

## FRAMEWORK FOR THE SUSTAINABILITY OF HOUSING CO-OPERATIVES IN SOUTH AFRICA

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### ABSTRACT

The current difficulties in obtaining credit for housing, following the global economic crisis, show that private individual home-ownership is not effective enough in addressing the housing needs of the low and middle income groups. As a result of this and coupled with the limited studies in South Africa on co-operative housing at that time, the need to find an option that will solve the housing needs of the people became intense. The study developed a framework for the sustainability of housing co-operatives through the administration of 176 self-addressed structured questionnaires to housing co-operatives based on the strategies identified from literature. The data was analysed using mean score and Cronbach's Reliability Coefficient Test. Based on the findings, framework for sustainable housing co-operatives in South Africa was developed from the strategies. The strategies were categorised into the following factors: policy and legislation; support services; education, training and information; and governance. The framework developed has practical relevance to government officials in the Department of Human Settlements at the Municipal, Provincial and National level in terms of policy formulation in areas of co-operative housing subsector and also the various housing co-operatives in the area of governance of their members. Apart from these categories, the roles to be played by organisations such as South Africa Housing Co-operatives Association (SAHCA), Housing Development Agency, Social Housing Regulatory Agency and financial institutions were enunciated.

**Keywords:** *Co-operative housing, Framework, Housing, Housing co-operative, South Africa*

### 1. INTRODUCTION

In South Africa, as stated by du Plessis et al. (cited by Ross, Bowen & Lincoln, 2010) housing is one of the areas, like in other developing countries, wherein the task of providing it to the teeming population, is daunting. The extent of the housing problem and the lack of delivery in South Africa are shown by the demand for affordable housing and by the number of people living in slums and informal housing conditions (UN-Habitat, 2008). South Africa has been very active in addressing significant issues in housing, including a severe shortage of housing stock and the low quality of living conditions. A national housing programme was introduced in 1994, which extended various types of subsidies to the low income households.

The capital subsidy was sufficient for a secure plot, the installation of water and sanitation services and the construction of a basic house. This initiative resulted in the building of 1.5 million new housing units between 1994 and mid-2003. As at 2010, 2.8 million units have been constructed. Despite the success of this ambitious programme, the country continues to face a substantial housing deficit, with the backlog in terms of need estimated at 2.1 million South African households in early 2010 (Cities Alliance, 2003 cited by UN-DESA & UN-Habitat, 2004; UN-Habitat, 2008; NDoH, 2009; Zuma, 2010; Sexwale, 2010; Ross, Bowen & Lincoln, 2010).

Sexwale (2010a) contends that the National Government is only able to clear the backlog at a rate of 10% per annum. Sexwale (2010a) further states that the resources at the disposal of government, and mindful of the continued high population growth rate and the rapid pace of urbanisation, it could take decades just to break this backlog. United Nations (2004), Napier (2006) and Rust (2006) show that in spite of the success recorded in the first 10 years in the provision of housing to the poor, there are a number of reasons impeding the provision of housing that have contributed to the decline in the number of units built annually since 2000. These reasons for this decline as stated by UN (2004); Napier (2006); NDoH (2009a) are highlighted below:

- The inability of the Social Housing Programme to deliver at scale;
- Non creation of satisfactory integrated housing environments;
- The withdrawal of the large construction groups from the low income market;
- High land costs in advantageous locations;
- Differences in the interpretation and application of the housing policy;
- High building costs in areas where land is more affordable but geological and topographical conditions are not ideal;
- Limited participation from the financial sector in the financing of low-income housing; and
- Significant under-spending on budget for low-income housing by responsible housing departments brought about as a result of capacity shortages, especially at the municipal level.

Rust (2001) states that the approach taken by the Government of South Africa in its housing policy arises from two perspectives. On the one hand, government seeks to address the housing crisis directly through the scale delivery of subsidised housing for low income households. On the other hand, government seeks to create an environment conducive for the operations of the subsidised housing market within the larger non-subsidised market in order to foster growth in the economy. Rust (2001) however, contends that since the policy was released in 1994, various emphases have shifted such as improving the potential for the introduction of a co-operative approach to low income housing. In 1999, the Government's focus shifted to alternative tenure arrangements (one of which is the co-operative housing approach), the needs of the poor and quality construction as against the earlier policy on housing that hinged on quantity. A specific focus on the co-operative model in this regard was the acknowledgement by the then Minister of Housing that:

