

# THE ROLE OF MEMBERS IN THE SUSTAINABILITY OF HOUSING CO-OPERATIVES IN SOUTH AFRICA

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## ABSTRACT

*Housing co-operatives among other purposes offer affordable housing and build communities where the members work in support of each other, sharing common values. In order to meet these purposes and to keep on meeting them, members are expected to play certain roles such as meeting their financial obligations, attending regular meetings and supporting education and training opportunities for members. The study assessed the role of members in the sustainability of housing co-operatives through the administration of structured questionnaires. Results revealed that the membership base of any housing co-operative determines to a large extent the method of communication to be adopted. Also, refusal of members to meet their financial obligations is a serious impediment to the sustainability of housing co-operatives. It was concluded among others that education and training of members should be vigorously pursued so that members' responsibilities could be understood.*

*Keywords: Housing co-operative; governance; communication; housing; board; member*

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## 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. 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 2.3 million South African households in mid-2003 while in early 2010, the backlog was 2.1 million (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. The need to explore other delivery approaches such as co-operative housing becomes imperative.

## **THE CONCEPT OF CO-OPERATIVE HOUSING**

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 (ICA<sub>a</sub>, n.d.; ICA<sub>b</sub>, n.d.; ICA<sub>c</sub>, n.d.; ICA<sub>d</sub>, n.d.; ICA<sub>e</sub>, n.d.; 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. The statement below gives credibility to the preceding statement in that the imposition of government solutions to housing problems are not limited to the developing countries:

*“Too much has been imposed from above, when experience shows that success depends on communities themselves having the power and taking the responsibility to make things better” (Blair, cited by the Confederation of Co-operative Housing (CCH, 1999)*

The co-operative housing approach has many advantages, as highlighted by UN-Habitat (2006) and Crofton (2006) below:

- Members’ participation ensures a level of control;
- Mobilisation of members’ resources;
- Depending on the model being used by the members, indirect ownership is provided;
- Enhances other Black Economic Empowerment (BEE) activities related to the housing co-operative;
- The potential of housing as an asset is realised; and
- Dependence on government over time when all necessary supportive frameworks have been provided is reduced.

The above advantages is an indication of the benefits that co-operative housing approach have over other delivery approaches when nurtured and allowed to grow.

## **HOUSING CO-OPERATIVES IN SOUTH AFRICA**

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 (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. The question is why has it taken this long for this approach to be used in housing delivery?

**Table 1: National Co-Operative Housing Membership Statistics In Five Provinces**

| Type Of Property       | Gauteng                               | North West | Western Cape | Kwazulu-Natal | Eastern Cape |
|------------------------|---------------------------------------|------------|--------------|---------------|--------------|
| Php & Informal         | 1                                     | 1          | 0            | 9             | 11           |
| Hostel Upgrade         | 0                                     | 0          | 2            | 0             | 0            |
| Greenfield             | 2                                     | 0          | 0            | 1             | 0            |
| Flats Renovation       | 20                                    | 10         | 1            | 0             | 0            |
| Total                  | 23                                    | 11         | 3            | 10            | 11           |
| Total Units            | 105,000                               |            |              |               |              |
| Ownership              | 70% Blacks, 25% Coloureds, 5% Indians |            |              |               |              |
| Demographics           | 50% Women, 40% Youth & 10% Disabled   |            |              |               |              |
| Employment Opportunity | 1,715 Permanent Employees             |            |              |               |              |

*Source: Matsela, 2010; presentation on housing co-operatives to the National Housing Portfolio Committee Parliament, Cape Town.*

Table 1 above is an indication of the low number of housing co-operatives in South Africa. Four provinces, namely Mpumalanga, Northern Cape, Free State and Limpopo are not represented. Even those with representations show low membership statistics. However, in the later part of the 1990s, with the slower rate in the delivery of housing by government, people started looking back at the rationale behind the communal approaches to addressing their housing needs.

## 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.

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.

Member involvement according to CHF (2010a) that makes the co-operative a viable business means:

- Meeting all the responsibilities of membership;
- Taking pride in their homes;
- Supporting good governance and sound management;
- Expecting and respecting principled leadership;
- Attending and participating in membership meetings;
- Seeking out opportunities for education and training;
- Sharing leadership duties;
- Understanding that the needs of the co-op sometimes come first.

In addition to the above, member involvement that promotes a co-operative community as stated by CHF (2010a) means:

- Supporting open and inclusive membership;
- Welcoming new arrivals to the co-operative;
- Respecting diversity and differences in abilities;
- Encouraging social involvement without insisting on it;
- Caring for the health and safety of others;
- Modelling co-operative behaviour.

