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TITLE: EXAMINATION OF STRATEGIES AND MONETARY EXPENDITURE OF
PUBLIC UNIVERSITIES-BASED COOPERATIVE SOCIETIES IN HOUSING PROVISION
IN SOUTHWEST NIGERIA.

Abstract

Housing problem remained a challenge to public servants as the Nigerian government made no successful housing plan to its workforce to date. This paper examined the contributions of public universities-based cooperative societies to the housing need of universities' staff in Southwest Nigeria. Data were collected from 463 members and 6 officials across 6 purposively selected federal universities-based cooperative societies in the study area. Data were obtained on housing intervention/strategies and monetary expenditure of the cooperative societies for a 10years period between 2010-2019. Appropriate descriptive and inferential statistics were employed in analyzing the data collected. The study revealed that, through various housing strategies used by the 6 cooperative societies, a monetary value of ₦66.069million had been expended on the university staff's housing needs within the study period. It further indicated that the nominal aggregate value of ₦66.069million provided by the cooperative societies is grossly insufficient to meet the aspirations and housing needs of the cooperative members. The study concluded that while the cooperative societies have contributed their quota in alleviating their members' housing needs, they were yet to provide viable solutions to the housing problems affecting most of the members in the cooperatives. Hence, there is a need for further mobilization of financial resources to sustain such cooperative societies. Finally, as a recommendation, there is a need for the government at all levels to strengthen the capacity and growth of cooperative societies in Nigeria by making housing provision core mandates of cooperatives toward assisting Nigeria university staff in actualizing homeownership and Nigerian at large.

Keywords: Cooperative Society, Housing Strategies, Monetary Expenditure, Public Universities, Southwest Nigeria.

1.0 INTRODUCTION

The world's urban population has tremendously grown in recent years (Adediran, Oladejo & Ijagbemi, 2020). The United Nations Habitat (2014) highlighted that 54% of the world's population live in urban areas and that this figure is expected to hit 66% by the year 2050. At that time (2050), 56% of Africans are expected to be living in urban areas. Nigeria is the most rapidly urbanizing and populous country in Africa, and its urban population is expanding without any commensurate expansion in the necessary amenities, particularly housing (Isma'il, Muhammed, Farouk, Rogo, Tanko & Adamu, 2014; Oyalowo, Nubi & Lawanson, 2018). The increase in urban centers' population has been noticed in the ever-increasing students' enrollment at the tertiary level in Nigeria and additional workforce employment for the higher institutions' smooth running. As rightly noted in the study by Akinsanya and Adewusi (2017) a dire consequence of this phenomenon is the resultant overuse and shortage of existing housing stock without commensurate provision vis-a-vis the student enrolment and staff employment. Over the decades, the phenomenon has drawn much research attention to students' housing both in quantitative and qualitative terms across Nigerian tertiary institutions (Akinpelu, 2015; Ajayi, Nwosu & Ajani, 2015; Owolabi, 2015; Oyetunji & Abidoeye, 2016; Adama, Aghimien & Fabunmi, 2018). Much more as decent housing provision for university's students brings about academic productivity in tertiary institutions (Ghani, Suleiman and Mohammed, 2018) housing provision for university staff in both quantitative and qualitative terms would also impact positively on their overall well-being and efficient running of university administration (Jiboye, 2011; Oluwunmi, Akinjare & Izobo-Martin, 2012; Akinyode, 2014).

In the literature, there is a dearth of studies and discourse on housing provision and delivery for staff in tertiary institutions, as representative of such studies in Nigeria is limited to (Ndukwe *et al.*, 2015; Nnametu *et al.*, 2015; Akinsanya & Adewusi, 2017). Furthermore, evidence of the strategies and monetary expenditure employed for staff on housing provision through their cooperative societies is not detailed (Adedeji & Olotuah, 2012; Adeboye & Oderinde, 2013; Yakub, Salawu & Gimba, 2012; Azeez & Mogaji-Allison, 2017; Oloke, Ayedun, Oni & Opoko, 2017). Additionally, most of these prior studies were limited to a specific state in Southwest Nigeria and restricted to cooperatives based in either public tertiary institutions or the private sector or a combination of both. While the findings from such empirical investigations might not be far from being realistic, the present study represents a departure, as it attempts to remove any extraneous influences on the choice of cooperatives impacting meaningful generalization of empirical findings in these studies, as it examined the dimension of strategies and monetary contributions of six federal university-based cooperative societies in the provision of housing to cooperatives members in all the six states in Southwestern Nigeria. Therefore, unlike prior research, the present study examined cooperatives within different universities sharing similar institutional settings and broader geographical coverage in Southwest Nigeria. This is the focus of this study.

