

Success parameters for housing co-operatives in South Africa

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The roles of the various governments have been the driving force of the housing co-operatives in those countries due to the tremendous support received. 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, providing support services and embarking on regular education and training. The need to explore the housing co-operatives in South Africa with a view to determine the successes recorded over the years becomes imperative in order to advance strategies that will ensure virile and sustainable housing co-operatives. Results revealed that a lack of understanding exists as a result of inadequate information among government officials responsible for housing delivery and the public in the application of co-operative housing as a delivery approach. Also, inadequate training of co-operative members in leadership positions lead to a lack of administrative and management capabilities in the processes and operations of housing co-operatives. A pragmatic approach should be adopted so that legislation and policies that are beneficial to the housing co-operatives be enacted.

Keywords: *financing, housing co-operatives, land, leadership, legislation, South Africa*

1. INTRODUCTION

Co-operative development in Africa, according to Wanyama *et al* (2009: 1), came from two periods, the first one could be linked to the time when co-operatives were predominantly under the State direction and the second one could be linked to the time when co-operatives have become autonomous. The first period was characterised by the policies of government that were not in the interest of the members of the co-operatives but rather an avenue to further the political clout of the politicians at the helm of affairs, especially in Anglophone countries. The failure of the first era brought about calls for a change in co-operative development in the early 1990s, thereby setting in motion the second era (Wanyama *et al*, 2009: 1). However, the second era as noted by Develtere (2008: 1) has been conditioned by past experiences brought about as a result of inadequate legislative and policy frameworks. As a result of these, there is little room for manoeuvre. The second era has witnessed renewed interest in co-operatives among different groups such as Non-Governmental Organisations (NGOs), government agencies and donor agencies.

Van Niekerk (cited by Jara & Satgar, 2008: 5) stressed 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: 5) was the

Pietermaritzburg Consumers Co-operative, registered in 1892 under the then Companies Act 25 of 1892 (Pretorius, Delpont, Havenga & Vermaas, 2008: 2). 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: 29):

- 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: 68). 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: 4). 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.

Satgar (2007: 4) indicated that the legal reform of the Co-operatives Act 91 of 1981, which began through a review initiated in 2000, paved the way for the establishment of Co-operatives Act No. 14 of 2005. This new Act departed from the earlier Co-operatives Act 91 of 1981 that supported the agricultural co-operatives. The new Act is predicated on the international principles and values of co-operatives as defined in the International Alliance Statement of Identity and the ILO Recommendation 193.

2. HOUSING CO-OPERATIVES AROUND THE WORLD

Pedersen (2003: 14) stated that the success achieved by the housing co-operatives in Norway was attributed to the enabling environment created by the central government in the 1940s. This approach was to ensure that no single individual profited from the housing crisis experienced at that time and to ensure that a large number of the people had adequate accommodation (Gundersen, 2002: 81). One of the ways adopted according to Pedersen (2003: 14) was in dividing the responsibilities of the stakeholders in the following order:

- The creation of the State National Bank to make credit accessible to people. This is done by providing loans of between 70%-80% of the total cost of the development. The Central Government subsidises this scheme at the earlier stage;
- The municipalities provided affordable land for development and infrastructure. Apart from these, municipalities also examined applications for loans in the lending process of the State National Bank; this was to determine the applications to be given priority; and
- The private sector where the Co-operative Housing Movement was situated was the highest provider of housing.

In Canada, according to UNESCO (2000: s.a.) and Pinsky (2001: 24), the contribution of government to the growth of housing co-operative was in the following areas:

- Creation of appropriate legislation beneficial to co-operative housing approach;

- Guaranteeing mortgage loans in order to reduce the level of risk taking by the financial institutions;
- Provision of financial subsidies in order to reduce or postpone payment of capital costs; and
- Ensuring that low income household rent is calculated on the basis of their income and the government makes up the balance.

