

# SITUATIONAL ANALYSIS OF HOUSING IN SELECTED RURAL AREAS OF UGANDA



TORORO



GULU



BUNDIBUGYO



In Partnership with



DECEMBER/2017

**UGANDA  
HOUSING  
COOPERATIVE  
UNION LTD**

*Conducted and Compiled by Mr. Ronald Murungi*

## ACKNOWLEDGEMENTS

---

This baseline study for situation of housing in selected rural areas of Uganda is the result of the combined efforts of a team comprised of staff working with Uganda Housing Cooperative Union (UHOCU), Mrs. Kabwama Fiona Nshemerirwe *General Manager*, Mr. Nathan Lwanga- *Finance and Administration* and Mr. Edward Kiyinji- *Projects Manager* for their engagement in the field works, reviewing and the guidance you offered during draft phases of the report.

We further extend our appreciation to the selected leaders from **We Effect** support partners; Mr. Alberto Bob *General Manager- West Acholi Cooperative Union (WACU)*, Mr. Methodius Balyesima *General Manager-Semuliki Cooperative Union (SEMUC)* and some **other network members**; Mr. Othieno Crispin *Field Officer from Foundation for Rural Housing for West Budama South Housing cooperative Society*, Mr. Agrey Otori Kinyera from *Awach SACCO* and Ms. Grace Lilly *Speaker for Lachani Jinikum Achwa women mixed group*. Without your guidance, support and trust this study would not have taken place.

The team is grateful for the support received from **We Effect** to undertake the study without whose support the study would not have achieved its purpose. In a special way the team would like to appreciate Mr. **Ronald Murungi** who has been the Main facilitator for the study. Thank you for your tireless input into making this product relevant

## **LIST OF ACRONYMS**

ADF:	Allied Democratic Forces
GPS:	Global Positioning System
IDCs:	Internally Displaced Camps
LRA:	Lord's Resistance Army
SACCO:	Savings and Credit Cooperatives
SEMCU:	Semuliki Cooperative Union
UHOCU:	Uganda Housing Cooperative Union
WACU:	West Acholi Cooperative Union

# TABLE OF CONTENT

<b>ACKNOWLEDGEMENTS.....</b>	<b>I</b>
<b>LIST OF ACRONYMS .....</b>	<b>II</b>
<b>TABLE OF CONTENT .....</b>	<b>III</b>
<b>INTRODUCTION.....</b>	<b>1</b>
1.0 INTRODUCTION AND BACKGROUND .....	1
1.2 TARGET GROUP.....	2
1.3 SCOPE OF THE ASSIGNMENT .....	2
1.4 RATIONALE OF THE TASK .....	3
1.4.1 Purpose of the Study.....	4
1.5 OBJECTIVES OF COOPERATIVES .....	4
<b>APPROACH AND METHODOLOGY .....</b>	<b>6</b>
2.0 APPROACH .....	6
2.2.1 Focused Group Meetings (FGM) .....	6
2.2.3 Participatory Mapping.....	7
2.3.4 Selection of participants.....	7
2.3.5 Interviews.....	7
2.3.6 Video and Photography .....	8
2.3.7 Observation and transect walks.....	8
3.0 INTRODUCTION.....	9
3.1 INDICATORS OF RURAL COMMUNITIES IN FORMING HOUSING COOPERATIVES AS A MEANS OF DELIVERING AFFORDABLE HOUSING .....	9
3.1.1 Cooperative housing in Tororo District, Eastern Region.....	9
3.1.2 Rural housing in Gulu District, Northern Region.....	12
3.1.3 Cooperative housing in Bundibugyo District, Western Region.....	16
3.4 CURRENT HOUSING STATUS FOR SELECTED SAMPLE MEMBER IN RURAL AREAS (COST OF CONSTRUCTION AND THE MATERIALS USED).....	17
3.4.1 Introduction.....	17
3.4.1.1 Rural Housing situation in Tororo District, Eastern region.....	17
3.4.1.2 Rural Housing situation in Gulu District, Northern Region .....	20
3.4.1.3 Rural Housing situation in Bundibugyo District, Western Region.....	25
3.5 ANALYSIS OF THE FIELD FINDINGS .....	28
3.5.1 Proposed Housing cooperative model .....	32
<b>CONCLUSION AND RECOMMENDATIONS .....</b>	<b>33</b>

4.0 CONCLUSION .....	33
4.1 RECOMMENDATIONS.....	33
<b>REFERENCES.....</b>	<b>35</b>
<b>ANNEX I: LIST OF SELECTED STUDY PARTICIPANTS INTERVIEWED .....</b>	<b>36</b>
<b>ANNEX II: PROFILE OF SELECTED STUDY GROUPS/ COOPERATIVES INTERVIEWED .37</b>	
<b>ANNEX III: ATTENDANCE LIST FOR MEMBERS.....</b>	<b>ERROR! BOOKMARK NOT DEFINED.</b>
<b>ANNEX IV: SELECTED RURAL HOUSING STATUS SURVEY TOOL .....</b>	<b>39</b>

### Tables

Table 1: Partners and network members for the study .....	2
Table 2: Housing type for members in West Budama South Housing Cooperative Society.....	18
Table 3: Cost of house construction for members in West Budama South Housing Cooperative Society .....	19
Table 4: Housing type for sampled members in selected rural areas of Northern Uganda .....	21
Table 5: Cost of house construction for selected rural areas of Northern Uganda .....	22
Table 6: Breakdown costs of building a permanent house of a member of Lachani Jinikum Achwa women mixed group .....	24
Table 7: Housing type of members in SEMCU .....	26
Table 8: Cost of house construction for members in SEMCU.....	27

### Maps

Map 1: Sampled individual housing in Tororo District.....	<b>Error! Bookmark not defined.</b>
Map 2: Sampled individual housing in Gulu District.....	<b>Error! Bookmark not defined.</b>
Map 3: Sampled individual housing in Bundibugyo District .....	<b>Error! Bookmark not defined.</b>

### Photos

Photo 1: Selected Focused Group Meetings.....	6
Photo 2: Interview session in Pajwenda Village -Tororo District .....	7
Photo 3- The Soya bean and sheer farm in Rubongi Sub County .....	10
Map 1: Sampled individual housing in Tororo District.....	<b>Error! Bookmark not defined.</b>
Photo 4 members transformation with support from Lachani Jinikum Achwa women mixed.....	14
Photo 5: Different building materials.....	18
Photo 6: Pit latrine for one of the members .....	19
Photo7: Different water sources .....	20
Photo 8: Housing types of sampled members in rural Northern Uganda.....	21
Photo 9 Different sources of Energy.....	23
Photo 10: Housing type in of members in Bubomboli cell.....	26

### Figures

Figure 01: House design for one member of Lachani Jinikum Achwa women mixed group .....	25
Figure 02: Current processes of accessing housing in rural selected communities of Uganda .....	31

# INTRODUCTION

## 1.0 Introduction and Background

Uganda Housing Cooperative Union Ltd (UHOCU) was formed in 2013 as the apex body for housing cooperative societies in Uganda working towards the right to adequate and affordable housing amongst low and middle income earners. Today UHOCU has a membership of about 1023 people (male and female) who constitute the 27 housing cooperatives directly affiliated to it.

UHOCU's vision is ***a community where each individual has access to a healthy dwelling environment.***

UHOCU's mission is ***to facilitate access to adequate housing to all individuals in the Ugandan society through the co-operative housing model.*** We work with other partners and stakeholders like We Effect, the Government of Uganda in order to realize our vision.

UHOCU's main objectives are;

- › To organize and develop housing cooperative societies and
- › To promote, educate, advocate and develop sound methods and procedures for its members.
- › To educate communities about the benefits of savings, enterprise selection and investment.
- › To provide a link with other bodies with similar objectives
- › Engage in research, development and supply of related information as required by its members.
- › Assist members to improve their governance, efficiency and performance in order to strengthen their capacity to create jobs, access market, generate income, reduce poverty, provide social protection and give people a voice in society.
- › To create environmental awareness through promoting eco-friendly construction and land utilization techniques

UHOCU is also engaged in other areas such as capacity building, networking and partnership and technical services

## Capacity Building

Cooperatives have information, education and training as one of their principles. They have the responsibility of educating their members in various aspects. As UHOCU, we build the capacity of Housing Cooperatives in areas such as financial management, cooperative management and governance.

## Networking and partnership

The housing sector has a number of actors. UHOCU is a member of the National Habitat Committee, East and Southern Regional Housing Network, Shelter and Settlements Alternatives: Uganda Human Settlements Network.

## Technical services

We know that one of the hurdles in the access to adequate housing is the lack of affordability for technical services. As part of our interventions, we provide technical services for our members which range from site planning, house dreaming to production of building materials and actual construction.

### 1.2 Target group

Access to adequate housing is a basic right for all including men, women and youth. The Uganda Housing Cooperative Union's focus was on the socio-economically disadvantaged groups within the selected sample communities of Uganda in region of East, West and North.

