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## **TERMS OF REFERENCE FOR THE REGIONAL EVALUATION OF RESULTS AND IMPACT OF THE HOUSING COOPERATIVISM MODEL (HCM) THROUGH MUTUAL AID IN EAST AFRICA (UGANDA, KENYA AND TANZANIA)**

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**Commissioned by:** We Effect

**Partners organisations/implementers:** Uganda Housing Cooperative Union, Shelter Settlement Alternatives', Pamoja Trust, Vision 4 Youth Housing Cooperative Society, REMUSI, TAHEA & MHRP

**Evaluation Period:** May -September 2025

**Geographic Focus:** Uganda, Kenya mainly and review of reports / documents and online interviews for Tanzania partners.

Date: 25<sup>TH</sup> April 2025

## **1.0 Background and Rationale**

Through its main initiative towards improving the standard of living for low-income families through enhancing access to decent and affordable homes, the Swedish Cooperative Centre (SCC), now We Effect, initiated housing cooperative interventions in East Africa in the early 2000s, with structured programs commencing in Kenya and later expanding to Uganda around 2010. The Mutual Aid Housing Cooperativism Model—a collective ownership approach where residents jointly and democratically manage housing properties through legally registered cooperatives—has been central to these efforts. These interventions prioritize urban affordable housing, land tenure security, and women's economic empowerment through cooperative structures. Since 2015, We Effect, alongside local partners, has further strengthened housing cooperatives in Uganda and Kenya, testing diverse cooperative models alongside alternative approaches, each yielding varying outcomes.

The housing deficit in both countries remains severe, with an estimated annual demand exceeding 200,000 units that continues to go unmet. This critical shortage persists due to three fundamental barriers: prohibitively high construction costs, underdeveloped housing finance systems, and structural inequities in land and credit access. These systemic failures have created a housing market that excludes most low- and middle-income families from obtaining adequate shelter. In response, We Effect has championed the housing cooperative model as a transformative alternative. By pooling resources and sharing risks, cooperative members can collectively achieve what would be impossible individually - securing land, financing construction, and creating sustainable communities. This model not only improves housing access but also fosters social cohesion and economic empowerment among marginalized groups. However, significant challenges hinder the model's expansion. Complex and often contradictory land tenure systems create uncertainty for cooperative developments. Inadequate policy frameworks fail to provide clear guidelines or incentives for cooperative housing. Many cooperatives also struggle with limited technical capacity to manage projects effectively, while financial institutions remain reluctant to provide affordable long-term financing. These structural barriers collectively constrain what could otherwise be a powerful solution to the region's housing crisis.

The evaluation will critically examine cooperative housing model's demonstrated benefits and the persistent barriers limiting its growth. By identifying successful strategies and associated gaps, the findings will inform future efforts to harness cooperatives as a sustainable solution to East Africa's housing challenges. Recognizing these systemic barriers, different partner projects responded in addressing these bottlenecks by advocating for the strengthening of legal and policy frameworks, improving access to affordable long-term financing, and fostering strategic partnerships with governments, financial institutions, and other development actors.

### **1.1 Uganda Housing Cooperative Union Limited (UHOCU)**

Uganda Housing Cooperative Union Limited Registered in 2013 under Uganda's Cooperative Societies Act, UHOCU serves as the apex body for housing cooperatives in Uganda. Headquartered in Kampala, it oversees 36 primary housing cooperative societies with 1,345 members, benefiting over 8,850 people across various regions. Governed by an elected Board of Directors and an Annual General Meeting, UHOCU upholds cooperative values like democracy, transparency, and gender equality. Its vision is to ensure access to adequate housing for all, achieved through five strategic pillars: institutional development, sustainable cooperative housing, resource mobilization, equitable access to housing rights, and advocacy. The union generates income from member contributions, projects, and donor funding, collaborating with government bodies, NGOs, and academic institutions. UHOCU's partnership with We Effect dates to 2008, leading to key achievements such as expanding cooperative societies from 10 to 36, establishing a low-cost housing training center, launching

housing development funds, securing land for cooperatives, and promoting gender-inclusive housing initiatives. Through its cooperative model, UHOCU continues to drive affordable and sustainable housing solutions in Uganda.

