

**ASSESSMENT OF HOUSING INTERVENTIONS OF COOPERATIVE  
SOCIETIES FOR EMPLOYEES OF PUBLIC INSTITUTIONS IN MINNA,  
NIGERIA**

**BY**

**OLAGUNJU, Remi Emmanuel  
M.TECH/SET/2018/7825**

**DEPARTMENT OF ESTATE MANAGEMENT AND VALUATION,  
SCHOOL OF ENVIRONMENTAL TECHNOLOGY  
FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA**

**THESIS SUBMITTED TO THE POSTGRADUATE SCHOOL, FEDERAL  
UNIVERSITY OF TECHNOLOGY MINNA, NIGERIA IN PARTIAL  
FULFILMENT  
OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTERS  
OF TECHNOLOGY (M. TECH) IN ESTATE MANAGEMENT AND VALUATION  
JULY, 2023.**

## **ABSTRACT**

This study assesses housing interventions of cooperative societies for employees of public institutions in Minna, Nigeria. The study examined the institutional characteristics, strategies of housing interventions, employee's access to loan and level of satisfaction. Both primary and secondary data were used. Data such as institutional characteristics, strategies of housing interventions and loan for housing interventions were collected from the Cooperative Societies across the public institutions in Minna, Nigeria and 341 (three hundred and forty-one) members of the selected Cooperative Societies. Relative importance index (RII), Simple percentages and relative satisfaction index (RSI) were employed in analyzing the data collected. The study revealed that the cooperative societies in Minna use a variety of strategies for housing development through their housing intervention, such as purchasing land collectively and starting construction, acquiring building supplies, offering specific loans for the purchase of land, and offering special loans for remodeling already existing structures while 59% of the employees have accessed housing interventions from the cooperative societies. The research indicated that cooperatives societies in public institutions in Minna are more involved in the strategies of assisting members with loan through collective purchase and acquisition of materials for housing development. It also shows that employees of the public institutions in Minna are satisfied with the loan for housing interventions of cooperative societies. Conclusively, the public institutions base cooperative societies have the potential of meeting the housing needs of employees through it housing intervention when adequately harnessed.

## TABLE OF CONTENTS

CONTENT	PAGES
Cover Page	
Title Page	i
Declaration	ii
Certification	iii
Acknowledgements	iv
Abstract	v
Table of Contents	vi
List of Tables	x
List of Figures	xi
<b>CHAPTER ONE</b>	
<b>INTRODUCTION</b>	
1.1 Background to the Study	1
1.2 Statement of Research Problem	3
1.3 Aim and Objectives of the Study	4
1.3.1 Aim of the study	4
1.3.2 Objectives of the study	4
1.4 Research Questions	5
1.5 Significance of the Study	5
1.6 Scope and Limitation of the Study	6
1.7 Description of the Study Area	7
1.7.1 Economic base	7

1.7.2 Historical development	8
1.7.3 Administrative structure	8
1.7.4 Locational characteristics	9

## **CHAPTER TWO**

### **LITERATURE REVIEW**

2.1 The Origin of Cooperative Housing	10
2.2 Institutional Arrangement to Promote Housing Cooperatives	13
2.3 Definitions and Conceptualizations of Cooperative Societies	14
2.4 Global Housing Cooperatives	15
2.5 Emergence of Cooperative Societies in Nigeria	18
2.5.1 Types of cooperative societies	20
2.5.1.1 <i>Consumer cooperative societies</i>	21
2.5.1.2 <i>Producer cooperative societies</i>	21
2.5.1.3 <i>Marketing cooperatives</i>	22
2.5.1.4 <i>Housing cooperative</i>	22
2.5.1.5 <i>Transport cooperative societies</i>	22
2.5.1.6 <i>Input service cooperatives</i>	22
2.5.1.7 <i>Cooperative thrift and loan societies</i>	22
2.6 Cooperative Societies as Business and Social Organizations	22
2.7 Concept of Housing Affordability	23
2.8 Cooperative Societies and Housing Supply	25
2.9 Government Intervention in Housing Delivery	26
2.10 Private Intervention in Housing Delivery	28
2.11 Cooperative Society's Support to Housing Intervention	29
2.12 Challenges of Sustainable in Housing Provision in Nigeria	30