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 by meeting their obligations. Based on the areas that members are expected to get involved as highlighted above, the article sought answers to the following questions in terms of the roles members are to play in their respective housing co-operatives:

- Attending meetings
- Meeting their financial obligations
- Supporting education, training and information and
- Creating public awareness.

In finding answers to the above questions, the study examined the roles members of housing co-operatives are expected to play with a view of ensuring housing co-operatives sustainability. The objectives of the study were:

- Determining the extent of members participation in terms of:
  - ✓ Attending meetings
  - ✓ Meeting financial obligations
  - ✓ Supporting education and training and
  - ✓ Providing public awareness
- Determining the various methods of communication used by the housing co-operatives and their level of effectiveness
- Suggest ways by which all the above could be improved upon if found to be defective.

## **METHODOLOGY**

Mail survey was adopted through the administration of 66 self addressed structured questionnaires to the chairpersons of the housing co-operatives identified from the list obtained from the Registrar of Co-operatives, Department of Trade and Industry, Pretoria. 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.

In order to increase the response rate, the suggestions advanced by Babbie and Mouton (2005), Blaxter *et al* (2006), Hoxley (2008) and Sekaran and Bougie (2009) were followed. These included calling some of the respondents whose telephone numbers the researcher had, sending short messaging service (SMS) to these same people and sending another round of questionnaires (self addressed envelopes were also included). Fifteen (15) were completed and returned representing 22.7% response rate. The response rate is low but because of the consensus among the respondents, it is considered sufficient for the analysis. The low response rate is one of the limitations of the study; however, it gives an idea of what is obtainable as far as housing co-operatives is concerned.

The data were analysed using mean scores and percentages; in order to interpret the mean scores from the Likert scale, Morenikeji (2006) devises the following cut-off points.

- 1.0-1.50= High negative effect
- 1.51-2.49= Negative effect
- 2.50-3.49= Unsure
- 3.50-4.49= Positive effect
- ≥ 4.50= High positive effect

## ANALYSIS AND DISCUSSION OF RESULTS

Based on the mean scores of the data, the following analysis could be carried out that formed the basis of the conclusions reached.

**Table 2: Highest Qualification Of Respondents**

| Qualification   | Matriculation | Diploma | Bachelor degree | Others |
|-----------------|---------------|---------|-----------------|--------|
| Percentage      | 35.7          | 42.9    | 7.1             | 28.6   |
| Valid responses | 14            |         |                 |        |

From the above table, 35.7% of the respondents had matriculation, 42.9% had a diploma, 7.1% had a bachelor degree and the remaining (28.6%) respondents had other qualifications not indicated in the questionnaire. Respondents with matriculation and diploma qualifications dominated (78.6%). It will not be out of place to infer that this is an indication of the people that constitute the housing co-operatives that are available in South Africa. The reason for this may stem from one of the requirements to be met before any housing co-operative qualifies for an institutional subsidy under the government housing subsidy programme. It is expected that the joint income household should not be greater than \$500 hence people with higher income and possibly with qualifications such as Masters Degree and Doctor of Philosophy will not be found among members of co-operatives, except where downward raiding occurs. To this extent, the membership of the housing co-operatives is not open and this may limit the understanding of the members as to what roles they should be playing in order for their housing co-operatives to be sustainable.

**Table 3: Percentage Contribution Of Members As Shares**

| Interval     | Number | \$0-\$72 | \$73-143 | \$144-214 | >\$214 |
|--------------|--------|----------|----------|-----------|--------|
| When joining | 13     |          | 23.1     | 7.7       | 69.2   |
| Monthly      | 11     | 27.3     | 36.4     | 18.2      | 18.2   |
| Quarterly    | 1      | 100      |          |           |        |
| Annually     | 1      | 100      |          |           |        |

The table shows the percentage contribution of members as shares at various intervals ranging from when joining the housing co-operative to the annual contribution. It shows that when joining the housing co-operatives, 23.1% of the housing co-operatives pay between \$73-143, 7.7% pay between \$144-214 and 69.2% of the housing co-operatives pay more than \$214. To meet up with this requirement, housing co-operatives usually have savings accounts in which members are expected to contribute. Although respondents indicated that they also make monthly contribution as shares, this may be their rental contribution construed as shares, because of the amount of money involved.