### 1.1.2. Table: Implementation partner Organisations

Country	Cooperatives	Year started	Projects Implemented to date
Uganda	Uganda Housing Union (UHOCU)	2013	<ul style="list-style-type: none"> <li>Promoting Equality and Capacity Development in Housing Cooperative Project (PECH -HC 2018-2022)</li> <li>Equitable access to adequate housing through the cooperative housing model (EATAH) 2023-2025</li> </ul>
	Shelter Settlement Alternatives (SSA)	2010	<ul style="list-style-type: none"> <li>Promoting Sustainable and Equitable Access to Land and Adequate Housing in Uganda 2018-2022</li> <li>Supporting Participation, Accountability and Community Empowerment (SPACE) 2022-2025</li> </ul>
Kenya	PAMOJA Trust	2013	<ul style="list-style-type: none"> <li>Advocating for inclusive rights to land and housing 2028-2022</li> <li>Equitable Access to Adequate Housing Project 2022-2025</li> </ul>
	Vision 4 Youth Housing Cooperative Society	2013	<ul style="list-style-type: none"> <li>Promoting Equitable Cooperative Housing 2018-2022</li> </ul>
	REMUSI	2018	<ul style="list-style-type: none"> <li>Promoting Affordable Housing for Urban Poor 2022-2025</li> </ul>
Tanzania (review of documents & online interviews)	TAHEA	2013	<ul style="list-style-type: none"> <li>Promoting affordable cooperative housing in rural areas</li> </ul>
	Mwanza Rural Housing Programme	2013	<ul style="list-style-type: none"> <li>Promoting affordable cooperative housing in rural areas</li> </ul>

Despite extensive efforts to strengthen the capacity of cooperatives through various projects, a fundamental question remains: Are cooperatives truly the most effective vehicle for delivering sustainable and inclusive housing solutions? While training programs have undeniably improved governance, financial mobilisation, management, and building material technical expertise, do these incremental advancements translate into tangible, large-scale impact?

Moreover, the emphasis on improved legal frameworks raises another concern—does the cooperative model inherently require excessive regulatory support to function effectively, making it more of a policy-dependent experiment rather than a self-sustaining solution? If cooperatives are indeed empowered, why do housing challenges persist, with affordability and accessibility still out of reach for many? Rather than celebrating cooperatives as the definitive answer, perhaps it is time to critically evaluate whether their role is overstated. Could alternative models—such as private-sector partnerships, community land trusts, or innovative financing mechanisms—offer more scalable and resilient solutions? Ultimately, are

cooperatives a progressive force for change, or do they merely serve as an ideological construct that continues to fall short of real-world housing demands?

### **1.20. The purpose of evaluation**

This evaluation will assess the impact and effectiveness of housing cooperative models and interventions in Uganda and Kenya, focusing on their contributions to affordable housing solutions and the strengthening of cooperative housing movements. Using a mixed-methods approach, it will examine governance, financial systems, funding access, and policy advancements to compare progress across both countries.

The key objectives of this evaluation are to:

- Inform Program Design – Provide evidence-based insights to guide We Effect’s new housing program, ensuring alignment with proven best practices.
- Strengthen the CHM Model – Extract lessons learned to refine and enhance the Cooperative Housing Model (CHM), including its care component, for greater impact.
- Clarify Stakeholder Roles – Identify the specific contributions of We Effect and its Swedish cooperative partners in promoting, sustaining, and scaling the housing cooperative model.
- Enable Cross-Regional Learning – Share findings with similar initiatives in South America to foster knowledge exchange, improve strategies, and support broader cooperative housing movements.
- Generate Scalable Recommendations – Develop actionable insights to expand successful models, improve policies, and strengthen cooperative housing systems in East Africa and beyond.
- Identify and capture some communicative achievements such as case stories from the previous programmes that can demonstrate impact and possibility of scalability

### **1.3 Methodology:**

The methodology must be clearly defined, systematic, and aligned with the assessment objectives. The evaluator should select an appropriate research approach (qualitative, quantitative, or mixed methods) and justify the chosen data collection methods, including primary or secondary sources, sampling strategy, and tools (e.g., surveys, interviews, or document analysis), while ensuring ethical compliance. Analysis techniques should be explicitly described, with measures to ensure validity, reliability, and mitigation of biases. The methodology must be transparent, replicable, and well-documented, allowing for contextual adaptation without compromising rigor.