### 1.3 Scope of the Assignment

The geographical scope of this assignment was limited to **THREE** sampled regions in already existing **We Effect** supported partners under rural development program and also other network members as shown in the table below. The study was intended to be carried out within **ONE** calendar month inclusive of field work and compilation of a Draft situation analysis report on housing situation in selected rural areas of Uganda.

*Table 1: Partners and network members for the study*

District	Partners ( Entry point)
<b>Gulu</b>	<ul style="list-style-type: none"><li>• West Acholi Cooperative Union (WACU)</li><li>• Awach SACCO</li><li>• Lachani Jinkumi Achwa Women mixed group</li></ul>
<b>Tororo</b>	<ul style="list-style-type: none"><li>• Foundation for Rural Housing (West Budama South Housing Cooperative Society )</li></ul>
<b>Bundibugyo</b>	<ul style="list-style-type: none"><li>• Semuliki Cooperative Union (SEMCU)</li></ul>

*Note: Please refer to the ANNEX II for a detailed profile for partners*

## **1.4 Rationale of the task**

### **Housing and poverty in rural areas**

Although access to housing is recognized as a basic right in the National housing policy 2016, a gap remains for majority of the poor in fully realizing this right. According to the National population and housing census 2014, 78.5 % of Ugandans live in rural areas where the high poverty levels manifested in low levels of household incomes at USD150 p.a<sup>1</sup> has made access to affordable housing a dream/ myth. Statistics<sup>2</sup> indicate that a total of 7.16 million housing units in 2016/17 are needed to cater for the current population need of these 5.3 million houses are needed in rural areas alone. Although over 70% of all houses built in Uganda are delivered by individuals using their own savings, low income levels have resulted in the construction of substandard houses not fit for human occupation.

The Uganda poverty fact sheet 2016<sup>3</sup> indicated that there was slower progress in reducing poverty in rural areas of Northern, Eastern and Western Uganda, and thus, the concentration of poverty was higher in these regions. It was found that households in Uganda's Northern, Eastern, and Western regions had much lower levels of human capital, fewer assets, and more limited access to services and infrastructure than households in the Central region. It is also important to highlight that the three regions have in somewhat been strongly affected by internal conflicts in the country such as *Allied Democratic Forces* (ADF) of 1990's in Western region, *Lord's Resistance Army* (LRA) of 1988 in Northern region and *cattle rustling* in Eastern region which was a drawback from development as compared to other region

One of the factors that dictate housing type is poverty among others. Poverty and low incomes prevent people from accessing potential housing options, and make others hard to sustain their housing. The various income disparities in the country manifest in different housing type and condition, from urban to rural areas across landscape. In rural areas of Uganda, residents build temporary and semi-permanent structures made out of mud, wattle, iron/grass thatched roof as the only materials available to them and largely dictated by low levels of income.

### **Housing cooperative as means of delivering affordable housing**

Due to their highly democratic and locally autonomous nature, cooperatives have a potentially strong role in reducing poverty and social exclusion, and promoting rural and national development. The housing cooperative model provides solutions to the issue of affordability and quality of housing through the principles of self-help, collective action and

---

<sup>1</sup> Uganda National Household survey 2012/13

<sup>2</sup> Ministry of Lands, Housing and Urban Development sector statistical abstract vol 4 2017

<sup>3</sup> <http://www.worldbank.org/en/country/uganda/brief/uganda-poverty-assessment-2016-fact-sheet>

shared responsibility. Members come together; pool their (limited) resources to build houses for themselves in line with the cooperative values, principles and practices. The cooperative owns the property, or in some cases manages or leases the housing from another owner such as a government body, and then 'rents' the housing to the individual members.

UHOCU has been running a project titled ***Strengthening Cooperative Housing in Uganda*** with support from We Effect since 2014. As the project ends in 2017, it has been noted that majority of the cooperatives formed and sensitized have been based in either urban or peri-urban areas leaving a large proportion of the population out. In preparation of the new project period 2018-2021, UHOCU commissioned a baseline situational analysis study on the status of housing in rural areas as well as the level of community collaboration towards housing development.

#### **1.4.1 Purpose of the Study**

The purpose of the study was to;

- i) Establish the possibility of rural communities in forming housing cooperatives as a means of delivery of decent housing.*
- ii) Show the current status of housing in rural areas particularly cost of construction and the materials used in the specific areas of study.*

#### **1.5 Objectives of Cooperatives**

The main objective of any cooperative society is to promote mutual economic and social interest of its members in accordance with co-operative principles; in particular housing cooperatives their objectives are;-

- › To buy or acquire land and property by purchase, mortgage, lease exchange, gifts or otherwise.
- › To layout land to suite the requirements of the society in the shape of roads, parks, playgrounds, schools hospitals, markets, post offices, cinemas, and others social amenities , etc. according to acceptable standards.
- › To lay out land to site for the benefit to the members of the society
- › To construct or cause to be constructed buildings or other works of a common utility to the society.
  - To build houses for members on land owned by them and recover the cost thereof in installments

- To build or cause to be built residential houses or other buildings for the members
- To purchase land for members, build houses thereon and recover the cost thereof in installments
- To build houses on land belonging to the society and or to rent or lease them to members
- › To hold, sell mortgage, lease out on hire or hire –purchase system. Or otherwise dispose of land houses, house-sites, building, and all other properties movable and immovable as may be necessary for carrying out of the objectives of the society
- › To raise and borrow funds required for the business of the society
- › To establish and maintain social, recreative, educational public, health or medical institutions for the benefit of members
- › To encourage in members a spirit and practice of thrift, mutual help and self-help

## APPROACH AND METHODOLOGY

### 2.0 Approach

The study built on to existing networks and platforms of partner organization as entry point such as **We Effect** in selected communities under its rural development program. It is through various co-operative societies under its rural development program that members and groups were further selected as representatives for this baseline study. Various participatory methods were used, a case in particular were meetings, video and photography, interviews, participatory selection of individual members for the study and mapping. The choice of the methods was reliant upon time and evidence needed in terms of documenting current status of housing not to forget this study was a baseline.

#### 2.2.1 Focused Group Meetings (FGM)

The objectives of FGM were to introduce the purpose of the study and how it will be conducted, the target group, UHOCU's mandate and the current housing cooperative model being used. In total, *Five (5)* meetings were carried out of the *Three (3)* selected region in attendance of 185 members. Equal representation of gender was highly emphasized thus a significant number of men and women of different physical, socio-economic status and age were encouraged to participate. During the meetings were tasked several issues such as; to propose an appropriate model or mechanism of delivering decent housing to members considering their rural context and also select *representative individual members for the study OR suggest groups/individuals who have formed related housing cooperatives/societies/groups.*

**Note: Please refer to ANNEX-I for member composition who attended the various meetings**



*West Budama South Housing Cooperative*



*Kidere farmers' Cooperative Society*



*SEMCU Union Members*

*Photo 1: Selected Focused Group Meetings*

### 2.2.3 Participatory Mapping

As a method mapping was used to geo-locate and profile individual houses selected for study participants and /or volunteers using a hand held GPS. Besides the GPS, a community asset profiling was used to identify community assets and or resources for instance one savings group in Unyama sub county (Gulu), showed us where building materials could be accessed (*sand which was nearby*), technical personnel (*builder who was a local resident*) among others who built their house among others.

### 2.3.4 Selection of participants

Selection procedure of participants was participatory and voluntarily. During various meetings, members were given a chance to select individuals who would represent them in the study while others volunteered to be part of the study. The criteria emphasized gender balance (having equal representation of both male and female). For purposes of uniformity, an equal sample size of six members was selected per group visited in total they were 21 members from the five sampled community groups.

*Note: Please refer to ANNEX-I, table showing study participants and their gender in each study location*

### 2.3.5 Interviews

Interviews were done with members who were selected or those who volunteered to take part in the study. In total **21** interviews were conducted with selected study participants at their different individual homes. The interviews were conducted using a rural housing survey guide (tool) and some videotaped and recorded. In addition an in-depth interview with a focal person among the different groups was recorded on video.



*Photo 2: Interview session in Pajwenda Village -Tororo District*

### **2.3.6 Video and Photography**

A camera and a recording device was use used to capture evidence of housing characteristics and the related surrounding environment in addition to documenting cases from study participants.

### **2.3.7 Observation and transect walks**

Observations were done during the transect walks in different community especially with regard to housing situation, various economic activities , processes of house construction among others.

## FIELD FINDINGS AND ANALYSIS

### 3.0 Introduction

The baseline study was carried out in three regions of Uganda i.e. Eastern Region, Northern Region and Western region. The regions, partner groups and network members were selected purposely as representative of rural housing in Uganda. The selected sampled communities in the three regions had unique physical features, socio-economic and cultural difference among others that shaped and influenced the architecture, situation of their current housing and their decision about forming/joining a housing cooperative. Thus the indicators vary in context of the regions.

Despite the differences, some similarities were observed and traced among the communities in the three regions from their political history and agricultural practices;

- i) One major similarity is that most of the members are engaged in agriculture as a means of livelihoods in areas of food crops, cash crops, birds and animal rearing at both subsistence and commercial level.
- ii) Lastly is land tenure. Majority of land in rural areas of Uganda and in particular of these region is under customary ownership, where by land is owned by indigenous clans/community and individuals.