**Table 4: Percentage Contribution Of Members As Membership Fee**

| Interval     | Number | \$0-36 | \$37-72 |
|--------------|--------|--------|---------|
| When joining | 3      | 100    |         |
| Monthly      | 2      | 50     | 50      |

Three of the respondents stated that members were expected to contribute between \$0-36 when joining the housing co-operative while two other respondents indicated that their members contribute between \$0-72. This monthly contribution may be an indication that the two housing co-operatives do not have houses yet for their members hence the need to make the monthly contribution.

**Table 5: Percentage Contribution Of Members As Rent**

| Rent            | \$0-\$72 | \$73-143 | \$144-214 | >\$214 |
|-----------------|----------|----------|-----------|--------|
| Monthly         | 23.1     | 46.2     | 23.1      | 7.7    |
| Valid responses | 13       |          |           |        |

The above table is an indication of the affordability benefit that is usually credited to housing co-operatives the world over. Sixty-nine percent of the respondents show that the members pay between \$0-143 as rent on a monthly basis, 23.1% indicated that members pay between \$144-214 and only 7.7% of the housing co-operatives pay more than \$214 as rent. CMHN and VNC (2004) state that unlike tenants in rental housing, housing co-operative members have control over their houses, either through the



direct management or a voice in management and can ensure that their monthly rents are not unduly increased. Davis (2006) concludes that co-operative housing tenure arrangement may play a peripheral role in creating affordability due to the subsidy from government, and that housing co-operatives play a major role in maintaining the affordability.

**Table 6: Frequency Of Meetings By Members**

| Frequency       | Monthly | Quarterly | When necessary |
|-----------------|---------|-----------|----------------|
| Percentage      | 50      | 7.1       | 42.9           |
| Valid responses | 14      |           |                |

From Table 6, 50% of the respondents indicated that their housing co-operatives hold general meetings on a monthly basis, 7.1% on a quarterly basis and 42.9% hold general meetings when necessary. Holding general meetings on a quarterly basis may still be acceptable but not to have a time frame for holding general meetings may create a sense of complacency on the part of the members and this may result in less members attending general meetings when eventually called to do so. Holding meetings on a monthly basis creates a sense of duty and commitment for members and by extension an increased level of participation in the activities of the housing co-operative. Quarterly general meetings may be acceptable in housing co-operatives where major decisions are usually taking by the Board; hence the need to meet on a monthly basis may not arise.

**Table 7: Means Of Communication To Members In Percentage**

| Method         | Valid number | Effectiveness in percentage |           |           |                |
|----------------|--------------|-----------------------------|-----------|-----------|----------------|
|                |              | Rarely                      | Sometimes | Effective | Very effective |
| Verbal         | 5            | 10                          | 20        | 40        | 20             |
| Written letter | 5            |                             |           | 80        | 20             |
| Telephonic     | 3            |                             |           | 33.3      | 66.7           |
| Notice board   | 10           |                             | 10        | 40        | 50             |
| Newsletters    | 3            |                             |           | 66.7      | 33.3           |
| E-mails        | 2            |                             |           | 50        | 50             |

Table 7 indicates the various methods adopted by the housing co-operatives in reaching their members and the level of effectiveness of the methods. The table shows that 10 of the respondents usually post information on notice boards to reach their members. Forty percent of the respondents considered this method effective while 50% considered it as a very effective mode of communication. This may be so in housing co-operatives with large membership base. The table shows that 80% of the respondents indicated

that writing letters to members was effective while 20% of the respondents showed that it was very effective. From all indications, the membership base of any housing co-operative determines to a large extent the method of communication to be adopted. All four methods, namely written letters, telephonic conversation, newsletter and e-mails were regarded as either effective or very effective.

**Table 8: Frequency Of Meetings By Board Members**

| Frequency       | Monthly | Every 6 months | When necessary | Other |
|-----------------|---------|----------------|----------------|-------|
| Percentage      | 28.6    | 7.1            | 57.1           | 7.1   |
| Valid responses | 14      |                |                |       |

From the above table, 28.6% of the respondents indicated that their housing co-operatives Board members hold meetings on a monthly basis, 7.1% every six months, 57.1% when necessary and 7.1% others. It is possible to argue that because of the number that usually constitutes the Board, having meetings when necessary may be sufficient, since the members can easily be brought together on a short notice. No matter the argument, for members to exhibit commitment, time frame for holding meetings should always be spelt out.

