low income earners, MHCS board decided to give options in favor of those who were in critical need of housing. The board came up with an idea of erecting two rooms and a toilet only (incremental mode) to a habitable state ready for the needy ones to shift in, the other two rooms and an entrance porch were left to be completed when the financial clot allows. (Refer figure 2a and 2b).



Fig. 2a. Two room development



Fig. 2b. Life in two room development

This option proved preferable and many opted to construct their houses in this way. Few members who were not in a serious need of housing continued to construct full houses (Refer figure 3a and 3b). Only seven full houses were completed at the time of conducting this study. With a reduced scope of work (i.e. erecting only two rooms and a toilet) the second imbursement enabled the work to progress to roofing stage. At this stage of construction a further injection of One Million Five Hundred Thousand Tanzania Shillings enabled the two rooms to be fixed with door and window frames (and later door shutters), internal wall plaster, floor screed, pointing externally, fitting sanitary appliances in toilet, connecting soil waste to sewer line and cleaning of the environments ready for habitation. This finishing cost was borne by beneficiary themselves with an assistance from the Co-operative Society collections.



Fig. 3a. Full house under construction



Fig. 3b Completed full house

While construction was progressing on these ten houses, MHCS Board had started negotiations with SDI to see into the possibility of financing another batch of twenty houses. The financier agreed and the same technicalities of disbursing the funds and injecting the money in construction work started. So at the time the first ten houses were at an advanced stage of wall construction the other batch of twenty houses started. Satisfactory work progress at site enhanced good work relationship between the Housing Co-operative and SDI such that by mid-2011 the later had indorsed finance for starting construction of another batch of eleven houses making the total number of houses at the time of conducting this study to be forty one.

Government on its part through Regional Administrative Secretary - Dar es Salaam donated to the Co-operative 300 bags of cement which were used for making cement-sand blocks and construction of foundation for other 35 houses. The Co-operative used money accrued from member monthly contributions and compulsory deposits to meet the costs for these activities. These foundations are allocated to members on payment of Two Hundred Thousand Tanzania Shillings as an acquisition fee.

Right now the MHCS has no any external support and therefore members proceed with construction of their respective houses on their own. Even though all construction activities are coordinated by the Co-operative Society, a member hands in money to the society and it plans on the activity to be executed. The Co-operative Society has planned to use the internal resources for establishing more residential house foundations and allocating them to members for them to proceed with construction on their own.

Observation at this construction site revealed the level of development of the buildings as shown in Table 1. With fourteen households already in their respective housing the place is full of life and fascinating (Refer figure 4a and 4b)

Table 1

No. of houses	Stage of construction			Next stage		Remarks
	Foundations	Walling	Roofing	Finishing	Completed	
6					✓	Occupied (full house)
1					✓	Un-occupied (full house)
1				✓		Awaits member finances to complete (full house)
27					✓	Occupied (two room houses) Awaits member finances to complete
6			✓			Awaits member finances to complete (two room houses)

23	✓					Have been paid for, waits member finances to continue (full houses)
12	✓					Not yet allocated to members (full houses)

The place will be even more vibrant when all member houses will completed and occupied. The houses are well arranged and properly connected with road network making them easily accessible from different directions. Generally the houses are satisfactory in terms of quality, suitability and adequacy and members are optimistic with the low cost housing provision by their co-operative. It is a dream come true to MHCS members and an eye opener to many who happen to see these achievements.



Fig. 4a. Members in their new residence



Fig. 4b. One of members in her new sitting room

An on-site personal observation also finds a water-well which is fitted with a solar powered submersible pump. Temporally site office/storage, market building, and the roof tiles making shed are among the features that can be seen on the site, the rest is a clear virgin land that awaits development. This housing development is connected by a 2.0 kilometer earth road stretching to the main road at Chamazi-Magengeni also it has an electrical service line constructed by TANESCO. The housing estate has services of commuter buses which plies from Mbagala-Rangi tatu to Dovywa kwa Mapunda.



Fig. 5 Extent of development of the housing estate

Discussion

The housing delivery process of the MHCS as one of the housing co-operatives is smooth despite the fact that it is slow due to the huddles encountered in sourcing land and financing house construction. Land for house construction was obtained from members' own initiatives after efforts to get serviced plots from Municipal proved futile. Sourcing land for housing co-operatives through own efforts is very difficult because an ample size of land is required to eventually ensure that it adequately accommodate all the housing Co-operatives' activities. In order to acquire such a land and meet all legal matters for ownership a lot of consultation with relevant professionals is required which is a lengthy and costly process.

The other problem has been on financing construction. Financing programmes that are currently available in the financing institutions are coupled with very strict collateral conditions that are very difficult to be met by people in the low and middle income brackets. As a result MHCS depends solely on assistance from SDI as the start-up, nonetheless, disbursement from this institution has been too small to have an adequately fast realization of the co-operative's objectives. Worse still assistance from this end have been ceased and therefore the co-operative depends on its internal sources only.

Even though, owing to MHCS age and the progress made so far, (i.e. houses delivered, occupied and under construction) and the efforts put towards housing its 300 members, the contribution is immense as it has already been applauded by several people. The Co-operative achievement in low cost house delivery so far

have been an eye opener to many stakeholders who have shown interest of participating to hasten the process of house delivery which eventually demonstrates its contribution to solving the problem.

In addition, the running of MHCS and other Housing Co-operatives as the experience shows have encountered several other thresholds which calls for dedicated efforts in order to have potential and successful housing co-operatives. Generally the situation calls for broader sensitization and tailor made training to the public on Co-operative living, working, member responsibilities, and rewards of being in the housing Co-operative. This will enable people coming into co-operatives to have an inner motivation, have faith in it and become committed and effective towards achieving their objectives.

Conclusion and Recommendations

The findings above have shown that housing co-operative societies if well supported and facilitated play a significant role as prospective means for low income households' access to decent housing. In relation to that, attention have to be paid on self-help schemes to emulate the spirit of working hard.

In view of this it can therefore, be recommended that there have to be a direct government intervention in order to ease the house delivery process. This concerns the problems encountered in sourcing land and financing construction. Also, intervention should be in sensitization and training in order to curb the problem of inefficient leadership and ineffective participation of members in Co-operative undertakings. The training needed to housing co-operatives has to be ongoing so as to equip members with skills and knowledge to encounter various challenges which arise in the course of day to day operations.

Also there have to be a direct participation of the government in the bureaucratic process of plot allocation and putting up financing facilities to enable individuals who have come together for the prime aim of obtaining low cost housing to be considered without stringent conditions. Additionally the government can assist by reducing or outright eliminating the value added tax (VAT) on building materials for co-operatives. Moreover housing delivery through housing co-operatives has to be integrated with other

government development programmes in order to ensure that housing co-operatives do not emerge by chance, they need to be planned.

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