### 3.1 Indicators of rural communities in forming housing cooperatives as a means of delivering affordable housing

A number of parameters were considered in ascertaining indicators/ possibilities of rural communities in forming housing cooperatives and among them were;-

- › *Whether there was an existing housing cooperative OR groups formed with an objective of addressing housing needs and how they were pursuing their objectives.*
- › *Suggestions/ proposals from the community members on how to improve their housing needs using the current housing cooperative model.*
- › *Hindrances that members anticipated would undermine the possibility of accessing housing using the current housing cooperative model.*

#### 3.1.1 Cooperative housing in Tororo District, Eastern Region

Tororo District is located in the Eastern Region of Uganda. Agriculture is the backbone of the district economy. Most of the district produce is consumed locally or sold in the urban areas within the district. It is approximately 211 Kilometers from Kampala.

#### Case Study-I: Foundation for Rural Housing (West Budama South Housing Cooperative Society)

It was founded in late 2016 as a rural housing cooperative with the objective of meeting housing needs for its individual members. Currently it has membership subscription of 30 members of which **11** are male and **19** female. The housing cooperative is located in *Tororo District*, with its members in two neighbouring sub counties of *Mulanda and Rubongi*, covering four villages of *Pajwenda North, Pajwenda Central B, Iyira and Panyirenja*.

It was noticeable that there is gender balance in the cooperative whereby in areas of leadership and membership, there was a significant representation of male and female of different age groups, physical and socio-economic status; however majority of its members are elderly persons in their 50's plus.

### ***Income generating activities***

Sofar the housing cooperative has not been able to address substantial housing needs for its member's in pursuit of its objective, because of it being newly established since late 2016. Whereas tangible housing needs have not been achieved as of now, the cooperative is in pursuit of a financial strategy to raise income to support its members. This year (2017) as part of its income generating project, the housing cooperative embarked on agricultural farming such as growing of soya beans and sheer for commercial purposes on approximately land size of (5) five acreage . The farming project has been met with some challenges sofar especially with limited land for expansion and disrupted weather pattern resulting from climate change. To that effect it was noted that some cooperative members were willing to offer/rent out their land to the cooperative for farming project.



*Photo 3- The Soya bean and sheer farm in Rubongi Sub County*

### ***Reaction to current housing cooperative model***

Members of West Budama South Housing Cooperative Society were opposed to the current housing cooperative model, which considers members moving together and living in an estate like community. Their reasons were attributed to majorly the culture that surrounds

land ownership which is largely entrenched among the community and fear of their land being grabbed.

The current land ownership is under customary whereby land is owned among clans/ community and/or individuals as per the Constitution of the Republic of Uganda (1997).

The cultural value individual members attach to land could be unlocked into two components; custodianship/trustee, source of food and an asset. Some individual members hold positions of trustees/custodianship of land owned by their clans or community, this explains why members find it difficult to move away and settle in a housing estate because of their responsibility. From the observations and interviews, it was clear land was a source of food for many individual members and an asset, thus members found it difficult to move away and settle in a housing estate in fear of food insecurity and their land being grabbed *“better to stay and protect your land than moving away and it’s our culture to bury our relatives in our ancestral land... said Onyango Odoi Nick (Chairperson West Budama South Housing Cooperative Society).*

**“In conclusion members suggested/proposed a housing model that looks at providing decent housing for individual members of a housing cooperative on their own land incrementally depending on one’s income level”**

### 3.1.2 Rural housing in Gulu District, Northern Region

Gulu District is located in the Northern Region of Uganda and constitutes one of the districts that forms Acholi region. The district was at the centre of internal conflict that ravaged the northern region between LRA and the Government of Uganda. Over 90 percent of the population has returned to their villages after more than two decades of living in what were known as "Internally Displaced People Camps. Agriculture is the main economic activities especially for the dominant rural community. Gulu district is approximately 332 kilometers by road from Kampala via Karuma.

#### Case Study –I: West Acholi Cooperative Union (WACU)

WACU is located in Gulu District as an agriculture cooperative union with a membership subscription of 40 members and above (primary societies). Majority of its members are cotton growers with an objective of saving together to improve socio-economic conditions of individual members. Under WACU two groups were met i.e. *Kidere grower's cooperative society and Lachani Jinikum Achwa women mixed group*

It was also noticeable during the attendance, that there is gender representation in the Union especially in areas membership for different age groups, physical and socio-economic status. Majority of its members are a mixture of adults and youth.

a) **Kidere grower's cooperative society** was selected by WACU management among the other 40 and above member groups as a representative group because of their active participation in the union. Kidere grower's cooperative society is located in *Gulu District, Unyama Sub County, Ngaya Parish* and the selected members were mostly from *Loyaboo cell*. Their main objective is to be able to grow and sell their cotton together in order to improve their socio-economic welfare.

The idea of housing cooperative was a new concept to members of Kidere grower's cooperative society, who **reacted differently as highlighted below;**

- › Some members agreed to the idea of the possibility of accessing decent house if members pool resources (*finances, labour, skills etc.*) together. On contrary other members expressed concern over the idea of individual members moving together and living in an estate like setting. This was attributed to reminders of harrowing experience of moving people into Internally Displaced Camps (IDPS) where they were unable to grow their food crops, no privacy in camp setting, lived on handouts from humanitarian agencies and their land was grabbed;

*"moving people together might be difficult because it reminds people of living in camps....." Said (Lilly Grace LCIII Women Representative Unyama Sub County)*

- › Similarly the issue of land ownership in rural Acholi is largely customary, considering that land is owned as a clan/community or by individuals meant stronger values attached to it. Land its self is immense in size (in square miles for clan clan/community or individuals) thus convincing owners to leave their land and move into a housing estate would be difficult.
- › Members further suggested capacity building for community leaders who would guide the community and sensitize them about the benefits of cooperative housing as a means of accessing decent housing.

However during the meeting with Kidere grower's cooperative society members, there were suggestion for some groups such as (***Lachani Jinikum Achwa women mixed group***) **who were** persuing the objective of accessing decent housing which members suggested would be potential candidates to form a housing cooperative.

b) **Lachani Jinikum Achwa women mixed group** is one of the savings group among the WACU members. It is located in Unyama Sub-County. The group has a membership subscription of **132** members of which 23 are male and rest female of different age groups, physical and socio-economic status. The group meets usually every Saturday of the week, to collect their savings. It is important to note that each member saves different amount depending on income capacity/level.

The Objective of this group **is to improve housing condition for its members**. Some members have been able to benefit directly from group. The model of a beneficiary to housing works on a rotational and raffle basis where by members in the group collectively contribute finances and other resources (such as labour) to a selected individual's request/need. The contribution to individuals depends on ones' phase of house building as it will be explained in different cases; the different phases of house building were considered ranged from (*access to land, building of foundation, building of wall, and roofing to furnishing*).

### ***Group Savings for house construction and improvement***

In order to supplement their savings, the group ventured into other enterprising projects and strategies to raise an extra income among them included; fundraising drive , tokens from area member of parliament representative, boda-boda (*motor cycle* )*provide transportation service*, service providers for functions to supply (*chairs, music and public address systems*), and catering. They expressed challenges in areas of catering where they do not have sufficient skillsets.

The individual cases below represent members who have benefited from the group and are at different phases of their house construction.

*Atto Hellen Lazech (Chairperson of the group)*; currently the land where she plans to set her building was inherited from her parents. The building works have not yet started, however she has managed to purchase building materials (bricks and iron sheets) with financial support from the group in two month time she plans to start building her house however she has been held back by other expenses such as school fees because she has a number of school going dependents.

- i. *Alaroker Nighty (Another member of the same group)*; purchased her current land of (0.15 acreage) where she plans to set her building/ house at 1.5Million Uganda shillings i.e. (US 428\$) using her own finances and proof of land ownership was a land written purchase agreement. She plans to start building with financial assistance from the group support. Currently is still waiting for the rotational and the raffle opportunity.
- ii. *Auma Sarah (Vice –Chairperson)*; also a member of the savings group bought her land of (0.22 acreage) for her house using her own finances about 6Million Uganda shillings i.e. (US 1,714\$) without support from the savings group and her proof of ownership was a written purchase agreement. It took her about 1<sup>1</sup>/<sub>2</sub> years to save and purchase her land. In comparison to other members she is one of those who have managed to build her house up to the wall plate level. She requested financial support amounting to 3.5Million Uganda shillings i.e. (US 1,000\$) from her saving group to enable her cover the next level of house building (roofing), luckily her request was approved with which she purchased iron sheets, timbers and cement. The approval of her request was in a short time, therefore it took her a period of two month to roof her house, what remains are doors, windows and other furnishing.

It's important to note that her house plan was not approved by the local authority, however was built by local trained builder from within the community. In order to raise finances to build her house she is engaged in business of buying and selling produce.