2.13 Challenges of Cooperative Society in Sustainable Housing Intervention	36
2.14 Strategies of Housing Intervention in Cooperative Societies	37
2.15 Cooperatives as Engines of Sustainable Economic Growth	37
2.16 Cooperators Satisfaction on Housing Intervention	39
2.17 The Synergy between Cooperative Societies in Housing Intervention and Sustainable Development Goals (SDGs) 2030	40
2.18 Review of Relevant Studies on Roles of Corporative Societies in Housing Intervention	40
2.19 Knowledge Gap	43

**CHAPTER THREE**

## **RESEARCH METHODOLOGY**

3.1 Study of Population	45
3.2 Sampling Frame	45
3.3 Sampling Size	46
3.4 Sampling Technique	48
3.5 Methods of Data Collection	48
3.6 Method of Data Analysis and Data Presentation	48
3.6.1 Technique for investigating the institutional characteristics of cooperative societies in public institutions	49
3.6.2 Technique for examine the strategies of housing intervention of cooperative societies in the study area	49
3.6.3 Technique for determining the rate of employee’s access to loan for housing intervention from the cooperative society	50
3.6.4 Technique for examining the level of employee’s satisfaction in the housing intervention of cooperative societies in the study area	50

**CHAPTER FOUR**

## **RESULTS AND DISCUSSION**

4.1 Data Presentation and Analysis	51
4.2 Socio-Economic and Demographic Characteristics of Respondents	52

4.3	Institutional Characteristics of Cooperative Societies in Public Institutions in Minna, Nigeria.	54
4.4	Strategies of Housing Intervention of Cooperative Societies in the Study Area	58
4.5	Employee's Access to Loan for Housing Intervention from the Cooperative Society	65
4.6	Examination of the Level of Employee's Satisfaction in the Housing Intervention of Cooperative Societies in the Study Area	69
4.7	Summary of Findings	74

## **CHAPTER FIVE**

### **CONCLUSION AND RECOMMENDATIONS**

5.1	Conclusion	77
5.2	Recommendations	78
5.3	Contribution to Knowledge	79

### **REFERENCES** 80

<b>APPENDIX</b>		86
<b>LIST OF TABLES</b>		

<b>TABLES</b>	<b>PAGES</b>
3.1: Selected Public Institutions in Minna and Number of Cooperative Societies	45
3.2: Selected Cooperative Societies for the Study and Membership Strength	46
4.1: Questionnaire Administration	51
4.2: Socio-economic and Demographic Characteristics of Respondents	52
4.3: The Source of Finance to the Cooperative Societies	55
4.4: Membership Strength of the Cooperative Societies	56
4.5: Cooperative Lending Rate	56
4.6: Repayment Period	57

4.7:	Years of Existence	58
4.8:	Housing Interventions for FUTMINNA Staff Multipurpose Cooperative Society Limited Using a 5-Point Relevant Scale	59
4.9:	Housing Interventions for Golden Trust Multipurpose Cooperative Society Limited Using a 5-Point Relevant Scale	60
4.10:	Housing Interventions for AL-HALAL Multipurpose Cooperative Society Using a 5-Point Relevant Scale	61
4.11:	Housing Interventions for COE Multipurpose Cooperative Society Using a 5-Point Relevant Scale	63
4.12:	Housing Interventions for FLAILS Multipurpose Cooperative Society Using a 5-Point Relevant Scale	64

## **LIST OF FIGURES**

<b>FIGURES</b>	<b>PAGES</b>
1.1: Niger State Showing Minna	9
4.1: Access to Housing Intervention for FUTMinna Staff Multipurpose Society	65
4.2: Access to Housing Intervention for Golden Trust Multipurpose Society	66
4.3: Access to Housing Intervention for AL-HALAL Multipurpose Society	67
4.4: Access to Housing Intervention for COE Multipurpose Society	68
4.5: Access to Housing Intervention for FLAILS Multipurpose Society	68
4.6: Percentage (%) of Cooperators Access to Loan	69