**Table 9: Means Of Communication To Board Members In Percentage**

| Method       | Valid number | Effectiveness in percentage |        |           |           |                |
|--------------|--------------|-----------------------------|--------|-----------|-----------|----------------|
|              |              | Not                         | Rarely | Sometimes | Effective | Very effective |
| Verbal       | 6            |                             |        |           | 66.7      | 33.3           |
| Letters      | 1            |                             | 100    |           |           |                |
| Telephonic   | 13           |                             |        | 7.7       | 30.8      | 61.5           |
| Notice board | 2            | 50                          |        | 50        |           |                |
| Newsletters  | 1            | 100                         |        |           |           |                |
| E-mails      | 4            |                             |        | 25        | 50        | 25             |

From Table 9 above, verbal, telephonic and e-mails (where available) are the methods of communication considered by the respondents as being either effective or very effective. The reason for this may be connected with the usual size of board membership. It is easier to reach members with minimal effort, namely telephonically.

**Table 10: Level Of Awareness Of The Public**

| Level of awareness | No awareness | Little awareness | High awareness |
|--------------------|--------------|------------------|----------------|
| Percentage         | 85.7         | 14.3             | -              |
| Mean score         | 1.1          |                  |                |
| Valid responses    | 14           |                  |                |

The mean score of 1.1 in Table 10 above indicates that the general public does not have any awareness of the co-operative housing approach. This may be as a result of limited information available to the public. The simple reason may be that houses are being provided by government for free, there is no point in exploring other delivery approaches. To this end, the Government, and most especially the Department of Human Settlements has not been doing enough to propagate the other delivery approaches, such as co-operative housing, to the public as another vehicle to achieve the same goal. Also, the members are expected to be involved in “selling” the housing delivery approach to the public as they remain the best vehicle in reaching the public. Since this is missing, the extent of growth and development of housing co-operatives may be impaired due to lack of propagation on the part of the members.

**Table 11: Non Payment Of Monthly Charges**

| Scale           | High negative effect | Negative effect | Unsure | Positive effect | High positive effect |
|-----------------|----------------------|-----------------|--------|-----------------|----------------------|
| Percentage      | 15.4                 | 76.9            | 7.7    | -               | -                    |
| Mean score      | 1.9                  |                 |        |                 |                      |
| Valid responses | 13                   |                 |        |                 |                      |

The mean score of 1.9 relative to refusal to pay monthly charges by the members of housing co-operatives can be deemed by the respondents to be of negative effect to the smooth running of housing co-operatives, often resulting in eviction of defaulters. This is one of the major challenges facing housing co-operatives due to the public limited knowledge about the co-operative housing approach. No organisation can flourish in the absence of funds; when members refuse to pay their monthly charges, it is a recipe for failure and eventually stunted and stymied housing co-operatives.

**Table 12: Method Of Reimbursing Members**

| Method   | Yes (%) | No (%) |
|--|---------|--------|
| Value of share is paid back                                      | 8.3     | 91.7   |
| Value of share and improvement made to the building is paid back | -       | 91.7   |
| Only the value of improvement made to the building is paid back  | -       | 91.7   |
| Valid responses  | 12      |        |

From Table 12 above, 91.7% of the respondents claimed that:

- The value of the share was not paid back to a member who decided to leave any of the housing co-operatives;
- The value of the share and the improvement made to the building were not paid to a member that left any of the housing co-operatives and
- The value of the improvement made to the building was not paid back when a member left any of the housing co-operatives.

Based on the above statements, the majority of the housing co-operatives in South Africa are of the no equity-like type of housing co-operatives (collectively owned tenure) since nothing is given back to a member that leaves any of the housing co-operatives. This situation may create apathy on the part of the members as they will see themselves as renters and not owners. When this happens, it becomes difficult for housing co-operatives to grow. More still need to be done to encourage members to be committed. There is no point in joining a co-operative and nurturing it to fruition and at the end of the day, the member decides to leave and he or she is not giving anything.

## CONCLUSIONS

Education and information dissemination are key to the formation and sustainability of the housing co-operatives. The public should be well informed about the workings of housing co-operatives in order to create conducive environment for the growth of housing co-operatives. 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.

Since the membership base of the housing co-operatives determines to a large extent the means of communication, a need arises to adopt a means of communication that members will be able to relate with. This is due to the fact that a particular means of communication may be appropriate for one housing co-operative and may not be appropriate for another. As a result of the Reconstruction Development Programme (RDP) houses constructed free of charge for the citizens, members of housing co-operatives find it difficult to see reason why members must pay for charges such as rent when institutional subsidy of government was used in constructing their houses. This misconception arose from the inadequate information available to would-be-members of the housing co-operatives before becoming members of the co-operatives. To this end, members are expected to be aware of their roles so that they can be performed in order to have housing co-operatives that are sustainable.

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