*Photo 4 members transformation with support from Lachani Jinikum Achwa women mixed*

## **Case Study- II: Awach Savings and Credit Cooperative (SACCO)**

The SACCO is located in *Gulu District in Awach Sub County, Paduny Parish* and members are residents of *Payuta, Paduny Paromo, and Parom Villages*. Individual members subscribe to different savings group such as *Owalo farm SACCO, Waribu Chan SACCO, Wagedi Otti SACCO* among others.

The objectives of these different SACCOs was saving together to improve socio-economic conditions of individual members of which among the issues was to improve their housing. Despite the fact that housing was on their priority list, there was no deliberate targeted objective to improve their housing needs with exception of few individuals in some of the savings group who were able to save and meet their housing needs.

### ***Reaction to housing cooperative model***

To some members the idea of housing cooperative was a new concept that was met with diverse opinions especially the current model of housing cooperative, the building material and the targeted saving objective. Some members argued that the context of current model of housing cooperative may not be possible considering the dynamics of customary landownership in the area. Therefore the challenge would be to convince individuals who have occup-ied/ying land that has been inherited coupled with traditional system of each family member building their own house to move and settle in community of housing estate. Other members expressed concern over the idea of community members moving together and living in an estate like setting which was attributed to the experience of moving people to Internally Displaced Camps (IDCs) where they could not grow their food crops, they did not have privacy, lived on handouts from humanitarian agencies and their land was grabbed.

**“On contrary as mentioned earlier on, there were groups organizing for the same purpose (access to housing). The model of operation is individual basis where by group members contribute financial support to members who are in need to improve their housing (for instance support towards, land, building materials, roofing etc.)”**

### **3.1.3 Cooperative housing in Bundibugyo District, Western Region**

Bundibugyo District is located in the South Western part of the Uganda, bordering Democratic Republic of Congo (DRC) to the West and North. In the late 1990s, tens of thousands of civilians were displaced by the insurgency of the Allied Democratic Forces (ADF) who were operating in the District. The major economic activities are animal husbandry and subsistence agriculture and it is the largest producer of cocoa in Uganda. Bundibugyo District is approximately 380 kilometer by road from Kampala via Fort Portal

#### **Case Study -I: Semuliki Cooperative Union (SEMCU)**

SEMCU is located in *Bundibugyo District*; the selected group is in *Kyesoba Sub County, Busoru Parish* and the members were from villages of *Butogu I, Butogu II, Bubomboli, and Bubomboli III*. The union has 14 primary society members among them include *Mbei farmers' cooperative, Butogolamya farmers' group, Rusonga farmers' group, Butogo Sayira farmers' group, Mandukonduko farmers' group*. The objective of the cooperative union is to able to produce and sell cocoa/vanilla together and improve wellbeing of its members.

The need for decent housing by farmers was already priority that had been introduced and still an on-going internal discussion among the members of SEMCU. However there was no clear approach to address the housing needs of SEMCU members. The current model of housing cooperative was challenged on grounds of land ownership that is customary based similarly to previous discussion on land ownership.

**Two approaches were suggested one based on the idea of SEMCU acquiring properties (commercial and residential) on behalf of its members as financial means of securing decent and affordable housing for its members. Secondly is for each individual member to improve their own housing needs with support from housing cooperative as opposed to members living in an estate.**

## **3.4 Current housing status for selected sample member in rural areas (cost of construction and the materials used)**

### **3.4.1 Introduction**

In order to understand and document the current housing situation in selected rural areas of Uganda, the study plan adopted a *rural housing status survey tools* that contained several variables to ascertain the housing status such as cost of construction, socio-economic status of individual members, materials used for construction among others.

Two major things need to be noted;

- i) This study categorized housing types into three categories permanent, semi-permanent and temporary;
  - a) Permanent structures were those considered to be built with burnt brick, sand, cement and iron roof/tiles.
  - b) Semi-permanent structures were those considered to be built with un-burnt bricks/ mud bricks, cement and iron roof/tiles
  - c) Temporary structures were those considered to be built with mud bricks, mud and wattle, grass thatched roofs/ old tins.
- ii) The different cases of housing situation and statistics presented therein are a representative sample from individuals' members of different groups/ cooperative societies among others **NOT** a representation of entire District or Region.

#### **3.4.1.1 Rural Housing situation in Tororo District, Eastern region**

##### **Case Study-I: West Budama South Housing Cooperative Society)**

The selected houses were located in Mulanda and Rubongi Sub County, in the villages of Pajwenda North, Pajwenda Central B, Iyira and Panyirenja

- i) **Housing type;** most members live in semi-permanent structures however there was also a mix of temporary housing structures owned by individual members. Equally the *National Population and Housing Census 2014 Tororo North County Constituency, Tororo District 2014* indicates 50.7 %age of the households in the district lived in are semi-permanent dwelling units.

Most of the housing units had less than three rooms with over five house occupants. The common building material used were unburnt bricks- wattle, burnt bricks for the wall, iron roofs and grass thatched for roofing, earth screed for the floor. The choice of house size and building material is largely dictated by individual's income capacity where by those with

higher income capacity were able to construct permanent houses whereas those with lower income capacity could afford only temporary structures.

*Table 2: Housing type for members in West Budama South Housing Cooperative Society*

Type of housing	Percent
Permanent	00.0
Semi-permanent	83.30
Temporary	16.70
<b>Total</b>	<b>100.00</b>

*Source: Field house status survey tool-October/2017*

*Photo 5: Different building materials*



*Source: Field surveys -October/2017*

- ii) **Land acquisition;** the cost of land in this area is approximately between 1-3 Million Uganda shillings for 0.1 acreage size of land. In other incidences land is inherited from family members considering the landownership in the area. Those who purchase there, they have a land purchase agreement as proof of ownership
- iii) **Cost of Complete house;** the costs of a complete house construction were considered at different stages of a house construction i.e. from foundation, wall plate and roofing. The analysis indicates cost of complete house construction ranges between **(450,000 Uganda Shillings and 1,430,000 Uganda Shillings)** for a 1-2 room unit, approximate size between (4-9) square metres
- iv) **Income to build/improve an individual's house;** Individual members with support of their family members engage in various income generating activities to raise income for their housing construction such as petty trade in merchandise, crop farming (maize, beans etc.), small scale animal rearing (piggery, turkey etc.), beer brewing among others. The surveys indicate that some members earn weekly while most quarterly

considering the majority are engaged in farming, an approximate of amount that ranges between (700,000 – 2,000,000) Uganda Shillings.

*Table 3: Cost of house construction for members in West Budama South Housing Cooperative Society*

<b>Construction phases</b>	<b>Building Materials</b>	<b>Cost (Lower side) UGShs</b>	<b>Cost (Higher side) UGShs</b>	<b>Notes</b>
<b>Foundation</b>	Burnt & Unburnt Bricks, Mud, Sand, reeds	300,000	900,000	<i>Sometimes members work collectively to help individuals at these stages. (such as making brick, poles etc.)</i>
<b>Wall</b>				
<b>Roof</b>	Grass, iron sheets, poles, reeds	150,000	530,000	
<b>Total</b>		<b>450,000</b>	<b>1,430,000</b>	
		<b>128.6 \$</b>	<b>408.6 \$</b>	

*Source: Field house status survey tool-October/2017*

- v) **Socio and infrastructure services to the house;** in totality access to decent housing is not defined by a having a house structure per se, there are other crosscutting issues linking to a wide range of areas such as waste management, access to social infrastructure such as water, access to energy sources for cooking and lighting etc.

### ***Sanitation and waste management***

The survey indicated that most of the solid waste generated in different homesteads were biodegradable, this phenomena is common in rural setting because of their consumption behaviors. The common method of solid waste disposal was by open dumping and use of compost pit. Despite that, members expressed fears to their current methods of disposal that could potentially cause sickness such malaria, diarrhea among others. The survey further indicated that most members used pit latrines constructed using mud and wattle as a method of disposing their liquid waste/sewerage and once full it is never emptied rather anew one constructed.



*Photo 6: Pit latrine for one of the members*

### ***Energy Sources***

The survey indicated different sources of energy for lighting and cooking, for instance majority use firewood for cooking however they expressed challenges of access due to scarcity of firewood because of heavy deforestation. Majority of the members use solar lights and paraffin for lighting however they expressed challenges of access due to maintenance cost and disruption of weather patterns that affects charging of the solar panel

### ***Water***

Majority of the members are connected to the major water network, however there are members who have not yet connected to the water mains, while others use water harvesting tanks (500 litre) that they received as beneficiaries from Shelters and Settlement Alternative (SSA), a local NGO as a support to access water. There are challenges of erratic supply especially in dry season thus member seek for alternative sources such boreholes and wells which they have to travel over 1km to access water which at times is polluted.

*Photo7: Different water sources*



*Water harvesting tank*

*Water Tap*

### **3.4.1.2 Rural Housing situation in Gulu District, Northern Region**

#### **Case -I: Kidere grower's cooperative society and Savings and Credit Cooperative (SACCO) in Awach**

The selected houses were located in Sub county of Unyama and Awach, Parish of Ngaya and Paduny and Villages of Loyaboo, Payuta, Paduny Paromo and Parom

- i. **Housing type;** members in Kidere grower's cooperative society and Awach SACCO have predominantly temporary structure however there were also a few mix of permanent housing structures owned by individual members. Equally the *National*

*Population and Housing Census Gulu District 2014* indicates 56.4 %age of the households live in the temporary dwelling units.