4.7:	Level of Satisfaction on the loan for Housing intervention in FUTMinna Multipurpose Cooperative Society	70
4.8:	Level of Satisfaction on the Loan for Housing Intervention in Golden Trust Multipurpose Cooperative Society Limited	71
4.9:	Level of Satisfaction on the Loan for Housing Intervention in AL-HALAL Multipurpose Cooperative Society	72
4.10:	Level of Satisfaction on the Loan for Housing Intervention in COE Multipurpose Cooperative Society	73
4.11:	Level of Satisfaction on the Loan for Housing Intervention in FLAILS Multipurpose Cooperative Society	74



## CHAPTER ONE

### 1.0 INTRODUCTION

#### 1.1 Background to the Study

One of the most essential aspects of existence is housing, which offers warmth, safety, and a place to rest (Henilane, 2016). Housing is one of the best indicators of someone's standard of life and social standing. Along with clothing and food, housing is the most essential of the three basic human needs. Its accessibility is necessary for everyone's welfare, since housing touches on every essential part of human existence, it is a significant aspect of a man's life. Regardless of a person's socioeconomic standing, housing has remained a global phenomenon that touches all aspects of humanity and is important because it contributes to social, physical, and mental welfare (Ayedun and Oluwatobi, 2011). Housing is one of the important social elements, according to Jimoh *et al.* (2014), that affects not only people's quality of life and wellbeing but also the welfare of places. The providing of finance or capital for housing is known as housing finance. Financing is the process of acquiring finances or capital generally to support development and/or investment by taking possession of assets. The financing of housing currently constitutes a major problem for all households in Nigeria (Ojo and Rotowa, 2017).

According to Kuma (2015) housing development requires huge capital and has been variously adjudicated to be the lifeline in real estate development. Low-income earners often purchase land and build incrementally, in contrast to high-income home owners, who typically pay for their purchases with cash or mortgage finance and repay over a maximum of 10 years. All facets and sectors of Nigerian society and the economy have been significantly impacted by the advantages and

advancement of cooperatives. Cooperatives among other sources of housing finance have played important roles in meeting the housing needs of people. Cooperative societies have long been utilized in providing housing accommodation; the contribution is evident on the impact in the socio-economic well-being of its participant. In a resolution

64/136, the UN General Assembly designated 2012 as the International Year of Cooperatives. To meet their common needs and goals in the economic and social realms through a jointly owned and democratically operated business, autonomous groups of people might come together to form cooperative organizations.

They were developed by people in the same organization who shared the same perspective and way of thinking in order to pursue social and economic objectives together. Cooperative societies are crucial to national development and provide appropriate housing for Nigeria's urban population (Godwin, 2011). As a result, the South-West region of Nigeria, where cocoa cultivation and labor pooling are prevalent, is where cooperative societies first emerged in the country during the 1920s (Adeboyejo and Oderinde, 2013). Cooperative societies were already well-known in the middle of the 1930s due to the incorporation of the colonial government and legal systems. There are very few workplaces in Nigeria today, especially government establishments, where a cooperative society is not in operation, as stated by Kreem *et al.* (2012). Nigeria is a fast-developing nation that is yet to tap in fully to the resource of using cooperative housing and intervention to curb its housing challenges. Furthermore, through a qualitative approach, Adediran and MohdAli (2018) established the significance of combining various cooperatives in the provision of low-income residential real estate in Nigeria.

The concept of cooperative societies in housing interventions has since been reported to be pragmatic with a cost-effective way to finance real estate development. The role of

Cooperative societies in housing interventions and provision is a segment of Social Housing System (SHS) and an untapped resource in developing nations (Jimoh *et al.*, 2014). The cooperative societies operate in different groups, similar to what is seen in other regions of the world. One example is the employment-based cooperatives, which are housed in formal organizations and give employees a forum to address their welfare concerns (Oyalowo, 2018).

Cooperative Societies' intervention in housing development among other sources of housing interventions for housing development in institutions in Nigeria have numerous benefits and potential to adequately address the need of the vast majority in the area of home ownership and existence housing finance system. Hence, the need to assess the housing interventions of cooperative societies for employees of public institutions in Minna, Nigeria.