*"To date we have lacked a social housing vehicle that allows for beneficiary membership and shareholding in South Africa. For this reason I cannot help but recognise that the Co-operative Housing Model critically requires our attention" (1999 SHF/COPE housing Association report of proceedings cited by Rust, 2001: 65).*

The growth of the housing co-operatives in South Africa has not been encouraging. As at 2010, according to Matsela (2010) there were 58 housing co-operatives recognised by the South African Housing Co-operatives Association (SAHCA) and these were scattered across five provinces (Gauteng-23; North west-11; Western Cape-3; Kwazulu-Natal-10 and Eastern Cape-11), in a country with a population of 44.8 million (UN-Habitat, 2008). The reason for the low number of housing co-operatives in South Africa may be because the environment is not suited to the co-operative housing approach (Rust, 2001).

In a related development, Rust (2001) observes that the limited recognition accorded co-operative housing subsector may be connected with the report submitted by the Social Housing Task Team in 1999 to the then Minister of Housing. Though the report acknowledged the addition of co-operatives within the social housing sector but no recommendation was made in support of co-operative housing subsector. Also, the impact of the recommendations made on the potential growth of co-operative housing subsector according to Rust (2001) was not considered. In addition, most policy documents on social housing lean towards the rental approach to housing delivery. Often, social housing is equated with rental housing in South African policy discussions (NDoH, 2005; Charlton & Kihato, 2006; Trusler & Cloete, 2009 and SHF, 2010). The reason for this may be connected with the way social housing evolved in the country in the 1920s (when it was first introduced to address the working class poverty) and the public rental housing approach from the 1940s.

The importance of encouraging the institutionalization of housing co-operatives as the most practical way of providing housing for the low income group cannot be overemphasized. The challenge relative to the desired outcome is often with respect to mobilizing and organising the population concerned and availability of expert guidance relative to durability, quality, safety and security of the built houses (Mabogunje, 2008). Anonymous (2005) highlights the need to explore co-operative housing models in South Africa as alternative to other housing delivery approaches in the following statement:

“There are also significant complaints from housing beneficiaries around the quality, size and location of the units that have been constructed and the fact that neither the beneficiaries nor the market recognize these houses as social or financial assets. It is clear from what has just been said that we need ways of addressing all of these issues and the co-operative housing models are certainly appealing options, which can and do help to address these problems”.

Based on the above, research in co-operative housing could not have come at a better time than now, when there have been cases of people selling off their Reconstruction Development Programme (RDP) houses and the need exists to reconstruct or rectify 40, 000 out of the 2.3 million houses built (Hamlyn, 2010). Above all, the United Nations (UN, 2009) reports that there was lack of research on co-operatives which made it impossible to know how they have impacted the society, this lack of research according to UN (2009) resulted in governments not being able to assess the adequacy or otherwise of the legislation and policies formulated on co-operatives. To this end, the following objectives are set

- To identify the strategies that ensure sustainable housing co-operatives; and
- To develop a framework based on the strategies identified for effective implementation of the co-operative housing delivery approach in South Africa.

The unit of analysis of the study was the members of the 66 housing co-operatives identified from the list (the researcher had to sieve through the list containing all the registered co-operatives for the registered housing co-operatives) obtained from the Registrar of Co-operatives Office at the Department of Trade and Industry, Pretoria.

The study was limited to:

- Housing co-operatives established between 1999 and 2010 formed the sampling frame.
- Registered housing co-operatives (with Companies and Intellectual Property Registration Office [CIPRO] but not necessarily SAHCA) were considered.
- Housing co-operatives having members in the monthly income bracket of 0-R7000 were studied.

The remaining parts of the article are structured in the following way: the literature review (the development of co-operatives in South Africa; the concept of co-operative housing); the research methodology; findings and discussion (these include the proposed framework and the components of the proposed framework) and conclusion.

## **2. THE DEVELOPMENT OF CO-OPERATIVES IN SOUTH AFRICA**

Van Niekerk (cited by Jara & Satgar, 2008) stresses that the history of the co-operative development in South Africa is linked to the way the country was administered. The first co-operative formally established according to Van Niekerk (cited by Jara & Satgar, 2008) was the Pietermaritzburg Consumers Co-operative, registered in 1892 under the then Companies Act 25 of 1892 (Pretorius, Delpont, Havenga & Vermaas, 2008). In a study of the co-operatives in South Africa undertaken by the Department of Industry, four main historical trends emerged in the development of the co-operative movement in South Africa (DTI, 2009):

- Agricultural sector co-operatives;
- Homeland (Bantustan) co-operatives;
- Trade union co-operatives; and
- Co-operatives in the informal sector.