Most of the housing units had less than two rooms with one partition separating the leaving room and sitting room whilst over five house occupants. The common building material used were unburnt bricks- wattle for the wall, grass thatched for roofing, earth screed for the floor. The choice of house size and building material is largely dictated by individual's income capacity and also the building tradition in Acholi. The house structures are prone to wild fires during dry season, pests that affect the building materials, eventually compromising the structural stability hence a health hazard to the occupants.

*Table 4: Housing type for sampled members in selected rural areas of Northern Uganda*

Nature of Shelter	Percent
Permanent	00.0
Semi-permanent	28.6
Temporary	71.4
<b>Total</b>	<b>100.00</b>

*Source: Field house status survey tool-October/2017*

*Photo 8: Housing types of sampled members in rural Northern Uganda*



Temporary structures

*Source: Field surveys -October/2017*

- ii. **Land acquisition;** the cost of land in this area is approximately between 0.8 -2 Million Uganda shillings for 0.1 acreage size of land. In most cases land is inherited from family members considering the landownership in the area.
- iii. **Income to build/improve an individual's house;** Individual members with support of their family members engage in various income generating activities to raise income for their house construction such as petty trade in merchandise, crop farming (maize, beans, cassava etc.), small scale animal rearing (goats, cows etc.),

beer brewing among others. The surveys indicate that some members earn weekly while most quarterly considering the majority are engaged in farming, an approximate of amount that ranges between (5,000 – 3,000,000) Uganda Shillings.

vi) **Cost of complete house construction;** the costs of a complete house construction were considered at different stages of a house construction i.e. from foundation, wall plate up to roofing. The analysis indicate that the cost of a complete house construction ranges between **(60,000 Uganda Shillings and 800,000 Uganda Shillings)** for a 1-2 roomed unit of approximate size between (4-9) square metres floor area.

*Table 5: Cost of house construction for selected rural areas of Northern Uganda*

<b>Construction phases</b>	<b>Building Material</b>	<b>Cost (Lower side) UGShs</b>	<b>Cost (Higher side) UGShs</b>	<b>Notes</b>
<b>Foundation</b>	Burnt & Unburnt Bricks, Mud, Sand, reeds	10,000	600,000	<i>Most of the building materials are locally available, expenses are incurred in labour and transportation. However in some cases members help each other in building one's house</i>
<b>Wall</b>				
<b>Roof</b>	50,000	200,000		
<b>Total</b>		<b>60,000</b>	<b>800,000</b>	
		<b>17.14 \$</b>	<b>228.6\$</b>	

*Source: Field house status survey tool-October/2017*

vii) **Socio and infrastructure services to the house;**  
***Sanitation and waste Management***

The survey indicated most of the solid waste generated in homesteads were biodegradable, this phenomena is common in rural setting because of their consumption behaviors. The common method of solid waste disposal was by open dumping and use of compost pit. Community members expressed fears to their current methods of disposal, that it could potentially cause sickness such malaria, diarrhea among others. The survey further indicated most members use pit latrines privately constructed using mud and wattle as a method of disposing their liquid waste/sewerage and once full it is never emptied rather anew one constructed.

***Sources of energy***

The survey indicated different sources of energy are used for lighting and cooking, for instance majority use firewood and charcoal for cooking however they expressed challenges of access due to scarcity of fire wood because of heavy deforestation and also

pollution from cooking fumes. In lighting majority of the members use solar lights and paraffin however they expressed challenges of accessing solar lights due to maintenance cost and disruption of weather patterns that affects charging of the solar panel.

*Photo 9 Different sources of Energy*



Firewood



Solar for Lighting

### **Water**

Majority of the members use borehole, wells and ponds as their source of water. There are challenges of erratic supply especially in dry season, maintenance of the boreholes once broken down, contamination especially the ponds and the long distances the members have to travel long distances to fetch water (more than 01 km).

### **Case -II: Lachani Jinikum Achwa women mixed group**

The case presented below is of a group member to Lachani Jinikum Achwa women mixed group who managed to build her own house with support from the group members.

Members live in Unyama Sub County in Paicho parish.

- i. **Housing type;** members in Lachani Jinikum Achwa women mixed group have predominantly a mixture of permanent, semi- permanent and temporary structure owned by individual members.

The common building material used were unburnt bricks- wattle, burnt bricks for the wall, iron roofs and grass thatched for roofing, earth screed for the floor. The choice of house size and building material is largely dictated by one's financial capacity and also building tradition in Acholi region

- ii. **Land acquisition;** the cost of land in particular for this project area was approximately between 6 Million Uganda shillings for 2 acreage size of land and she used her own saved finances. Some members have also acquired land through inheritance considering the landownership in the area.

iii. **Income to build/improve an individual's house** Individual members with support of their family members engage in various income generating activities to raise income for their house construction such as petty trade in merchandise, crop farming, animal rearing, and beer brewing among others. Besides individual member's income, members also get support from their savings group as earlier on discussed various cases of how members were supported to construct their houses at different stages.

viii) **Cost of a complete house construction;** the costs of a complete house construction were considered at different stages of a house construction i.e. from foundation, wall plate and roofing as indicated in table 06. The analysis indicates cost of complete house construction was approximately **5,800,000 Uganda Shillings (1,657\$)** for 3 roomed unit of approximate size 60.8 square metres floor area as indicated in Figure (01) next page.

*Table 6: Breakdown costs of building a permanent house of a member of Lachani Jinikum Achwa women mixed group*

<b>Phase</b>	<b>Building Material</b>	<b>Amount (lump sum) (UgShs)</b>	<b>US\$</b>	<b>Notes</b>
<b>Foundation</b>	<i>Burnt Bricks, gravel aggregates, cement</i>	<i>2,300,000</i>	<i>657</i>	-Brick were 4 trips about 1500 bricks , -Sand 5 trips, gravel stone and transport
<b>Raising Wall</b>				
<b>Roofing</b>	Iron sheets, timber	3,500,000	1,000	-Financial support from the savings group
<b>Total</b>		<b>5,800,000</b>	<b>1657\$</b>	

*Source: Field house status survey tool-October/2017*

Figure 01: House design for one member of Lachani Jinikum Achwa women mixed group



Source: Field surveys -October/2017

### 3.4.1.3 Rural Housing situation in Bundibugyo District, Western Region

The selected houses for individual members were located in Kyesoba Sub County, in **Busoru** Parish and the villages of Butogu I, Butogu II, Bubomboli, Bubomboli III,

#### Case-I: Semuliki Cooperative Union (SEMCU)

- i) **Housing type;** members in SEMCU predominantly construct semi-permanent structures. Equally the *National Population and Housing Census area specific profiles for Bundibugyo District indicate 86.9 %age of households live in semi-permanent dwelling units*

Most of the housing units had less than four rooms with over five house occupants. The common building material used were unburnt bricks- wattle, burnt bricks for the wall, iron roofs for roofing, earth screed for the floor. The choice of house size, type and building material is largely dictated by individual's income capacity, physical geography of the area that has an earthquake zone.

*Table 7: Housing type of members in SEMCU*

Nature of Shelter	Percent
Permanent	00.0
Semi-permanent	83.30
Temporary	16.70
<b>Total</b>	<b>100.00</b>

*Source: Field house status survey tool-October/2017*

*Photo 10: Housing type in of members in Bubomboli cell*



*Source: Field Surveys -October/2017*

- ii) **Land acquisition;** the cost of land in this area was between 1-4 Million Uganda shillings for 0.1 acreage size of land. Some members have also acquired land through inheritance considering the landownership in the area.
- iii) **Income to build/improve an individual's house;** Individual members with support of their family members engage in various income generating activities to raise income for their house construction such as petty trade in merchandise like second hand clothes and grain produce, crop farming (cocoa, coffee and vanilla) among others. The surveys indicate that some members earn weekly while most bi-annually considering the majority are engaged in cash crop farming , an approximate of amount that ranges between (700,000 – 2,000,000) Uganda Shillings.
- iv) **Cost of complete house construction;** the analysis indicates cost of house construction ranging between **(470,000 Uganda Shillings and 1,400,000 Uganda Shillings)** for 2-3 roomed unit of approximately (4-16) square metres of the floor area.

Table 8: Cost of house construction for members in SEMCU

Construction phases	Building Materials	Cost (Lower side) UGShs	Cost (Higher side) UGShs
<b>Foundation</b>	Burnt and unburnt bricks, stone gravel, cement, mud	300,000	900,000
<b>Wall</b>			
<b>Roof</b>	Iron sheets, old tins and grass	170,000	500,000
<b>Total</b>		<b>470,000</b>	<b>1,400,000</b>
		<b>134.3\$</b>	<b>400\$</b>

Source: Field house status survey tool-October/2017

#### v) Socio and infrastructure services to the house

##### **Sanitation and waste management**

The survey indicated most of the solid waste generated in homesteads were biodegradable, this phenomena is common in rural setting because of their consumption behaviors. The common method of solid waste disposal was by open dumping and use of compost pit. Despite that, members expressed fears to their current methods of disposal that could potentially cause sickness such malaria, diarrhea among others. The survey further indicated most members used pit latrines constructed using mud and wattle as a method of disposing their liquid waste/sewerage and once full it is never emptied rather anew one constructed.