## **1.2 Statement of Research Problem**

Sustainability of housing provision through Cooperative Societies' intervention has been a thing of reality in developed countries, efforts are quite visible, but the contribution of the cooperative societies in housing intervention remains a mirage in developing countries most especially in Nigeria (Jimoh *et al.*, 2014). Other housing measures for housing development in Nigeria have made it difficult for succeeding governments to properly prepare for and meet the housing needs of these university employees (Ajadi, 2010).

Meanwhile, cooperative societies in public institutions with its potential and access to loan by employees in housing intervention has created an impact on the development of housing by public institutions employees in the study area. The level on impact can be attributed to some fundamental factors its performance. Public institution employees often use interest rate as an indicator for their participation and access to loan for housing development. As a result of the foregoing, understanding the institutional characteristics and strategies provides a better dynamic to the housing intervention of cooperative societies in the study area. In light of the aforementioned, this study aims to evaluate cooperative societies' housing interventions for staff members of public institutions in Minna, Nigeria by looking at the housing intervention strategies, the financial value of the cooperative societies' contributions to the staff members who likely joined cooperatives to meet capital-intensive needs like housing, and their satisfaction with the cooperative society's housing intervention.

### **1.3 Aim and Objectives of the Study**

#### **1.3.1 Aim of the study**

The aim of the study is to assess housing intervention of cooperative societies for employees of public institutions in Minna, Nigeria with a view of information that could enhance cooperative societies' interventions in housing delivery.

#### **1.3.2 Objectives of the study**

To achieve the aim of this study, the following specific objectives would be pursued to:

- i. Investigate the institutional characteristics of cooperative societies in public institutions in

Minna, Nigeria.

- ii. Examine housing intervention strategies of cooperative societies in the study area. iii. Determine employee's access to housing intervention of cooperative societies in the study area.
- iv. Examine level of employee's satisfaction in the housing intervention of cooperative societies in the study area.

#### **1.4 Research Questions**

- i. What are the institutional characteristics of the cooperative societies in public institutions in Minna, Nigeria?
- ii. What are the strategies of housing intervention of cooperative societies in the study area? iii. What is employee's access to housing intervention of cooperative societies in the study area?
- iv. What is the level of employee's satisfaction in the housing intervention of cooperative societies in the study area?

#### **1.5 Significance of the Study**

A sustainable approach is urgently required to address the growing demand of housing in our society today. In Nigeria, the housing needs are on a rapid increase due to the large and

increasing population. The huge capital outlay to meet the housing needs can be achieved through cooperative society when harnessed.

This research therefore will be relevant to cooperative managers and leaders, researchers, cooperative society regulatory agencies as well as policy makers and funding organizations in real estate property investments of housing interventions in housing delivery. It will be of major benefits to prospective private developers and professionals in real estate development finance strategy. This information will serve as a baseline from which other judgments about potential intervention areas can be made.

## **1.6 Scope of the Study**

The study seeks to assess housing intervention of cooperative societies for employees of public institutions in Minna, Nigeria with a view of information that could enhance cooperative societies' interventions in housing delivery. The choice of Minna in Niger state is premised on the cooperative cultural practice in the north. These institutions were selected based on the fact that these are the major public institutions within Minna metropolis. It covers all the public institutions in Minna, the capital city of Niger state which includes; Federal University of Technology, Minna (FUTMINNA), College of

Education, Minna and Fati Lami Abubakar Institute for Legal and Administrative Studies (FLAILS). The study covers only cooperative societies involved in housing interventions in the public institutions. There are three (3) cooperatives selected in Federal University of Technology, Minna which are; FUTMinna Staff Multipurpose Cooperative Society Limited, FUTMinna Golden Trust Multipurpose Cooperative Society, FUTMinna Al-Halal

Cooperative Society, one (1) from Niger state College of Education; Staff Multipurpose

Cooperative Society, Niger state College of Education and one (1) from Fati Lami Abubakar Institute for Legal and Administrative Studies; FLAILS General Multipurpose

Cooperative Society. The study intends to investigate the institutional characteristics, examine the strategies of housing intervention of the cooperatives, and determine the rate of employees' access within the last 5years (2016 -2021) alongside with their level of satisfaction in the intervention provided by the cooperative societies.