2.0 LITERATURE REVIEW

2.1 The Contributions of Cooperative Societies to housing provisions in Nigeria

The composition and practice of cooperative societies in Nigeria are different from that obtainable elsewhere in the world. Cooperative societies in Nigeria are regulated by the Nigerian Cooperative Societies Act 2004 - a supreme law on all cooperative societies in Nigeria that grants powers to the governor of each state to establish a directorate for cooperatives which will be in charge of registering and regulating cooperatives throughout the federation. There are a proliferation of cooperative societies operating in nearly all the sectors of the Nigerian economy. These are: Multipurpose Cooperative Societies, Marketing Cooperative Societies, Consumers Cooperative Societies, Processing Cooperative Societies, Industrial Cooperative Societies, Supply/Purchasing Cooperative Societies, Credits and Thrift Cooperative Societies (Otto & Ukpere, 2011). All the cooperatives perform functions that are practically related, the core function is to improve access to credits at critical moments or financial intermediation. In the real sense, there are no known formal Housing Cooperative movements in Nigeria, though the various multi-purpose cooperative societies in Nigeria have increasingly been extending their activities and services to aspects of housing delivery due to the attendant increasing in demands for housing requirements in urban cities. The term “Multi-Purpose” allows the society to undertake any type of cooperative activity that is profitable in the interest of the society and its members (Effiom, 2014). This cooperative society is organized by people who pool their resources together in order to combine different activities goals in accordance with cooperative principles for their own benefits (Nigeria Cooperative Societies Act, 2004).

Existing studies have showcased the cooperative society's contributions in housing provision and delivery within various public and private institutions in Nigeria. For instance, Olujimi, Bello, Fashina and Rotowa (2013) randomly selected 38 cooperative societies strictly operating within Akure Metropolis in Akure, Ondo state. The study revealed that all members of the cooperative societies invested loans secured from the cooperative societies in housing and housing-related projects, and different criteria followed in approving loans have promoted homeownership among members. Ayedun, Oloyode, Ikpefan, Akinjare and Oloke (2017) examined staff cooperative and multipurpose society in Covenant University Ota, Ogun State. The study observed that the staff cooperative had assisted members in embarking on massive housing construction on an incremental basis within the ten years of the cooperative societies' establishment. The study of Oyalowo and Babawale (2017) examined cooperative societies' potential in the housing sector of Lagos State, Nigeria. It revealed that there is significant reliance on cooperative loans amongst members for housing-related loans. Azeez and Mogaji-Allison (2017) provided such evidence by examining different housing provision strategies of 22 tertiary institution- based cooperative societies in Lagos state. The study identified the provision of general loans, housing construction loan, provision of specific loans for the purchase of land, provision of special loans for renovation of existing buildings and collective purchase of land for building construction as the most dominant housing strategies adopted by the cooperative societies which have assisted a substantial number of members purchasing land and own their personal houses.

The study of Oloke *et al.* (2017) also indicated loan grant and private project development to be more successful amongst the approaches adopted by the 97 institutional-based cooperative societies in Lagos state toward housing for their members.

Against the backdrop of the existing studies on the potentials of cooperative society in housing provision, and looking at the staff housing problems in Nigerian universities today, particularly the public universities, the present study complements the existing literature by examining the strategies and monetary expenditure of public universities-based cooperative societies to staff housing needs in Nigerian universities. Unlike the prior studies limited to a specific state, this study represents a departure by covering an enormous geographical scope- the six states in Southwest Nigeria.

3.0 METHODOLOGY

Questionnaire survey was utilized for this study where two sets of an open and close-ended questionnaire was administered to 463 cooperative members and 6 officials of the cooperative societies, respectively. The first set questionnaire, which was administered to the cooperative members, was mainly structured to focus on strategies/ interventions employed by the cooperatives in meeting the housing needs of the cooperative (benefiting and non-benefiting) members. These include land acquisition, building and land title processing, acquisition of building materials, provision of special loans for land purchase, and renovation of existing buildings. Other strategies in the questionnaire for which responses were obtained are: collective purchase of land and embarking on building construction, outright acquisition of complete housing, contributory homeownership scheme, and accessing housing loans from government agencies/banks. In the questionnaire, respondents were asked to rank these strategies to determine how well they are representative of housing provision intervention. The ranking was done using a five-point Likert scale ranging from 1- strongly disagree to 5- strongly agree.

The second questionnaire, which was administered to the cooperative officials, was structured to obtain responses on the cooperatives' monetary spending, which was granted to the cooperative members as interventions based on the housing strategies outline in the first questionnaire. Information on an annual aggregate basis for the total amount expended in monetary terms spent on each of all the housing strategies was made available by the cooperatives officials and covered the period of 2010-2019.