##### **Energy sources**

The survey indicated different sources of energy for lighting and cooking, for instance majority use firewood for cooking however they expressed challenges of access due to scarcity because of restriction into the game reserve and the available ones are expensive. In lighting majority of the members use small torches and paraffin a few use solar panels

##### **Water source**

Majority of the members use borehole water and river. There are challenges of erratic supply especially in dry season and contamination of the river water. It was evident that for residents living close to the river banks, located their pit latrines along the river banks thus there are high chances of water contamination.

### 3.5 Analysis of the field findings

A lot of comparisons and similarities can be drawn from practices of a housing cooperative model in urban areas to practices of a housing cooperative model in rural areas. One of the objectives of this study looked at whether there were possibilities of rural communities in forming housing cooperatives as a means of delivering decent affordable and adequate housing.

- i) The empirical cases presented in the findings confirm there is possibility, evidenced among groups or individual members who were already pursuing the targeted objective of access to decent and affordable housing take for instance ***Lachani Jinikum Achwa women mixed group, some members from Awach SACCO, West Budama South Housing Cooperative Society among others.***
- ii) Different groups or individual members had in place organization/ operational structures in delivering decent affordable and adequate housing. These structures relate to leadership, financial strategies and model for supporting individual members for instance in *Lachani Jinikum Achwa women mixed group* they had a leadership structure that was steering the group, financial strategies by diversifying into others areas of income generating.
- iii) The concept of delivering affordable and adequate housing under housing cooperative was a new approach to many of the cooperatives/groups and individuals. The approach was embraced by some on the contrary there were members who were pessimistic about the possibility of delivering decent affordable and adequate housing especially with the current housing cooperative model. Their concerns hinged around issues such value attachment to customary land ownership was cutting across and the experience of leaving in Internally Displaced Camps (IDPS) especially in Northern region.

The second objective looked at the status of housing in selected rural areas particularly the building material and cost of construction. UN-Habitat<sup>4</sup> established criteria that recognize housing to be adequate and affordable; it must at a minimum meet the following criteria:

- › Security of tenure: housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.

---

<sup>4</sup> Office of the United Nations High Commissioner for Human Rights and UN-Habitat; *The Right to Adequate Housing, Human Right Fact Sheet No 21 Revised*

- › Availability of services, materials, facilities and infrastructure: housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, and energy for cooking, heating, lighting, food storage or refuse disposal.
- › Affordability: housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
- › Habitability: housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- › Accessibility: housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
- › Location: housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
- › Cultural adequacy: housing is not adequate if it does not respect and take into account the expression of cultural identity.

The summary to the field findings found out that

- i) Single detached, semi-permanent and temporary structures were predominant in all the selected cooperatives / groups/ settlements visited in the three regions. Throughout the observation, the common building material used for semi-permanent house types were unburnt bricks and burnt bricks for the wall, iron roofs for roofing, earth screed for the floor whereas for temporary structure the common building materials used were unburnt bricks- wattle for the wall, grass thatched for roofing, earth screed for the floor.
  - In some cases the housing type fell short of the habitability index because of the structure stability and occupancy comfort a threat to public health.
  - Most of the building materials require a lot of energy along their value chain from extraction, transportation and to their transformation. There are chances of reducing the energy loss along the value chain using low cost building technologies and other environmentally sensitive technologies.
- ii) The choice of housing type was largely dictated by individual's income capacity, building tradition and climate especially in Acholi region, seismic characteristics of the area especially in Bundibugyo which is within the earthquake zone among others.
- iii) Costs of a house construction were considered at different stages of a house construction i.e. from foundation, wall plate to roofing for a complete house. In summary the analysis indicated cost of complete house construction ranging between **(60,000 and 5,800,000)** Uganda Shs an equivalent of **(17.14 and 1,657)**

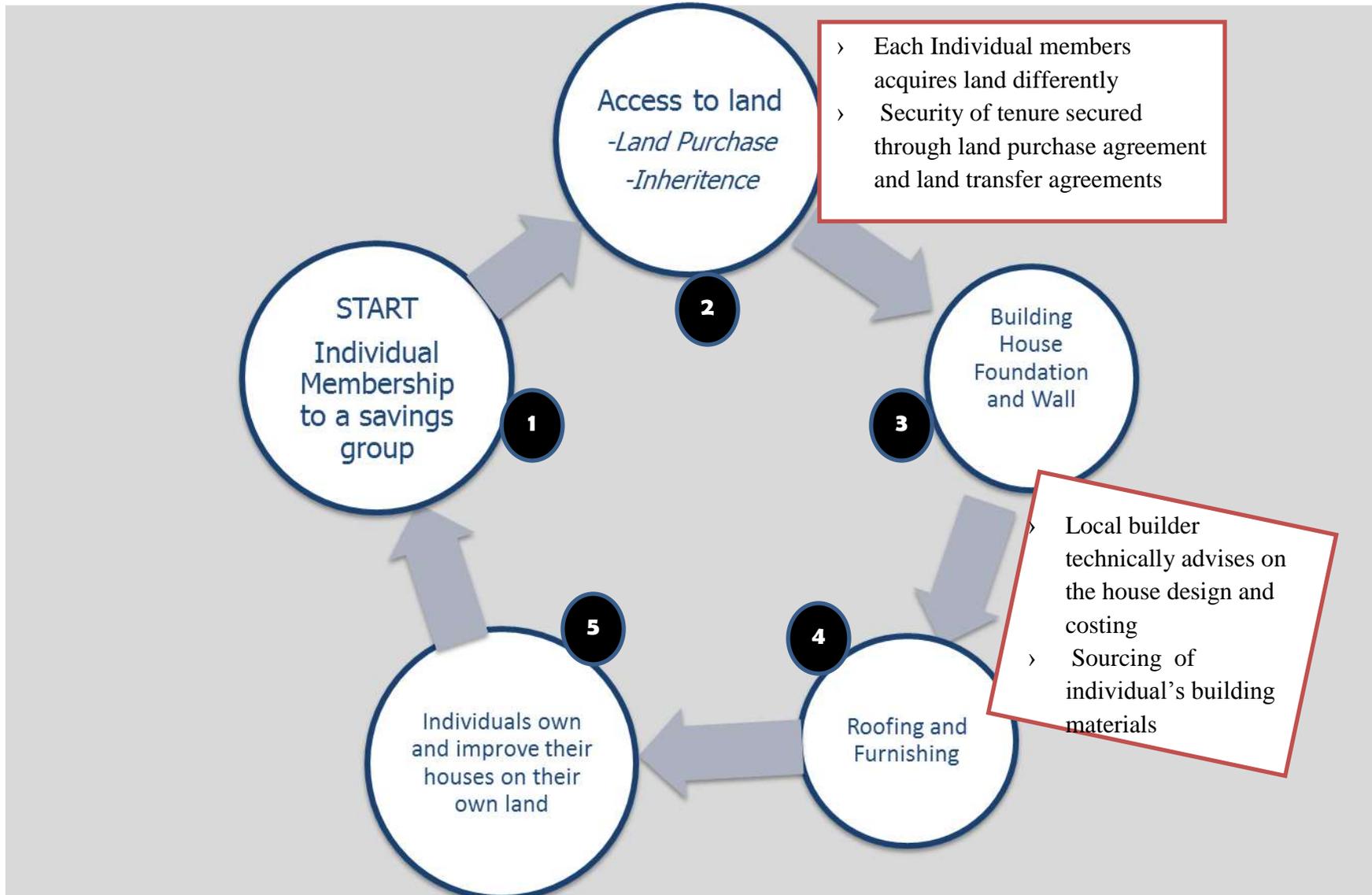
**US\$.** Some factors were identified to influence the cost of house construction; a point in case availability of building materials, income capacity of individuals among others.

- iv) In order to support their house construction, most individual/ group members are engaged in several incomes generating activities such farming, petty trading in merchandize, service industry, animal rearing etc. In attempt to support individuals/groups in forming housing cooperative, it is important to bolster their income generating activities by adding value and also diversifying their source of income.
- v) Access to social services and infrastructure was a challenge for most of the community members such, energy sources for lighting and cooking, waste management facilities.

UHOCU should bear in mind that, the process of delivering housing in rural communities is not that different from the processes of delivering housing in urban communities using a housing cooperative model as explained in Figure **02** *page 34*.

However there lies difference in especially establishing land for housing. In Urban areas the approach largely considers members pooling resources together and purchase land for the group members preferably in consideration of living together in an estate community whereas in rural communities the approach considers members pooling resources together and supporting individuals to meet their own housing needs at different stages.