#### **1.2.1 Expected Deliverables**

- Inception report presenting interpretation of the TOR, the methodology to be applied, deliverables, timelines
- Evaluation Report (ES/EN) including case stories of achievements that are scalable
- Power point presentation slides
- Historical timeline
- Systematization of the care component in housing context
- Case stories in multimedia format/ communicative format

- Dissemination products and executive summary
- Participatory validation of results

### 1.2.2 Presentation of Findings

- An outline timeline showing the growth of CHM in the East African region—Infographic.
- An evaluation report, including the methodology, tools used, the evaluation process, results, and recommendations. The evaluation should be based on data from the components outlined in the methodology.
- Animated infographics: Infographics summarizing key evaluation findings in visually appealing formats designed for sharing on social media and presentations.
- Donor materials: A concise, visually engaging executive report accompanied by a summary of case stories including photos highlighting achievements and project impacts, specifically aimed at potential donors.

This framework should highlight problems, challenges, successful measures, physical and intangible transformations, and the lives of families (including both positive and negative changes), reflecting their concerns and joys.

The methodology should consider qualitative aspects and techniques such as timelines with key events, comparative analysis, testimonials, and comparisons of living conditions before and after. It should also incorporate quantitative aspects and techniques, such as indicator measurements to objectively evidence conditions within the analysis areas, measurable comparisons against international standards and SDGs, before-and-after indicators, and family characterization data.

For each phase, prominent transformation stories should be collected, in audiovisual formats, to be used for dissemination purposes.

The methodology must include elements like gender justice, shared caregiving responsibility, transformative leadership, and prevention of violence against women, as well as environmental justice and migration potential as an outcome.

**Identification of Key Audiences:** From the outset, key audiences (donors, communities, strategic allies, and decision-makers) will be identified, and specific narratives will be designed for each.

**Life Stories and Testimonials:** Life stories and testimonials will be collected that reflect transformations generated by the CHM model, with a focus on gender justice, shared caregiving responsibility, and environmental sustainability.

**Interactive Approach:** Innovative techniques such as interactive timelines, impact maps, and visual comparisons (before/after) will be used to present results clearly and engagingly. To the extent possible as will be agreed at the inception phase.

**Participatory Validation:** Preliminary results will be shared with communities and allies for validation, ensuring that narratives faithfully reflect beneficiaries' experiences and perceptions.

The evaluation results must be based on objective evidence obtained from a careful review of reference material, as well as field visits to a sample of housing cooperatives in each country, ensuring that cooperatives in different stages are included.

## **Key Questions**

The key questions to be addressed in the evaluation aim to assess relevance, effects, impacts, effectiveness, efficiency, sustainability, and participation. Their content is detailed below:

### **Relevance: Evaluates the adequacy of intervention results and objectives in the context where it is implemented.**

1. How do the objectives, results, and strategies of the CHM Model align with housing issues in the region and the characterization of housing deficits in each country? What significance or relevance have the pilot projects implemented by the CHM had in relation to national and regional needs and the priorities of populations organized in CHM?
2. Does the CHM Model, its principles, strategies, and implementation, align with the realities faced by women in the region?
3. Were the strategies adjusted to create changes in the context and meet the needs of the population?

