

**Impact of Regulatory Framework and Finance in Development of Housing Co-operatives in  
Tanzania  
The Case of Mwenge and Kijico Housing Co-operative Societies  
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The research was about the Impact of Regulatory Framework and Finance in Development of Housing Co-operatives in Tanzania. The study aimed to examine the extent to which regulatory framework and housing finance affect the development of housing co-operatives. The study was carried out in two housing co-operatives, Mwenge and Kijico in Dar es Salaam, Kinondoni Municipality using a case study research design. The sample size was 125 respondents in which 5 were key informants and 120 were housing co-operative members. Sampling techniques used were, simple random and purposive sampling. Data collection techniques were questionnaire, personal interview, Focus Group Discussions (FGDs) and documentary review. Data collected were analysed using Statistical Packages for Social Sciences (SPSS) version 15. It used simple frequency analysis and tables. The findings based on responses from the respondents revealed that co-operatives were formed with weak establishment, without housing policy and a legal technical guideline which has caused housing co-operatives to operate without sound mechanism for housing finance. The study also found that lack of finance creates dormancy and make housing co-operative less effective. Furthermore, the study revealed that partner institutions have to provide housing finance to housing co-operatives, training and education to housing co-operative members and to executives. Also provide lobbying and advocacy, formulation of policies, legislation and guidelines, promotion and regulation. The study has therefore recommended putting in place housing policy, technical guidelines which will direct its promotion, operation and acquisition of finance and land.