In Turkey, the development housing co-operatives dominate, as soon as the houses are completed, the co-operatives are dissolved (Turel, 2002: 63). The contribution of the government to the growth has been in the following areas according to Turel (2002: 63-66):

- Local and Central Governments gave priority to housing co-operatives in the granting of credits from the public funds;
- Priority was also given to housing co-operatives in the sale of land developed by the Local and Central Governments agencies;
- Provision of subsidies in the above forms of support;
- Provision of infrastructure to housing co-operatives projects;
- The establishment of the Real Estate and Credit Bank by the government to finance up to 90% of the development cost of the housing co-operatives; and
- 1% is charged as value added tax (VAT) as against 18% charged on other construction activities.

Based on the 3 countries described above, the roles of the various governments have been the driving force of the housing co-operatives in those countries 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.

3. 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 (Cull, 2001: 44; Rust, 2001: 3 & Crofton, 2006: 18). 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?

Although the use of co-operative housing as a housing delivery approach is still at a developmental stage, there are some models emerging in the country. As would be expected, the models are beset with challenges, due to problems arising from the housing co-operatives members, government policies and legislation. The models are essentially related to the way in which housing co-operatives are structured, for example, names such as par-value co-operatives (ownership co-operatives), resident management companies, tenant management co-operatives, self-build co-operatives, short-life co-operatives and most recently, community land trust, are mentioned in the UK (Conaty, Birchall, Bendle & Foggit, 2003: 5; Mayor of London: 2004:14 and CCMH, 2009: 29-31). Similarly, in the United States, limited equity, community land trust and restricted deeds are associated with the structure of housing co-operatives (Davies, 2006:5). In a related development, in South Africa, according to Anonymous (2005: 3), co-operative housing is modelled (structured) along two lines via the continuous co-operative and the development co-operative models. SHF (2000: 17) and SHF (2005: 3) identified two models of co-operative housing which are present in South Africa:

- The first model involves a housing management co-operative or company developing and managing primary housing co-operatives. Examples of this model are the Cope Housing Association (which developed the Newtown housing co-operative) and the East London Housing Management Co-operative (that developed nine primary housing co-operatives). This model is fashioned after the Norwegian mother/daughter approach (SHF, s.a.: s.n.). The latter example, as stated by SHF (s.a.: 10) was disadvantaged from the start by its high level of institutional complexity, which resulted in a bureaucratic model of development. This model is referred to as a continuous housing co-operative model as the houses are collectively owned by the members on a long term basis (SHF, s.a.: 1).

- The second model is one wherein members come together to form a primary housing co-operative and funds are mobilised from savings of the members. It uses the Peoples' Housing Process delivery approach in accessing the Government's subsidy; an example is the Masisizane Women's Co-operative in Midrand, Gauteng. This model is referred to as development housing co-operative model because the co-operative housing approach is used to realise the dream of members, the ownership lies with individual members and not the co-operative (SHF, s.a.: 1).

The negativity on the complex nature of the model developed by the East London Housing Management Co-operative in South Africa is a result of the lack of understanding by officials of the Government on the approach and by extension of the lukewarm support it has received over the years. The reason for this may not be farfetched, as the legislation, policies and practice on housing are mainly focused on individual ownership (Fish, 2003: 404). 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: 9; Charlton & Kihato, 2006: 266; Trusler & Cloete, 2009: 1097 and SHF, 2010: 19). 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.

Recently, the Portfolio Committee on Human Settlements criticised the Department of Human Settlements for deliberately promoting social rental housing at the expense of the co-operative housing approach (South African Portfolio Committee on Human Settlements, 2010: s.n.). This promotion of rental social housing was further shown in the 2011 Freedom Speech of the President when the President spoke of the Government's commitment to construct 80,000 mixed rental housing units for the low income earners (Zuma, 2011: s.n.). This portends a serious challenge to the growth of the co-operative housing subsector if this trend continues.