The co-operatives in South Africa have a varied history, influenced significantly by the pre-independence and post-independence context in which they emerged. Until the early 1990s, the formal co-operative movement in South Africa was predominantly organised along the lines of registered commercial agricultural co-operatives affiliated with the Agricultural Business Chamber of the South African Agricultural Union (Peet cited by Rust, 2001). The predominated agricultural co-operatives were made possible by the support they received from the Government of the day through formulation of legislation such as the Land Acts of 1913 and 1936. This legislation was aimed at restricting the rights in respect of land ownership, tenure and residence, thereby driving the growth and development of the agricultural co-operatives (DTI, 2009). Since the Government provided the required support by way of formulating beneficial policies and legislation that led to the growth and development of agricultural co-operatives, it will not be out of place to canvass for the same thing to be done by the government for the co-operative housing subsector in order to lift the subsector out of the doldrums.

### ***2.1 The Concept of Co-operative Housing***

Co-operative housing according to Rooftop Canada Resource Centre (s.a) is an alternative housing approach that utilizes the principles and processes of co-operatives while housing co-operative is the organisation which responds to the needs of its members by adopting the methods and practices of the co-operative housing system. The use of the co-operative housing approach to solve the housing needs of people has a long history, as documented by UN-Habitat (2006).

Although the approach has not been used to provide houses at scale in most of the places where the approach has been used, countries such as Sweden (18% of the housing stock), Czech Republic (17%), Germany (6%), Norway (15%), Turkey (25%), Austria (8%), Ireland (about 4%) and Estonia (45%) had used the approach to produce houses at scale (ICAa, s.a.; ICAb, s.a.; ICAC, s.a.; ICAd, s.a.; Jaadla, 2002, Pedersen, 2002; Ellery, 2008 and CCMH, 2009). The reason for this, according to UN-Habitat (2006), may be connected with the ways in which the housing co-operatives are structured at the primary, secondary and the apex levels over the years. In addition to this, supportive policy and institutional framework are in place. In many developing countries such as Nigeria, Philippines and South Africa this process of developing the co-operative housing approach is in its infancy, brought about by the failures experienced in other delivery approaches.

Onukwugha (2000) indicates that the need for housing co-operatives originated from the fact that most housing problems in the developing countries can only be solved within the framework of viable, integrated and self-administered communities. Governments of many countries often impose what the governments feel are the solutions to the housing problems of the citizens without a recourse to finding out if such solutions are what the people want or not. In 1996, the Gauteng Provincial Board enabled the approximately 2000 tenants of seven apartment buildings in Hillbrow, Joubert Park and Berea to become owners of the flats they were living in (SHF, 2000; Cull, 2001; Rust, 2001a; Fish, 2003; Crofton, 2006 & NDoH, 2009). This marked the beginning of housing co-operative in Johannesburg inner city and to a large extent South Africa, as there was no prior documented evidence of its use to access the institutional subsidy of government.

### **3. RESEARCH METHODOLOGY**

The paper is part of a larger study that adopted mixed methods methodology (see van Wyk, 2009; Ong, 2003) using combination of quantitative and qualitative approaches; however, this paper reports the questionnaire survey aspect. Mail survey was adopted through the administration of 176 structured questionnaires to the housing co-operatives identified (66 questionnaires to the chairpersons of all the housing co-operatives identified from the list obtained from the Registrar of Co-operatives while 110 questionnaires were administered to the members of the housing co-operatives). Survey design according to Creswell (2009) gives a quantitative description of phenomenon such as trends, attitudes, or opinion of population. Based on the results obtained, generalisation to the population is possible. Collis and Hussey (2003) describe a survey as a positivistic methodology that draws a sample from a larger population in order to draw conclusions about the population. Where the population is small, Collis and Hussey (2003) advise the researcher to use the whole population in the survey. This approach according to Adinyira, Fugar and Osei-Asibey (2011) helps in eliminating sampling errors from the study since the whole population is used. Based on this, the population of the chairpersons was used.