### **1.7 Description of the Study Area**

Minna is a city in Niger State, Nigeria, that is 299 meters above sea level and located at

9.61° North latitude and 6.56° East longitude. Minna is located 130 kilometers from

Kontogora, 135 km from Abuja (the capital territory), 300 km from Kaduna, 90 km from Bida,

and 100 km from Suleja. Bosso and Chanchaga, two local governments, are included in

Minna, which extends from Maikunkele in the north to Chanchaga in the south.

#### **1.7.1 Economic base**

Groundnut, cotton, yams, and shea nuts are among the agricultural goods that are frequently collected in Minna. These continue to be its principal exports. The town is wellknown for its ceramics, bras ware, woven and painted cotton material, reed mats, and baskets. An industrial brick factory exists today. A marble quarry is close by. The base of the State's economy is agriculture. 90% of people rely on agriculture either directly or indirectly for their livelihood.

The State is one of the biggest in the nation and boasts some of the most productive agricultural resources. 10% or so of the state's arable land is currently under active cultivation. The state's

good climate conditions offer exceptional chances for the establishment of largescale farming of crops like yam, millet, and maize. The majority of

Nigeria's staple crops may be grown in the State due to its good soil and favorable hydrology, and there are still plenty of chances for grazing, fresh water use, and forestry development.

### **1.7.2 Historical development**

The settlement grew and took a turn in 1924 when the colonial administration chose it as the district headquarters due to the extension of the railroad line. The colonial government's establishment of the Minna Emirate, which had an Emir as its traditional ruler, further solidified the town's political standing in 1957. According to the 1991 census, Minna Town had a population of 190,450, which represents an annual growth rate of 7.9%, significantly higher than the national average of 2.83%. Assuming the same 7.9% growth rate, Minna's population in 2008 is 694,750. The State's population grows as a result of the Federal Capital Territory's relocation from Lagos to Abuja.

### **1.7.3 Administrative structure**

The state is made up of 25 Local Government Areas, which are further separated into the A, B, and C geopolitical zones, each of which has 8, 9, and 8 LGAs. The 274 wards make up the 25 Local Government Areas. State, local, and emirate councils make up the three levels of government that govern the state. At the state level, there are three levels of authority.

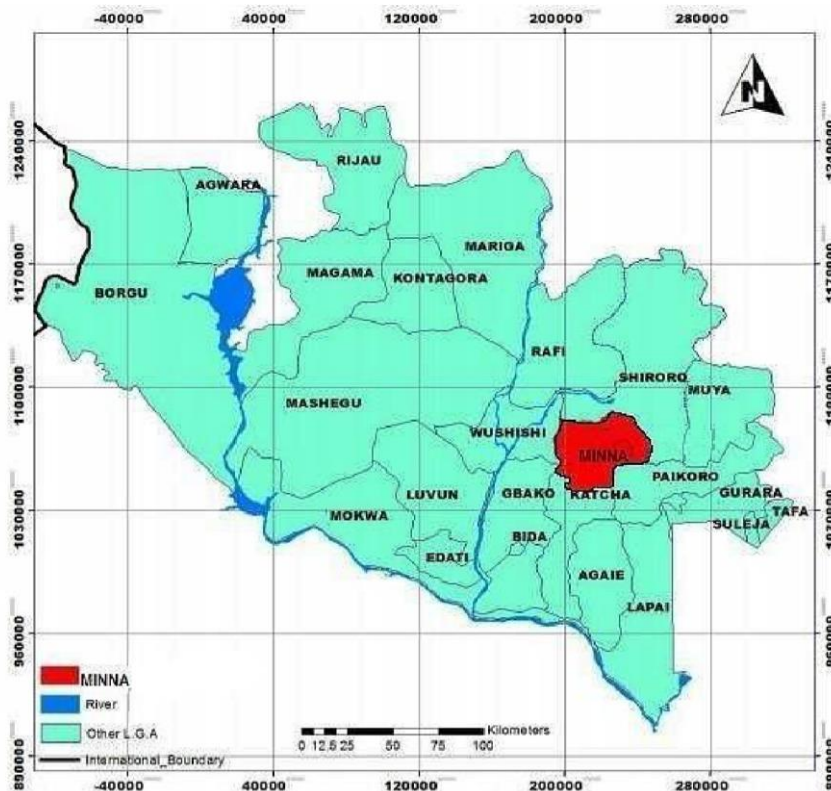
The first is the government, which is chosen based on political party and is led by the state's executive governor. The second tier is the legislature and the committees that make up the



legislature are each chaired by a different person. The last is the State's administration known as the judiciary, which is the independent arm of government and is headed by the Chief of Judge of the State.