4. PROBLEMS OF HOUSING CO-OPERATIVES

In spite of the benefits that could be derived from co-operative housing as a delivery option, housing co-operatives around the world are beset by problems ranging from inadequate legislative frameworks, lack of understanding of the public

and government officials on co-operative housing to inadequate finance as established by Nubi, 2009: 20 (Nigeria); Eglin, 2008: 40 (South Africa); Nnkya, 2001: 516-520 (Tanzania); Byaruhanga, 2001: 675-680 (Uganda); Fruet, 2005: 303, 316-318 (Brazil); Fall, 2009: 382-383 (Senegal); Mubvami & Kamete, 2001: 37 (Zimbabwe); CMHN & VNC, 2004: 39 (US); CMHC, 2003: 2 (Canada) and McClean & Onyx, 2009: 118-123 (Australia). These problems as stated by these authors are summarised and tabulated in Table 1 below:

Table 1: Problems experienced by housing co-operatives in developing and developed countries

Developing countries	Developed countries
Lack of awareness by the officials of government.	Lack of information and knowledge on co-operative housing.
Unfavourable legislation towards co-operative housing.	Inappropriate regulation framework.
Interference by agency responsible for housing delivery.	Lack of support structures.
Opposition to co-operative model.	Hostile environment.
Lack of support by all the spheres of government.	Restrictive regulation.
Lack of access to finance.	Lack of sustainable finance.
Weak internal control.	Inadequate management structure.
Non-payment of fees by the members.	Default in the payment of rents.
Lack of understanding by the members on co-operatives.	Inadequate education and participation by the members.

Source: Researchers own summary

For the purpose of the summary in Table 1, the developing countries are Nigeria, South Africa, Tanzania, Uganda, Brazil, Senegal and Zimbabwe. Developed countries are United States, U.K, Canada and Australia. These are based on the problems identified by the various authors highlighted above from these countries.

The above tabulation brings a salient issue to the fore, irrespective of where the housing co-operatives are based, the challenges are the same. In the light of the above problems identified, the need to explore the housing co-operatives in South Africa with a view to determining the successes recorded over the years becomes imperative in order to advance strategies that will ensure virile

and sustainable housing co-operatives. Based on the problems identified from the literature, the following hypotheses were formulated:

- i. The current legislative and policy frameworks for housing co-operatives of the various Government spheres (National, Provincial and Municipal) are inadequate.
- ii. There is a lack of networking within the housing co-operatives and between the housing co-operatives and the apex body (SAHCA; South Africa Housing Co-operatives Association).
- iii. Bureaucratic bottlenecks result in long lead time relating to the acquisition of land by housing co-operatives.
- iv. A lack of understanding exists as a result of inadequate information among government officials responsible for housing delivery and the public in the application of co-operative housing as a delivery approach.
- v. Inadequate training of co-operative members in leadership positions leads to a lack of administrative and management capabilities in the processes and operations of housing co-operatives.
- vi. Unfavourable socio-economic conditions such as poverty level, unemployment rate, global economic recession and apathy by financial institutions result in difficulties relative to access and mobilization of funds.

5. METHODOLOGY

Mail survey was adopted through the administration of 66 self-addressed structured questionnaires on a 5-point Likert scale 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 (This is the population of the housing co-operatives that were registered with this Department as at January 2011). Survey design according to Creswell (2009: 145) 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: 66) 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: 66) advise the researcher to use the whole population in the survey. This approach according to Adinyira, Fugar and Osei-Asibey (2011: 28) 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: 260-261), Blaxter *et al* (2006: 185), Hoxley (2008: 126) and Sekaran and Bougie (2009: 198) 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.

6. ANALYSIS OF RESULTS

Sheskin (2000: 25) states that inferential statistics makes use of data in two ways in order to draw inference about one or more populations. One of the ways, according to Sheskin (2000) is to employ hypothesis testing; hypothesis is a prediction about a single population or about the relationship between two or more populations. In order to analyse the research hypotheses formulated in the study, there is the need, as pointed out by Sheskin (2000: 25), to restate them within the framework of two statistical hypotheses, which are null and alternative hypotheses. Sheskin (2000: 25) and Agresti and Franklin (2007: 369) indicate that null hypothesis (H_0) is a statement of no effect or no difference while the alternative hypothesis (H_1) represents statement of an effect or a difference.