**Figure 02: Current processes of accessing housing in rural selected communities of Uganda**

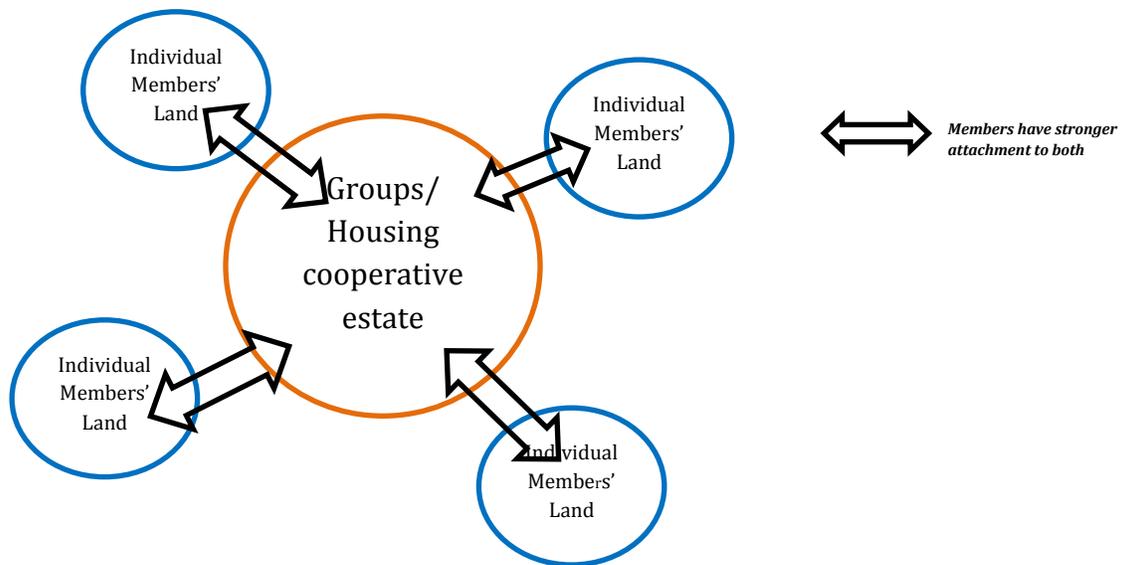


### 3.5.1 Proposed Housing cooperative model

The proposed housing cooperative model for rural communities draws consensus from the views and suggestion of the various members interviewed.

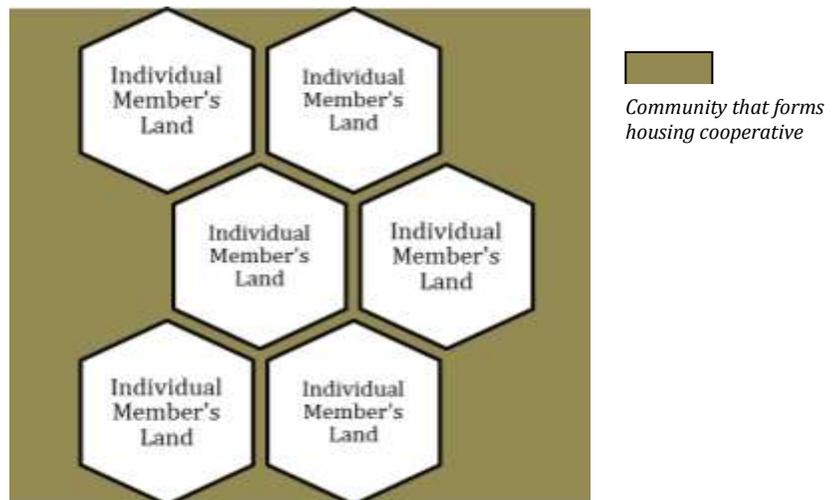
The current model encourages members to join housing cooperative society. It is through working together as a society that members acquire land and build together their own houses in an estate community. It maintains the status quo for individuals who already have private land maintaining their value attachment whether in their ancestral homes, urban or rural areas

#### Current Model



#### Proposed Model

In this model, members are also organized in cooperative housing society, the difference in the mode is that it looks at encouraging members to build and improve their own individual housing on their own property/land with a purpose of forming an organized community. This model is possible where members of a housing cooperative live in close proximity.



## CONCLUSION AND RECOMMENDATIONS

### 4.0 Conclusion

In conclusion there is possibility of rural communities in forming housing cooperative model as previously discussed. Whereas the housing condition in the selected rural areas fell short in the minimum criteria for adequate and affordable housing such as availability of social services and infrastructure, habitability of the dwellings, location and accessibility among others.

### 4.1 Recommendations

- › The current threshold number of 30 members required to form a housing cooperative might be attainable in the proposed housing cooperative model. The challenge arises in annexing neighbouring cells/ village to reach the threshold, not to forget in rural areas population is dispersed. This will require revisiting the threshold number to a proposed 15 members.
- › The idea of promoting low cost building technology in housing cooperative will have to be reconsidered in some regions especially the machinery and material resource. Most of the community members visited were adults in their late 50's, who are not very string to operate a manual interlocking brick compressor machine. An alternative means should be provides on how to make low cost building materials especially for the bricks.
- › Climate change strategies should be integrated in the bid to support members in accessing adequate and affordable housing. This study found out that the major source of income for the majority of community members was agriculture which largely depends on weather changes, strategies like diversification of income sources would avert the effects of climate change on the livelihoods of the community.
- › Capacity building and training for group leaders and elders of the community is important in raising awareness of the importance of housing cooperative model in delivering affordable housing. In addition executive members/leader ship management of various cooperatives requires a plat form to be engaged on the relevance of joining cooperative housing since they provide guidance to their members.

- › Information materials for different regions should be customized by translating it into local languages considering the fact that Uganda is a multicultural nation with many people of different tribes and ethnicity. Statistics indicate higher illiteracy rates in rural areas as compared to urban areas of which most of the people cannot read information materials in English.
- › Working with local authorities in planning for social infrastructure and other amenities should be encouraged. Member of the housing cooperative should be encouraged and supported to plug into existing social infrastructure and other amenities for a given local authority rather than creating enclaves of that, it should be shared with other communities.
- › Disaster management strategies should also be integrated especially for members in Western region of the country who are within an earth quack zone. The strategies will dictate unique building proto-types that adapts to the existing conditions.
- › Building tradition as a culture especially in the Acholi region, whereby all the family members build and live close to each other is important to strengthen social cultural cohesions among members. It will be considered while in the proposing building proto-types and settlement arrangement.

## REFERENCES

1. A guide to development of Housing Cooperative Societies
2. By Laws of Cooperative Society Limited
3. Cooperative Societies ACT 1991(Cap 112)
4. Public Health Act 2002 (Cap 281) Section 70
5. Uganda Bureau of Statistics 2017, the National Population and Housing Census 2014 – Area Specific Profile Series, Kampala, Uganda. (Tororo District)
6. Uganda Bureau of Statistics 2017, the National Population and Housing Census 2014 – Area Specific Profile Series, Kampala, Uganda. (Gulu District)
7. Uganda Bureau of Statistics 2017, the National Population and Housing Census 2014 – Area Specific Profile Series, Kampala, Uganda. (Bundibugyo District)
8. Ministry of Lands, Housing and Urban Development, 2017 Statistical Abstract  
Volume 4
9. Uganda National Household survey 2012/13
10. <http://www.worldbank.org/en/country/uganda/brief/uganda-poverty-assessment-2016-fact-sheet>

*Note the US\$ Value was quoted at 3500 Uganda Shillings*

## ANNEX I: List of Selected Study Participants Interviewed

Name	Sex	Age group	Contact	Membership Group	Region
Acheny Lucy Onyengo	Female	33+ years	0785231776	West Budama South Housing Cooperative	Eastern Region
Lucy Ongwen			0752372735		
Aboth Justine			0774675570		
Oketch Steven ( Treasurer)	Male		0774136236		
Odoi Onyango Nick (Chairperson)			0772975066		
Steven Oketcho					
Nagawa Margret	Female	33+ years	0779885187	Wagedi Otti SACCO-Awach	Northern Region
Beatrice Anyawar			0777489186	Waribu Chan SACCO-Awach	
Agnes Achen				Awalu Farm SACCO	
Atoo Suzan		(26-32)years		Kidera Farmers' Cooperative- WACU	
Odochi Marcopollo	Male	33+ years	0777187142	Waribu Chan SACCO-Awach	
Christopher Kinyera					
Lawoko Anthony					
Wokrachi Justine		(26-32)years	0782700527	Kidera Farmers' Cooperative- WACU	
Chairperson	Female	33+ years	0778640076	Lachani Jinikum Achwa women mixed group	
Bambu Pelusi		(26-32)years	0775965720	Butogo Sayira Farmers Group	
Bebona Evaroya		33+ years	0784180395	Rusonga Farmers Group	
Bandikete Jessica				Mandunkonduko Farmers Group	
Balyebulya Izod			0783905582	Mbei Farmers' Cooperative	
Kisembo Zakaria Badiru			0777861681	Mandunkonduko Farmers Group	
Bahemuka Deo			0784682794	Butogolamya Farmers Group	