#### 1.7.4 Locational characteristics

After Minna was chosen to serve as the state capital, a master plan for the years 1980 to 2000 was developed. The university was established during this period. Many federal and state universities, housing projects, and intra- and inter-city roads were built during this time. The public sector was primarily in charge of supplying and maintaining all amenities for Minna throughout the early stages of the town's development. The government kept investing in urban infrastructure, essentially in every area of the city. Almost all areas of the town had the most basic amenities, services, and infrastructure, but there were certain flaws.



## **Figure 1.1: Niger State showing Minna**

**Source:** Department of Transport Management, Federal University of Technology Minna (2020).

### **CHAPTER TWO**

## **2.0**

### **LITERATURE REVIEW**

#### **2.1 The Origin of Cooperative Housing**

In developed nations, participation in cooperative housing is made easier, and housing cooperative structures can establish and expand (Kadriu and Wendorf, 2011). In order to boost homeownership throughout Europe, policy initiatives such benevolent legislation, subsidies, and tax incentives were implemented. Positive civic attitudes regarding property ownership contributed to the success of these initiatives (Isebaert, 2014). The rapid rate of population increase is responsible for the establishment of cooperative societies in nations like Austria and France. In order to address the difficult living circumstances and rapid urbanization, Austria's first housing cooperative was formed in 1895 as a limited profit housing organization (Ludl and Bauer, 2012). Similar concerns about excessive population and skyrocketing housing costs were shared by the Workers Union of France in the 19th century. To remedy this problem, they established the Paris Workers Housing Cooperative Society in 1867 (Lourier, 2012). As a result, while social reformers in Austria were responsible for the development of the cooperative sector, workers in France are credited with having started it.

Similar to Sweden, Ireland, Pakistan, and Turkey, countries with fast changing population structures required the establishment of cooperative housing. In Ireland, cooperative housing societies first appeared in the 1950s as self-help homeownership building cooperatives. However, as the demand for housing increased among young couples living in rapidly growing rural towns and urban suburbs, the scope of these organizations significantly increased

(O'Keefe and Sellars, 2012). In Pakistan, the cooperative housing industry has grown in response to the housing need that has arisen since it was established in the late

1940s. Massive housing shortages were caused by the growing immigrant population in the new state. The state recognised cooperative societies and helped them in their efforts to provide housing for the throngs of migrants, refugees, and citizens (Bhaiji, 2012).

Due to a severe housing crisis, intense housing speculation, and rapid urbanization, cooperative housing was first established in Sweden and Turkey in 1923 and 1930, respectively (Lago and Matic, 2012). However, while a vibrant tenant movement gave Swedish cooperative housing development its start, senior Ankara bureaucrats were responsible for the growth of cooperative housing in Turkey (Aksoy and Aydogus, 2012). The First World War, which left most of Europe in dire need of housing, is responsible for the birth of nations like Belgium, Hungary, and Norway's first housing cooperatives. The building of new dwellings in Hungary was impacted by the necessity for reconstruction following World War II, and cooperatives were utilized as a mechanism to cut the expenses of government involvement in housing.

The introduction of cooperative housing in Canada was the result of the acceptance of a policy that appeared to have worked in other nations, which is how cooperatives first came to be. Around this time, housing cooperatives started to arise in Egypt as a way for the government to help people get suitable dwellings. Similar to this, British policies were transferred to Germany and employed to address the housing crisis following World War II. These cooperative housing projects were based in Hamburg (Lieberknecht, 2012). The pioneering efforts of the Rochdale Movement, which founded the Rochdale Pioneer Land and Building

Company in 1861 to allow home ownership for its members, led to the development of cooperative housing in Britain as well as the cooperative movement generally.