To test the hypotheses, z test for a population proportion (P) was used. Sheskin (2000: 178) observes that there is no consensus among authors with regards to what the minimum acceptable sample size should be. However, Daniel (cited by Sheskin, 2000: 178) concludes that the sample size should be at least 12. Based on this, the sample size for this study met this requirement since the least sample size was 12.

In deciding whether to accept the null or alternative hypotheses, the values from the test statistic (z) and the critical values (from statistical tables) were generated. A decision is taken to accept the alternative hypothesis when the test statistic is higher than the critical value and vice versa for the null hypothesis at 5% significance level.

Decision rule is such that:

H_0 : $P_{agree} = 50$ (test statistic < critical value)

H_1 : $P_{agree} > 50$ (test statistic > critical value)

6.1 Hypothesis one

H_0 : The current legislative and policy frameworks for housing co-operatives of the various Government spheres (National, Provincial and Municipal) are adequate.

H_1 : The current legislative and policy frameworks for housing co-operatives of the various Government spheres (National, Provincial and Municipal) are inadequate.

From Table 2 above, four of the statements support the null hypothesis while the other four statements support the alternative. When evaluated on the basis of the decision rule set, it shows that the alternative hypothesis is rejected because only 50% of the statements support the alternative hypothesis. Hence, the current legislative and policy frameworks for housing co-operatives of the various Government spheres (National, Provincial and Municipal) are adequate. Looking at each statement in the light of this conclusion, it was those areas that bordered on implementation that were statistically significant while those that bordered on legislative and policy formulations were not significant statistically.

6.2 Hypothesis two

H_0 : There is no lack of networking among the housing co-operatives and between the housing co-operatives and the apex body (SAHCA).

H_1 : There is a lack of networking among the housing co-operatives and between the housing co-operatives and the apex body (SAHCA).

Only two of the initiatives support the alternative hypothesis and seven of the initiatives support the null hypothesis. Based on this, the null hypothesis is accepted, in other words, there is no lack of networking among the housing co-operatives and between the housing co-operatives and the apex body (SAHCA).

6.3 Hypothesis three

H_0 : There are no bureaucratic bottlenecks which result in long lead time relating to the acquisition of land by housing co-operatives.

H_1 : There are bureaucratic bottlenecks which result in long lead time relating to the acquisition of land by housing co-operatives.

Since all the processes in Table 4 support the alternative hypothesis because all the test static (z) are greater than the critical values of (z). Hence, the alternative hypothesis is supported, that is, there are bureaucratic bottlenecks which result in long lead time relating to the acquisition of land by housing co-operatives.

Table 2: Analysis of results to test hypothesis one

Statements	N	P	p(hyp)	z	Critical	Decision
The Housing Act 107 of 1997 supports the growth of housing co-operatives	14	0.50	0.5	0.000	1.645	**
The 2009 Housing Code supports the growth of housing co-operatives	14	0.71	0.5	1.604	1.645	**
The National Government lacks commitment to develop the co-operative housing subsector	13	1.00	0.5	3.606	1.645	***
Housing co-operatives were not consulted in the formulation of housing legislation	14	0.86	0.5	2.673	1.645	***
The Social Housing Act 16 of 2008 supports the growth of housing co-operatives	15	0.60	0.5	0.775	1.645	**
Feedback is not provided to the Department of Human Settlements on legislation	15	1.00	0.5	3.873	1.645	***
The Government is not monitoring the activities of the housing co-operatives	15	0.80	0.5	2.324	1.645	***
The guidelines for the registration of Social Housing Institutions are beneficial to the housing co-operatives	15	0.60	0.5	0.775	1.645	**