Furthermore, the non-probability convenience sampling method was adopted in the administration of questionnaires to members of the housing co-operatives; this is a sampling method, according to Teddlie and Yu (2007) and Collins, Onwuegbuzie and Jiao (2007), that involves choosing from a sample that is not only accessible but the respondents are willing to take part in the study. The number of questionnaires sent to each housing co-operative was determined by the chairperson of such housing co-operative and was not a function of the number of members in the housing co-operative. The unit of analysis were the members of the housing co-operatives and not the housing co-operatives. A unit of analysis according to Collis and Hussey (2003) refers to the phenomenon under study, about which data is collected and analysed.

In both cases, self-addressed envelopes were included to increase the response rate.

A total of 34 questionnaires (14 from the chairpersons and 19 from the members) representing 19.3% response rate. Sixteen strategies were identified from the literature and respondents were asked on a 5-point Likert scale their level of agreement or disagreement of the identified strategies within the South African context. All the respondents agreed that the strategies identified could lead to sustainability of the housing co-operatives in South Africa if well implemented.

Subsequently, the strategies identified were categorised into four and Cronbach's alpha reliability coefficient tests were conducted. This is to determine the level of correlation among the variables in each categorisation (group). Finally, framework was developed from the categorisation which formed the basis for the conclusion reached. The study conducted by van Wyk (2009) though adopted ground theory and combination of methods, the model developed was largely from the questionnaire survey hence the justification for the use of questionnaire survey in developing the framework.

#### 4. FINDINGS AND DISCUSSION

The table below gives the categorisation of the strategies that respondents agreed that will lead to the sustainability of the housing co-operatives in South Africa if all the role players play their part. According to Gliem and Gliem (2003), Cronbach's alpha reliability coefficient usually ranges between 0 and 1. The closer the Cronbach's alpha coefficient is to 1, the greater the internal consistency of the items in the scale. Gliem and Gliem (2003) conclude that there is actually no lower limit to the coefficient. George and Mallery (cited by Gliem & Gliem, 2003) provide the following rules of thumb in the interpretation of Cronbach's alpha coefficient:

>0.9 – Excellent; > 0.8 – Good; > 0.7 – Acceptable; > 0.6 – Questionable; > 0.5 – Poor and < 0.5 – Unacceptable.

**Table 1. Analysis of strategies by means of the Cronbach alpha reliability coefficient**

<b>Strategies</b>				
<b>Policy &amp; legislation</b>	<b>ITC</b>	<b>AID</b>	<b>CA</b>	<b>Decision</b>
Government should establish an institutional framework that allows rapid and efficient registration of housing co-operatives	0.49	0.87		
Government should consult with housing co-operatives in the formulation of policies and legislation that are applicable to them	0.62	0.84		
Government should promote community empowerment through appropriate legislation	0.80	0.79	0.86	Good
Creation & implementation of appropriate policies and legislation by government	0.72	0.81		
Government should provide the political environment that supports the development and growth of housing co-operatives	0.76	0.81		
<b>Support services</b>				
	<b>ITC</b>	<b>AID</b>	<b>CA</b>	<b>Decision</b>
Government should facilitate housing co-operatives to access support services	0.78	0.89		
Financial institutions should develop financing instruments that are beneficial to housing co-operatives	0.78	0.89	0.90	Excellent
The housing sector should be supportive of housing co-operatives	0.87	0.81		

<b>Education, training &amp; information</b>	<b>ITC</b>	<b>AID</b>	<b>CA</b>	<b>Decision</b>
Government should encourage the development of housing co-operatives	0.75	0.79		
Government should respect the autonomous nature of housing co-operatives	0.67	0.83	0.85	Good
Government should promote the development of technical skills of the members	0.75	0.79		
Government should disseminate information on co-operative housing	0.64	0.84		
<b>Governance</b>	<b>ITC</b>	<b>AID</b>	<b>CA</b>	<b>Decision</b>
Housing co-operatives should put in place well defined management and organisational structures	0.86	0.84		
Housing co-operatives should network with other stakeholders such as the apex body of co-operatives and NGOs for their development	0.86	0.84	0.9	Excellent
Exhibition of high level of commitment by all stakeholders involved in co-operative housing	0.63	0.93		
Regular training and education of members by housing co-operatives	0.79	0.87		

ITC-Item total correlation; AID-Alpha if deleted and CA-Cronbach's alpha  
Source: Field survey, 2012