Cooperative housing is most recent in Europe in Estonia, where the country's independence is blamed for its creation in 1991(Sarnet, 2012). The privatization of state-owned businesses and public assets was required as a result of the political transition from socialism to liberalism and a market-based economic policy. Following the privatization of apartments, housing cooperatives were chosen as the preferable form for housing development and management.

The history of cooperative societies in Italy as told by Pasqualini, *et al.* (2012) reveals that the cooperative movement's contributions to the housing sector were influenced by how well its guiding principles aligned with the political philosophy of the ruling class. These ideas were in alignment with the political class during the early stages of the development of cooperatives in 1854, and as a result, the state supported the movement. The housing cooperative industry grew and developed as a result of this. The movement did, however, see a downturn throughout the World Wars because the Fascist regime did not support the democratic political philosophy that guided cooperatives.

The broad history of cooperative housing demonstrates the usage of a system for addressing housing provision as a result of the social need for quality housing. In order to address the current housing scarcity in emerging countries, especially in Nigeria, where cities are quickly urbanizing, these requirements are still relevant.

## **2.2 Institutional Arrangement to Promote Housing Cooperatives**

At the Cooperative Union of Tanzania (CUT), which has been recognized as the apex of all cooperative societies, housing has not been a major agenda topic. Agricultural societies and the cooperative's sale of agricultural products have received more attention. In addition, the Cooperative Societies Act of 2003 and the Cooperative Development Policy does not specifically mention housing cooperatives, meanwhile Tanzania lacks the National Cooperative Housing Union (NACHU), which serves as the supreme institution of its primary and secondary societies but otherwise for Kenya.

As a result, it has been difficult for housing cooperatives to network with one another and share experiences in order to coordinate the operations carried out by various housing cooperatives. The organizational structure established in the Act restricts the ability of Housing Cooperative Societies to diversify their activities and adapt to changing needs, in addition to the absence of an apex body. Section 4.4.2 of the Act 2003 stipulates that the Manager and Committee or Board are placed below the general assembly as the highest organ. The society has little room to form relevant committees that can enhance the way it functions because of this restriction on the kind of committees it may form.

The Nala Makazi developed a number of other committees, including those for finance, construction, water, disciplinary issues, the environment, and HIV/AIDS, all of which are currently on the cooperative societies' agenda. Leadership is a different problem arising from institutional and organizational structures. The members of various cooperative societies, where the government played a key role in their founding, have voiced reservations over the leaders' continued presence after the time allowed by their constitutions. Given that these societies have almost completely lost their cooperative spirit, some of their leaders have

continued to serve as "de-facto" office holders with little help from the membership. Retrenched workers who continue to live next to each other in the same neighborhoods but are no longer connected by the employer, which further complicates the situation. Members of the Sigara cooperative were debating amending the organization's bylaws to reflect their members' shifting job situations. The Department of the Ministry responsible for Cooperative Development that is charged with promoting cooperative activity is constantly changing, which is significant in terms of institutional arrangements. The Prime Minister's Office previously housed the cooperative Department, but in 1995, a full-fledged Ministry of Cooperative Development and Marketing was established.

However, this Ministry has been disbanded and the Cooperative Department has been transferred to the new Ministry of Agriculture Food Security and Cooperatives as part of the rebuilding of new Ministries under the 4th phase administration of 2005. This arrangement makes it clear that many cooperative initiatives are primarily focused on the agricultural sector, with little attention given to other types of cooperatives like housing.

The department's ongoing changing has an impact on both its orientation to other Ministries and the long-term strategies created under a particular ministry.

### **2.3 Definitions and Conceptualizations of Cooperative Societies**

The Rochdale Society of Equitable Pioneers, a group of 28 weavers and artisans from Rochdale, England, founded in 1844, is largely recognized as being responsible for the

development of cooperative organizations. Cooperative societies, which are traditional institutions for mobilizing funds and are particularly well-liked in Africa, are also widely recognized. It has become possible to have various sorts of cooperatives, roughly as many as are pertinent to the needs of their members and the purpose for setting them up, because cooperatives exist to improve the quality of life of their members. Consumer cooperatives, thrift and credit cooperatives, distributive and service cooperatives, as well as housing and building cooperatives, are nevertheless frequent categories. Therefore, it is not strange that cooperative societies have multiple definitions. Cooperative societies, as defined by Oki (2011), are organizations that members who use the services freely create, operate at cost, own, capitalize, and democratically manage. Members share the risk and rewards proportionately to their participation.