** Null hypothesis supported; *** Alternative hypothesis supported

Table 3: Analysis of results to test hypothesis two

Initiatives	N	p	p(hyp)	z	Critical	Decision
Participating in the activities of SAHCA	15	0.27	0.5	-1.807	1.645	**
Participating in SAHCA training	15	0.33	0.5	-1.291	1.645	**
Getting advice from SAHCA	15	0.20	0.5	-2.324	1.645	**
Financial contribution to SAHCA	14	0.36	0.5	-1.069	1.645	**
Bulk purchase of materials	13	0.92	0.5	3.051	1.645	***
Meeting with other housing co-operatives	14	0.14	0.5	-2.673	1.645	**
Assisting in the formation of other housing co-operatives	14	0.14	0.5	-2.673	1.645	**
Providing management assistance	13	0.31	0.5	-1.387	1.645	**
Providing financial assistance	13	0.85	0.5	2.496	1.645	***

** Null hypothesis supported; *** Alternative hypothesis supported

Table 4: Analysis of results to test hypothesis three

Processes	N	p	p(hyp)	z	Critical	Decision
Identification of a suitable land	13	0.92	0.5	3.051	1.645	***
Obtaining well located land	12	1.00	0.5	3.464	1.645	***
Administration and procedures involved in the registration and transfer of the land	13	0.92	0.5	3.051	1.645	***
Lengthy land-use approval process	13	1.00	0.5	3.606	1.645	***

** Null hypothesis supported; *** Alternative hypothesis supported

Table 5: Analysis of results to test hypothesis four

Actions	N	p	p(hyp)	z	Critical	Decision
Approval of the subsidy by Government	15	0.73	0.5	1.807	1.645	***
Approval of the land by Government	15	0.93	0.5	3.357	1.645	***
Accepting the co-operative housing approach by the officials of government	15	0.73	0.5	1.807	1.645	***
Membership drive by the co-operative	14	0.14	0.5	-2.673	1.645	**
Getting people to key into the project by the co-operative	13	0.08	0.5	-3.051	1.645	**
Refusal to pay the monthly charges by the members	13	0.92	0.5	3.051	1.645	***
Accepting the co-operative housing approach by the public	14	0.14	0.5	-2.673	1.645	**

** Null hypothesis supported; *** Alternative hypothesis supported

6.4 Hypothesis four

H₀: A lack of understanding does not exist as a result of inadequate information among government officials responsible for housing delivery and the public in the application of co-operative housing as a delivery approach.

H₁: A lack of understanding exists as a result of inadequate information among government officials responsible for housing delivery and the public in the application of co-operative housing as a delivery approach.

Table 5 above indicates that three of the actions support the null hypothesis while four of the actions support the alternative hypothesis. The alternative hypothesis is deemed to be supported by the actions indicating that a lack of understanding exists as a result of inadequate information among government officials responsible for housing delivery and the public in the application of co-operative housing as a delivery approach.

6.5 Hypothesis five

H₀: Inadequate training of co-operative members in leadership positions does not lead to a lack of administrative and management capabilities in the processes and operations of housing co-operatives.

H₁: Inadequate training of co-operative members in leadership positions leads to a lack of administrative and management capabilities in the processes and operations of housing co-operatives.

Since more than 50% of the factors support the alternative hypothesis, it is accepted. Hence, inadequate training of co-operative members in leadership positions lead to a lack of administrative and management capabilities in the processes and operations of housing co-operatives. All the factors except the qualifications of the person in-charge of finances were statistically significant.

6.6 Hypothesis six

H₀: Unfavourable socio-economic conditions do not result in difficulties relative to access and mobilization of funds.

H₁: Unfavourable socio-economic conditions result in difficulties relative to access and mobilization of funds.

More than 50% of the factors support the alternative hypothesis hence the null hypothesis is rejected. Therefore, the hypothesis that

unfavourable socio-economic conditions result in difficulties relative to access and mobilization of funds, is supported by the data.