### **Effectiveness: Measures and evaluates the degree to which the initially planned objectives were achieved.**

1. Has the CHM Model facilitated access to adequate housing for low-income families, which constitute the majority of the housing deficit? What is the quality and quantity of housing provided?
2. What is the relationship between families who have gained access to adequate housing through CHM and those still part of the housing deficit? What are the main obstacles preventing CHM from successfully implementing housing projects?
3. What is the level of women's participation compared to the total membership of CHM? What percentage of women have accessed quality housing, and how does this compare with the percentage of women obtaining housing loans in the countries? What mechanisms or strategies within CHM influence these results?
4. What changes are observed in CHMs between "before and after" stages within a cooperative and in comparison, to other settlements—considering housing quality, family economy, caregiving task distribution, coexistence, community relations, and governance?
5. What changes have been generated at personal, family, collective, and CHM community levels? How are these changes valued by men and women?
6. What factors influenced the achievement or non-achievement of the CHM Model's objectives?



**Efficiency: Evaluates results achieved relative to resources used.**

1. Were the results achieved at a reasonable financial cost (comparison between housing under the CHM Model and traditional projects—state-financed and private sectors)?
2. How is housing affordability under the CHM Model valued compared to other housing production methods? What unique mechanisms are present?
3. What has been the level of credit recovery within CHMs, and how does it compare to other financial modalities?
4. Which mechanisms from the CHM strategy are recommended for replication, and what changes should be made?
5. What effects have financing methods within CHMs (credit + subsidy + mutual aid) produced?
6. What percentage of family income is affected by housing fees under CHM compared to the percentage affected by traditional financial systems? What implications does this relationship have on family lives?
7. What is the relationship between rental fees families previously paid and the fees they pay in a CHM housing project? How does this relate to housing quality?

**Sustainability: Evaluates the long-term viability of positive effects generated by the project intervention.**

1. Is it likely that the benefits or positive effects of the projects will persist after the completion of a CHM housing project? What factors influenced or are influencing the sustainability of the project? What conditions have been established for the continuity of CHM, its functioning, housing projects, and coexistence—for example, the effect of the relief fund?
2. What relevance and replicability have the actions and outcomes of projects had for other institutions?
3. How are mechanisms for securing land tenure valued for the continuity of CHM and member families—for example, collective ownership?
4. Are there exit strategies for technical support to groups? If so, what criteria are used, and how are they applied—assessing social, legal, financial, and construction areas?
5. Have support mechanisms been activated that sustain CHM during crises—for example, mechanisms implemented during the COVID-19 pandemic?
6. What changes are perceived by women participants in terms of equality in relationships, distribution of caregiving tasks, family economy, coexistence, and prevention of gender-based violence?
7. Have public policy proposals and mechanisms been developed toward sustaining the model? What are they, how were they developed, and what are the results and obstacles—for example, mechanisms for land access, legal frameworks, and state financing?

**Participation: Evaluates the levels of participation and contribution of various stakeholders (especially women, youth, and children) and their influence in decision-making, particularly key actors (families integrated into CHM).**

1. How does the CHM Model empower the participation and leadership of member families? To what extent have they achieved self-driven solutions that contributed to improving living conditions and fostering support relationships addressing their needs?
2. What processes of participation and democracy (collective decision-making) were implemented to address problems and ensure sustainability? How is self-management conceived and applied within CHM, and are results evident that support sustainability?

3. How have attitudes and commitments of involved individuals changed regarding power relations, inequality, the application of the CHM Model, and the internalization of its principles? What changes have been identified in personal and community participation levels? What examples have been noted—highlighting life stories and their lessons?
4. How is women's participation in CHM organizations visualized? Have changes been made to facilitate women's participation, and what are they?
5. How is mutual aid applied within CHM, and what are its social and economic benefits and costs? What experiences are replicable, and what aspects need improvement?

## Consultant Requirements

We seek qualified professionals or teams with expertise in:

- Evaluating social programs, particularly in housing and community development
- Cross-cutting themes: Human rights, gender equality, care economy, habitat, and sustainability
- Technical skills: Strong analytical writing, participatory methodologies, and strategic policy analysis

## Key dates

- Receipt of proposals: **until May 12th, 2025; 10.00AM- EAT**
- Execution: **May 19 - July 28, 2025**

**Send your proposal to:** [housingcoopsuganda2014@gmail.com](mailto:housingcoopsuganda2014@gmail.com), [info@uhocu.org](mailto:info@uhocu.org)

With copy to:

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**Subject:** Cooperative Housing Model Evaluation Consultancy ROEA