In all, four hundred and thirty-five (435) copies of the questionnaire were retrieved, while a total of 383 copies of the questionnaire, which represents 85.67% response rate were well completed and found useful for further analyses after accounting for missing information.

The statistical methods employed in this study to analyse the respondents' data were mainly descriptive (frequency counts, percentages, and means) and inferential (reliability test) in nature. Cronbach's alpha reliability test was employed to determine the reliability and representativeness of the identified housing strategies used in housing provided by the cooperatives in the study area. The reliability result yielded a high Cronbach's alpha (α) coefficient value of 0.881, which

exceeded the acceptable reliability margin of 0.7 provided in vanGriethuijsen *et al.* (2015) and Taber (2018). These strategies are relevant and constitute a representative construct of housing strategies utilized by Cooperative Societies in housing provision in the study area.

4.0 DISCUSSION OF RESULTS

4.1 Housing Strategies employed in the six Federal Universities-based Cooperative Societies

Table 1 depicts the various housing strategies of the six cooperative societies based on the responses of 383 beneficiary and non-beneficiary members of the strategy for a 10-years period (2010-2019). Generally, it is apparent from Table 1 that a substantial proportion of the members (above 80% for all the cooperatives) have not benefited from the housing strategies of the cooperatives within the period under study. On the other hand, the percentage share of the housing strategies' total beneficiaries ranged from 3.13% to 19.58%. This proportion of beneficiaries who benefitted from the housing strategies of the cooperative is quite low and worrisome. The implication of this abysmal level of members benefiting from these housing strategies can however be attributable to the inadequacies or redundancies of the housing strategies as a source of funding in meeting most cooperative members' demands.

From a comparative perspective, strategies such as land acquisition, layout, and allocation 75(19.58%) followed by building material acquisition 58 (15.14%) and building and land title processing 43(11.23%) were frequently sought out by benefitting cooperative members among the housing strategies employed by the cooperatives.

Table 1: Responses of Cooperative members on the housing strategies employed in the six Cooperative Societies from 2010-2019

S/N	Housing interventions	N=383	Beneficiaries	
			YES	NO
1	Land acquisition, layout and allocation		75(19.58%)	308(80.42%)
2	Processing of building and land title documents		43(11.23%)	340(88.77%)
3	Building materials acquisition		58(15.14%)	325(84.86%)
4	Provision specific loans for land purchase		27(7.05%)	356(92.95%)
5	Provision of special loans for renovation of existing buildings		25(6.53%)	358(93.47%)
6	Collective purchase of land and embarking on building construction		16(4.20%)	367(95.80%)
7	Outright acquisition of complete housing		12(3.13%)	371(96.87%)
8	Contributory homeownership scheme		12(3.13%)	371(96.87%)
9	Accessing housing loans from government agencies/banks		13(3.39%)	371(96.86%)

Data Analysis, 2020

While, housing strategy such as loans for land purchase 27(7.05%); loans for building renovation 25(6.53%); collective land purchase and building construction 16(4.20%), access to housing loans from governmental agencies 13(3.39%); outright house purchase and contributory homeownership

scheme 12(3.13%) respectively were less applied for by the cooperative members and therefore given less priority attention by the six cooperative societies.

4.2 Monetary expenditure on housing strategies of the six Cooperative Society

Table 2 shows the total expenditure on housing strategies across the six cooperative societies in monetary terms. In all, 3 out of the 6 cooperatives (Coop 1, Coop 4 and Coop 6) accounted for the highest monetary expenditure (87.46%) of the total housing provision of ₦66.069 million within the study period. Coop 1, however, had the largest share of cooperative spending with 44.06% (₦30.420million) of the entire housing provision, aptly followed by Coop 4 and Coop 6 with 25.90% (₦17.110million) and 15.52% (₦10.257million), respectively.

On the other hand, the least proportion of expenditure on housing strategy was recorded by Coop 2 with 8.10% (₦5.350 million), 2.52% (₦1.662 million) in Coop 5, and 1.92% (₦1.270 million) for Coop 3. Also, when Cooperatives' monetary expenditure was examined in respect of each of the 9 housing strategies, it becomes further apparent that such monetary expenditure was very generally poor. Interestingly, such a low level of monetary expenditure is much more pronounced in some housing provision strategies than others. For instance, both the building materials acquisition to the tune of 24.81% (₦23.925million) and land acquisition, layout, and allocation amounting to 18.36% (₦17.704million) accounted for about 43% of the total value of provision for housing-related needs of the cooperative members across the 6 cooperative societies.