*Summary; - 11 Females and 10 Males*

## ANNEX II: Profile of Selected study groups/ cooperatives interviewed

Location	Membership group(SACCO/Cooperative)	Registered members	Objectives	Comments/notes
District : <b>Tororo</b> Subcounty: <b>Mulanda</b> Parish : <b>Lwala, Rubongi</b> Cell/Villages: <b>Pajwenda North, Pajwenda Central B, Iyira, Panyirenja</b>	1) West Budama Housing Cooperative	30	To be able to meet their housing needs	<ul style="list-style-type: none"> <li>– 6 Members from the Housing Cooperative were interviewed</li> <li>– The cooperative members are into two neighbouring sub counties i.e. Rubongi and Mulanda</li> <li>– Some of their income generating project is from soya beans and sheer where by land for farming is rented</li> </ul>
District : <b>Bundibugyo</b> Subcounty: <b>Kyesoba</b> Parish : <b>Busoru</b> Cell/Villages: <b>Butogu I, Butogu II, Bubomboli, Bubomboli III,</b>	1) Mbei farmers' cooperative 2) Butogolamyia farmers' group 3) Rusonga farmers' group 4) Butogo Sayira farmers' group 5) Mandukonduko farmers' group	About 300	To able to produce and sell cocoa/vanilla together	<ul style="list-style-type: none"> <li>– 6 Members from the different farmers groups were interviewed</li> <li>– Majorly the members are farmers growing and selling cocoa</li> <li>– All the different farmers groups form <i>Semiliki Farmers Cooperative</i></li> </ul>
District : <b>Gulu</b> Subcounty: <b>Awachi</b> Parish : <b>Paduny</b> Cell/Villages: <b>Payuta, Paduny</b>	1) Owalo farm SACCO 2) Waribu Chan SACCO 3) Wagedi Otti SACCO	Not aware	Saving together to improve socio-economic conditions of	<ul style="list-style-type: none"> <li>– 5Members from the Housing Cooperative were interviewed.</li> <li>– Individual members</li> </ul>

<b>Paromo, Parom</b>			individual members	<p>subscribe to different savings group</p> <ul style="list-style-type: none"> <li>- It was noted that some members were already saving for their housing needs</li> </ul>
District : <b>Gulu</b> Subcounty: <b>Unyama</b> Parish : <b>Ngaya</b> Cell/Villages: <b>Loyaboo</b>	1) Kidere growers cooperative society	Not aware	To able to produce and sell cotton together	<ul style="list-style-type: none"> <li>- 3Members Kidere growers cooperative society were interviewed</li> <li>- Majorly the members are farmers growing and selling cotton</li> <li>- All the different farmers groups subscribe to West Acholi Cooperative Union</li> </ul>
District : <b>Gulu</b> Subcounty: <b>Unyama</b> Parish : <b>Paicho</b> Cell/Villages:	1) Lachani Jinkumi Achwa Women mixed group	132	To improve housing condition for individual members	<ul style="list-style-type: none"> <li>- 3 Executive Members of the group were interviewed with regard to different stages of their housing and how the group has contributed to them.</li> </ul>

## ANNEX III: SELECTED RURAL HOUSING STATUS SURVEY TOOL

### Introduction and Identification

My name is ..... I am here on behalf of **UGANDA HOUSING COOPERATIVE UNION LTD** to conduct a situational analysis of housing in selected rural areas of Uganda (Gulu, Tororo and Bundibugyo)

The purpose of the study is to establish the possibility of rural communities in forming housing cooperatives as a means of delivery of decent housing. Secondly the study will also show the current status of housing in rural areas particularly *cost of construction* and *the materials used* in the specific areas of study. This study will focus majorly on the following: social structures of existing membership groups, housing status (construction cost and materials used).

I therefore, request you to give me some little time and take part in this study for the good of our community. I promise that the information you give me will only be for purposes of this study and your name will not appear anywhere in the report unless with your permission.

#### A. Identifiers

- i. Date of interview.....
- ii. Name of respondent (on consent)..... Contact .....
- iii. Membership group (Name) ..... (Numbers).....
- iv. District.....Sub-county ..... Parish ..... Cell (LC 1): .....

#### B. Legibility of Respondent

1. Household head            2. Spouse            3. Youth
4. Gender: a) Female..... b) Male.....
5. Age: a) (12- 18 years)    b) (19- 25 years)    c) (26- 32 years)    b) (33 + years)

**C. HOUSE SOURCE OF INCOME**

What are the house sources of income?

<b>a)Source of income</b>	<b>b)Who in the house participates in source of income</b> 1.Husband 2.Wife 3.Son/Daughter 4.Relative 5.Others (specify)	<b>c) Frequency</b> 1.Daily 2.Weekly 3. Monthly 4. Quarterly 5. Annual 6.Others(specify)	<b>d) Income in (UG Shs)</b>
Trading in crops			
Trading in livestock			
Petty trade in merchandise			
Salary employment			
Casual labour			
Loan			
Transfer/ Remittance			
Property rent/income			
Farming (Crops)			
Farming (Animals)			
Tailoring			
Brick making/Laying			
Charcoal burning			
Others (specify)			

**D. HOUSING STATUS**

i. What is the nature of materials used in constructing your house/s

<b>a)Nature of house/s</b>	<b>b) No of rooms</b>	<b>c) No of people in the house ( occupancy in the unit)</b>	<b>d)Type of unit</b>	<b>e)Roofing material</b>	<b>f)Wall material</b>	<b>g)Floor material</b>	<b>h) Tenure of unit (ownership)</b>	<b>i) Age of dwelling unit</b>	
1.Permanent	1. One	1. One	1. Tenement	1.Iron sheets	1. Mud & wattle	1.Cement screed	1. Tenant	1. 0-4 years	
2.Semi-permanent	2. Two	2. Two	2. Flat	2.Roofing tiles	2. Mud bricks	2. Earth screed	2.Owner occupier	2. 5-9 years	
3.Temporary	3.Three	3. Three	4.Detached/ Bungalow	3. Papyrus	3. Burnt bricks	3. Floor tiles	3.Other (specify)	3. Over ten years	
4. Any other	4.Four & above	4. Four	5.Semi-detached	4. Grass	4.Cement blocks	4.Any other (specify)		4.Doesn't know	
		5.Five and above	6.Other (specify)	5. Asbestos	5.Timber/card boards				
				6. Old tins	6.Metal material				
				7. Others	7.Others (specify)				

ii. .What are the cost of constructing your house/s

a)Nature of shelter	b)Land acquisition ( UG Shs) (Inclusive of Land transfers, Surveying, planning approval cost etc.)	Land ownership (Legal documentation)	Tenure System ( Land holding rights)	c)Roofing material ( UG Shs)	d)Wall material ( UG Shs)	e)Floor material ( UG Shs)	f)Total Cost of Construction ( UG Shs)
1.Permanent			1. Mailo 2. Customary 3. Lease 4. Freehold				
2.Semi-permanent							
3.Temporary							
4. Any other							

#### E. UTILITES

i) Type of fuel/power used for the following:

a)Types	b)Cooking	c)Lighting	d)Problems if any
1.Electricity			
2. Solar			
3. Paraffin			
4. Charcoal			
5. Firewood			
6. Others (specify)			

ii) Solid waste Management

<b>a) Major Types of Solid Wastes generated</b>	<b>b) Method of storage</b>	<b>c) Methods of collection</b>	<b>d) Methods of disposal</b>	<b>e) Distance from House to disposal site</b>	<b>f) Problem if any</b>
1. Biodegradable	1. Polythene Bags	1. Central/ Communal collection	1. Skip		
2. Non Biodegradable	2. Dust bin	2. Door to Door Collection	2. Open dump		
	3. Improvised Container	3. Kerb side Collection	3. Burning		
	4. Other Specify .....	4. Other (Specify) .....	4. Compost pit		
	5. None		5. Other Specify		

**iii) Sewerage disposal facilities**

<b>a) Is sewage facility available?</b>	<b>b) Other means if not available</b>	<b>c) Types if available</b>	<b>d) Mode of use</b>	<b>e) Material used for construction</b>	<b>f) If shared number of Houses sharing</b>	<b>g) Means of emptying</b>
1. Yes	1. Open ground	1. Pit latrine	1. Private	1. Burnt bricks	1. 2	1. Vacuum truck
2. No	2. polythene bags	2. VIP	2. Shared	2. Mud & wattle	2. 3	2. Hired laborers
	3. Other	3. flush	4. Public	3. Polythene	3. 4	3. Never emptied
		4. Other (specify)	5. Others (specify)	4. Hard paper	4. 5	4. don't know
				5. Grass	5. 6+	5. others (specify)
				6. others		

Problems with sewage facility if any .....

**iv) Waters Sources**

<b>a) Types of waters sources</b>	<b>b) Distance travelled to access water</b>	<b>c) Problems if any associated with different water sources</b>
1. Tap		
2. Borehole		
3. Shallow/Open Wells/Pond		
4. Stream/Lake/		

## **ANNEX IV: Attendance List for members**