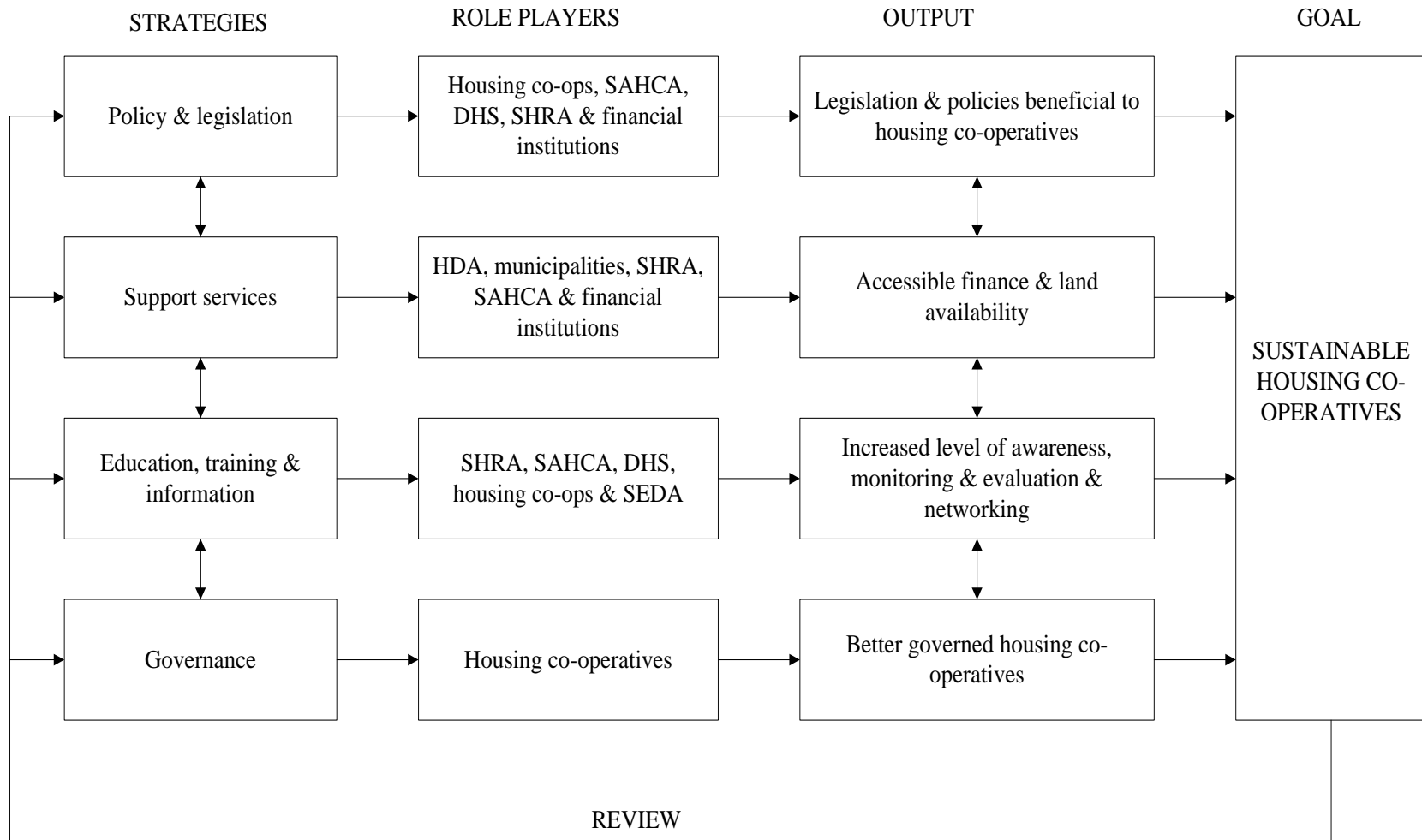
In this article, the closer the Cronbach's alpha coefficient is to 1, the greater the level of correlation. The above table shows that all the variables within each group are highly correlated due to the high value of Cronbach's alpha obtained.

#### **4.1 Proposed Framework**

Based on the Cronbach's alpha reliability coefficient tests conducted as shown in Table 1.0, the proposed framework in Figure 1.0 was developed. The essence of the framework is to advance the roles expected from the role players and the relationship among the role players in achieving sustainable housing co-operatives based on the strategies identified. The framework is about who does what, where and the output expected from those actions. The strategies are interrelated as shown by the linking arrows; without an enabling policy and legislative framework for instance, it will be difficult for the support services to be successful. The same interrelationship is also displayed among the outputs as shown in Figure 1 below.