Next in the hierarchy were the collective purchase of land and embarking on building construction with a monetary value of 7.02% (₦6.77million), processing of building and land title documents amounting to 5.81% (₦5.60million), provision specific loans for land purchase with an amount of 4.06% (₦3.92million) and provision of special loans for renovation of existing buildings accounting for only 2.91% (₦2.805million).

Lastly are three housing strategies, namely: contributory homeownership scheme amounting to 2.57% (₦2.48million), outright acquisition of complete housing with a monetary value of 1.17% (₦1.125million), and accessing housing loans from government agencies/banks of 1.80% (₦1.74million). These housing strategies had less than 6.00% of the cooperatives housing programs' aggregate expenditure and, nonetheless, can be categorized as the least in terms of the cooperative funds accessed by the cooperative members across the 6 cooperative societies. Overall, the implication from this discernible pattern of cooperative funding is the low housing funding to the members of the cooperative societies, indicating a need for further mobilization of financial resources for the sustainability of these cooperatives.

This finding of this research confirmed the earlier findings of the Oloke *et al.* (2017) that gave an overall performance rate of 38.3% to various methods of housing provision of cooperative societies and concluded that they had not performed satisfactorily in providing housing for members. Our findings also complement the study of Adedeji and Olotuah (2012) that revealed that credit societies had provided housing finance to a substantial number of people, but funds obtained from the societies for housing are often insufficient. However, our research is contrary to

Table 2: Monetary expenditure on housing provision strategies by the cooperative societies (N'000)

S/N	Housing Provision Strategies	Coop 1	Coop 2	Coop 3	Coop 4	Coop 5	Coop 6	Total	Percent(%)
1	Land acquisition, layout and allocation	4560	1800	770	6620	1132	2822	17704	18.36
2	Processing of building and land title documents	2750	600	0	1590	30	630	5600	5.81
3	Building materials acquisition	10050	2950	0	8650	0	2275	23925	24.81
4	Provision specific loans for land purchase	2350	0	500	250	100	720	3920	4.06
5	Provision of special loans for renovation of existing buildings	1450	0	0	0	400	955	2805	2.91
6	Collective purchase of land and embarking on building construction	6260	0	0	0	0	510	6770	7.02
7	Outright acquisition of complete housing	0	0	0	0	0	1125	1125	1.17
8	Contributory homeownership scheme	2000	0	0	0	0	480	2480	2.57
9	Accessing housing loans from government agencies/banks	1000	0	0	0	0	740	1740	1.80
	Total value and percentage of housing provision to members	30420 (46.04%)	5350 (8.10%)	1270 (1.92%)	17110 (25.90%)	1662 (2.52%)	10257 (15.52%)	66069	
	Average (Group mean =1233.50)	3380	594	141	1901	185	1140		

Data Analysis, 2020

Note; The 6 cooperative societies are coded as Coop 1-6. *Coop* denotes Cooperative Society

Adeboye and Oderinde (2013) who revealed that about ₦146million was mobilized and disbursed by cooperative societies over the ten years of the study and found cooperatives to be stable, viable, and effective in resource mobilization for sustainable housing delivery. Therefore, it can be concluded that, while the housing strategies made available to the contributing members in the study area were laudable, it is important to mention that the nominal aggregate value of housing provision to the tune of ₦66.069million provided by the 6 cooperative societies is grossly insufficient to meet the aspirations and housing needs of the cooperative members.

5.0 CONCLUSION

The study analyzed the housing strategies and monetary expenditure of public universities-based cooperative societies to staff housing needs in Southwest Nigeria. The study revealed that the six cooperative societies employed an array of strategies for housing provision for their members and that housing strategies/interventions such as land acquisition, layout and allocation; building material acquisition, and building and land title processing were frequently sought out by benefitting cooperative members among the housing strategies employed by the cooperatives. While, housing strategies such as loans for land purchase; loans for building renovation; collective land purchase and building construction, access to housing loans from governmental agencies; outright house purchase, and contributory homeownership scheme were less applied for by the cooperative members and therefore given less priority attention by the six cooperative societies.

The study further added that a monetary value of ₦66.069million had been expended in contributing to the housing needs of the university staff within the study period. It also indicated that the nominal aggregate value of ₦66.069million spent by the cooperative societies on housing strategies/interventions is grossly insufficient to meet the aspirations and housing needs of the cooperative members. The study concluded that while the cooperative societies have contributed their quota in alleviating the problems of their members' housing needs, they were yet to provide viable solutions to the housing problems disparaging most of the cooperatives members. Hence, there is a need for further mobilization of financial resources for the sustainability of these cooperative societies. Finally, as a recommendation, there is a need for the government at all levels to strengthen the capacity and growth of cooperative societies in Nigeria toward assisting Nigeria university staff in actualizing housing needs.

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