7. RECOMMENDATIONS

To these end, the following should be put in place for the housing co-operatives to be successful:

- Regular monitoring of housing co-operatives by SHRA and SAHCA to ascertain the level of implementation and compliance of policies and legislation on co-operative housing with a view to creating a databank for feedback on the activities of the housing co-operatives.
- There should be specific policy and legislative frameworks in place for co-operative housing in order to fast track the sustainability of housing co-operatives.
- More commitment is needed from all the spheres of government regarding the development of co-operative housing subsector. The object of all the delivery approaches is the same.
- There is no better way to support a policy than to have the beneficiaries' members participating in policy formulation processes. As a result of the input from the beneficiaries, implementing such policies will not be difficult, as people will find it easy to relate to the policy and nurture it to fruition.
- Government land should be subsidised for the housing co-operatives and in addition to this, priority should always be given to the housing co-operatives in the acquisition of well-located land owned by the government
- Education and information dissemination are key to the formation and sustainability of the housing co-operatives. Both the public and the government officials responsible for the implementation of policy and legislation on housing should be well informed about the workings of housing co-operatives in order to create conducive environment for the growth of housing co-operatives.
- Agencies such as SEDA and SHRA should be better positioned in order to be able to provide training and support for housing co-operatives in their day to day activities.
- Banks should be encouraged by government to grant loans to housing co-operatives with flexible repayment periods and low interest rates. Government can guarantee such loans so that banks risk level can reduce.

Table 6: Analysis of results to test hypothesis five

Factors	N	p	p(hyp)	z	Critical	Decision
Training delivered by the Small Enterprises Development Agency (SEDA)	14	1.00	0.5	3.742	1.645	***
Training by the Social Housing Foundation (SHF)	15	0.87	0.5	2.840	1.645	***
Continuous support from SHF	14	0.86	0.5	2.673	1.645	***
Continuous support from the municipality	14	1.00	0.5	3.742	1.645	***
Qualifications of the person in-charge of finances	12	0.25	0.5	-1.732	1.645	**
Training delivered by the Small Enterprises Development Agency (SEDA)	14	1.00	0.5	3.742	1.645	***

** Null hypothesis supported; *** Alternative hypothesis supported

Table 7: Analysis of results to test hypothesis six

Factors	N	p	p(hyp)	z	Critical	Decision
Interest rate	14	0.71	0.5	1.604	1.645	**
Stringent conditions	14	0.93	0.5	3.207	1.645	***
Unfavourable repayment period	14	0.79	0.5	2.138	1.645	***
Unwillingness of the banks to grant mortgage loans	13	0.85	0.5	2.496	1.645	***
Unwillingness of the National Housing Finance Corporation (NHFC) to provide loans	14	0.79	0.5	2.138	1.645	***
Undue interference by the donor agency	14	0.57	0.5	0.535	1.645	**

** Null hypothesis supported; *** Alternative hypothesis supported

8. CONCLUSIONS

An attempt was made to explore the housing co-operatives in the light of the following parameters: legislation and policy, networking among the housing co-operatives, land issues, information, training and financing. Without mincing words, there is still enough to be done in all the parameters measured except in the area of networking. Though legislation and policies exist, the implementation in terms of government commitment in developing co-operative housing subsector, not consulting with the housing co-operatives in the formulation of appropriate housing legislation and providing feedback to the Department of Human Settlements were lacking. In a study by Jimoh (2012: 151-159), it was discovered that the households in the income bracket from \$0-\$500 formed the members of the housing co-operatives and are entitled to the institutional subsidy of government. Since the activities of the housing co-operatives were not monitored, it will be difficult for the government to know if the beneficiaries of the institutional subsidy used in constructing houses still inhabit the houses. Education, training and information are *sine qua non* to a virile co-operative housing subsector but where agencies of government such as SHF (functions has been taken over by SHRA, Social Housing Regulatory Authority) and SEDA saddled with these responsibilities are not living up to their billing, the growth of the housing co-operatives might be a mirage.

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