#### **4.2 Components of the Framework**

The following four (4) factors based on the Cronbach's alpha reliability coefficient tests constitute the components of the proposed framework. In the figure above, DHS represents Department of Human Settlements; HDA represents Housing Development Agency; NHFC represents National Housing Finance Corporation; NURCHA represents National Urban Reconstruction and Housing Agency; SAHCA represents South African Housing Co-operatives Association; SEDA represents Small Enterprises Development Agency and SHRA represents Social Housing Regulatory Authority.



**Figure 1: Components of strategy implementation process**



### **4.3 Policy and Legislation**

The lack of legislative framework for co-operative housing, according to the Mayor of London (2004), has created difficulties for the establishment and administration of housing co-operatives in the UK. The situation in South Africa for the low number of housing co-operatives may be because the environment is not suited to the co-operative housing approach (Rust, 2001). According to UN-Habitat (2006a), the environment where housing co-operatives operate must be conducive for housing co-operatives to be successful. This can be achieved when there is a positive policy climate at the national level that accepts the efforts of housing co-operatives in mobilising resources for housing delivery. To implement this, as stated by UN-Habitat (2006a), there is the need for appropriate legislation and other enabling instruments. Eglin (2008) observes that housing co-operatives are not treated as non-profit organisation based on the Non-Profit Organisation Act 71 of 1997. To this end, housing co-operatives does not qualify for tax exemption because co-operatives are classified as enterprises that should be making profit.

Before coming up with the 1994 White Paper on Housing, a wide spectrum of bodies and people were consulted. In the same vein, for legislation and policies that are beneficial to all the housing co-operatives in South Africa, bodies such SAHCA, housing co-operatives, all the spheres of Department of Human Settlements (National, Provincial and Municipal), SHRA and financial institutions have to come together in a forum to forge a common front. This will bring about a robust debate that is all inclusive, leading to the general acceptability of the end product which may be in the form of a policy or legislation.

### **4.4 Support Services**

According to UN-Habitat (2006a), support services should be in the areas of land acquisition and sourcing and provision of finance among other services. The approach adopted by countries such as Egypt, Czechs Republic and Portugal on the issues of land and finances to housing co-operatives, is worth emulating in South Africa. For example, in Egypt, housing co-operatives are exempted from many taxes and fees such as stamp tax paid on contracts and fees levied by municipalities; housing co-operatives receive a 25% discount on all State-owned land, which sometimes is increased to 50% by the Minister of Finance (ICA, 2010). In Czechs Republic, tax relief for interest on mortgage loans is granted and direct financial support for housing construction is given (ICAb, s.a). In Portugal, incentives such as reduced value added tax (VAT), tax exemption on land acquisition and subsidised interest rates on loans are given to the housing co-operatives (ICAe, s.a).

Closer home, in Zimbabwe, according to Mubvami and Kamete (2001), housing co-operatives are able to access land ahead of others and that some municipalities give free land as an incentive to housing co-operatives to encourage them. The missing link here is that once the government in power is no longer there and the next one is not sympathetic to the same cause, the incentive may be stymied. Hence, to prevent this happening, it has to be backed by appropriate legislation. Similarly, the Government of India gives concessions to the housing co-operatives in areas such as land allocation and credit due to the acknowledged role played by the housing co-operatives in meeting the housing needs of the urban poor (UN-Habitat, 2011a).

Based on the above, there is the need for close collaboration among the Housing Development Agency (HDA) (whose objective is to release land for residential purposes), municipalities, SHRA and SAHCA to have a workable plan that will be beneficial to the housing co-operatives on land acquisition. In a related development, financial institutions such as banks, the National Urban Reconstruction and Housing Agency (NURCHA) and the NHFC should also collaborate with SHRA and SAHCA to come up with financial instruments that housing co-operatives will be able to relate to with regards to making finance available and affordable.

UN-Habitat (2011b) states that the housing finance sector exists within the larger macroeconomic framework that is subjected to market forces and that there is the need for policy makers to have a better understanding of these forces in order to have a vibrant housing finance sector. Hence, to make the housing finance sector to be virile, UN-Habitat (2011b) advocates the following measures that the government can put in place to support lending:

- Getting the macroeconomic environment right;
- Getting the housing supply picture right;
- Encouraging the existing lenders to extend their mortgage loans downmarket by subsidising the elements that usually impede participation such as the high administration costs involved when working with low income people;
- Promotion of alternative forms of housing finance such as community-based self-finance, housing microfinance and other non-mortgage products; and
- Collecting, analysing and distributing data about the housing needs and affordability variables of people within the country.

#### **4.5 *Education, Training and Information***

In the absence of education, training opportunities and information, according to the Mayor of London (2004), the public is prevented from looking at the potentials that the co-operative housing approach has in meeting their housing needs. On the part of the housing co-operatives, when there is poor quality induction, education and training sessions for the members, as stated by the Mayor of London (2004), the resultant effect will be a lack of understanding on what constitutes co-operatives, the functions, the responsibility and obligations of the members thereby creating a shaky co-operative's ideology. Rodgers (1999) opines that keeping members informed is sine qua non to getting the members involved.

Rust (2001) states that education in housing co-operatives can take any of the forms highlighted below:

- Creating awareness of the co-operative housing approach;
- Creating processes that enable role players to become advocates of the co-operative housing approach in the work they do; and
- Setting Key Performance Indicators (KPIs) so that the progress of the subsector can be monitored.

Therefore, it behoves on SHRA, SAHCA, SEDA, all the spheres of Department of Human Settlements (municipal, provincial and national) and the housing co-operatives to be the driver of this component of the proposed framework.

#### **4.6 Governance**

The Co-operative Housing Federation (CHF, 2009) states that governance has to do with the way in which a housing co-operative is positioned in terms of policy setting, adopting budgets, supervising management and making sure that the housing co-operative is able to meet the needs of the members. Governance, according to CHF (2009), is the job of the Board and the members who elect the Board. Governance, as stated by CHF (2010) is usually propelled by the following:

- An explicit understanding of what Board members are expected to do;
- The expertise to carry it out; and
- The values that put the interests of the housing co-operative and the members above other interests.

The Mayor of London (2004) indicates that the inability of housing co-operatives to distinguish between control and management sometimes results in failure. To this end, the Mayor of London (2004) and the CHF (2010) are of the opinion that employing staff or involving management companies is better most of the time rather than having voluntary self-management. According to the CHF (2009), being housing co-operative is not predicated on the person in-charge of management. The CHF (2009) indicates that some housing co-operatives have benefitted from the use of committees, while others have not especially in areas such as finance, maintenance and members turnover. In all, there is no rule of thumb, it boils down to what works best but however, forming committees should be predicated on the following questions as stated by CHF (2009):

- Do committees get the job done well every time?
- Do committees get the work done when it needs doing?

According to the CHF (2009), if the response to the above questions is not positive all the time, relying on committees to run the housing co-operative will have to be re-examined. The CHF (2010a) advocates that committees need not be a permanent idea in the housing co-operatives governance structures because what is important is the outcome and not the structure. Members are expected to support good governance in their various housing co-operatives, without supporting good governance, sustainable housing co-operatives will be a mirage. The CHF (2010) highlights the following requirements for members' participation to support good governance apart from their legal requirements:

- Understanding the meaning of good governance;
- Learning about the values and principles of co-operatives;
- Actively participating in members' meetings;
- Applying the principles of good governance in any committee work they may be doing;
- Electing Board that will put the needs of the members ahead of other needs; and
- Supporting education and training opportunities for the members.

In a nutshell, housing co-operatives can only become sustainable when the right people are elected to govern and the members support the elected members or when a management is appointed for this purpose.

## **5. CONCLUSION**

The roles of the various governments have been the driving force of the housing co-operatives in those countries where housing co-operatives have been successful due to the tremendous support received by the housing co-operatives. The implication is that the housing co-operatives in any country cannot do it alone without the support of government in areas such as having legislation and policies that are beneficial to the housing co-operatives, providing support services in areas such as land allocation and favourable finance and embarking on regular education and training. While the roles of government are incontrovertible, members are expected to display a high level of commitment in terms of regular payments of fees and ensuring that they participate adequately in the activities of their housing co-operatives. Above all, governance in the housing co-operatives should be dynamic; to this extent, it should always be what works best in a given situation and this implies being flexible so that the housing co-operative could be open to new ideas that will be beneficial. In a nutshell, the framework proposed clearly shows that for housing co-operatives to become sustainable, all the role players must come on board and collectively do what is expected of each role player.

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