Similar to this, Kariuki, *et al.* (2017) claimed that cooperative enterprises offer the organizational means through which a sizeable portion of humanity is able to take matters into their own hands and work toward achieving social integration, ending poverty, and creating productive employment. However, a common feature of a cooperative society is that it is made up of individuals who have willingly joined forces in order to improve their quality of life by cooperating to meet problems that necessitate large amounts of money. When employees want to take influence over their labor force or even when consumers want to improve their purchasing power, cooperatives are created. They aim to benefit their members economically.

## **2.4 Global Housing Cooperatives**

According to Pedersen (2003), the enabling environment developed by the central government in the 1940s was responsible for the success of the housing cooperatives in Norway. This strategy was

used to make sure that no single person benefited from the housing crisis that was occurring at the time and to make sure that a significant number of individuals had appropriate housing (Gundersen, 2002). According to Pedersen (2003), one strategy used was to assign the stakeholders' duties in the following order:

- a) The State National Bank was established to increase credit availability for citizens. To accomplish this, loans ranging from 70% to 80% of the development's overall cost are given.

Earlier on, this program is subsidised by the central government;

- b) The local governments supplied accessible land for infrastructure and development.

Along with these, municipalities reviewed loan applications as part of the State National

Bank's lending process to determine which should be given priority;

- c) The Co-operative Housing Movement was based in the private sector, which was the largest provider of housing.

According to UNESCO (2000) and Pinsky (2001), the government in Canada contributed to the growth of housing cooperatives in the following ways:

- a) By drafting legislation that was advantageous to the co-operative housing approach;
- b) By guaranteeing mortgage loans to lower the level of risk that financial institutions were willing to take; and
- c) By ensuring that low-income housing was available.



When the homes are completed, the co-operatives that predominate in Turkey's housing development industry are dissolved (Turel, 2002). According to Turel (2002), the government has contributed to growth in the following areas:

- a) Housing cooperatives were given preference by local and central governments when granting credits from public funds;
- b) Priority was also given to housing cooperatives when selling land developed by local and central government agencies;
- c) Subsidies were provided in the aforementioned forms of support;
- d) Infrastructure was provided to housing cooperatives projects;
- e) Government established the Real Estate and Credit Bank to finance up to 90% of such projects
- f) 1% is charged as value added tax (VAT) as against 18% charged on other construction activities.

About 2000 tenants of seven apartment complexes in Hillbrow, Joubert Park, and Berea were given the opportunity to purchase their homes in 1996 by the Gauteng Provincial Board

(Crofton, 2006). In the inner city of Johannesburg and, to a considerable extent, throughout South Africa, this marked the commencement of housing cooperatives because there was no earlier recorded evidence of its use to collect institutional government subsidies. Why has it taken so long for this method of housing supply to be implemented?

There are some models emerging in the nation, despite the fact that co-operative housing is still in its infancy as a method of housing supply. The models face difficulties because of

issues with housing cooperative members, governmental policies, and legal requirements, as would be expected. The models are mainly connected to how housing cooperatives are organized; for instance, in the UK, terms like community land trusts, resident management corporations, tenant management cooperatives, self-build cooperatives, and short-life cooperatives have lately been suggested by Commission on Co-operative and Mutual Housing (CCMH) (2009). In a similar development, Social Housing Fund (SHF) (2000) noted two co-operative housing forms that are prevalent in South Africa. The first has to do with development and maintenance of primary housing cooperatives and the second involves members coming together to form a primary housing cooperative and funds are mobilized from savings of members.

The lack of understanding by government officials of the East London Housing Management Co-approach, operative's and consequently the lukewarm support it has received throughout the years, are the causes of the negative perception of the model's complex character. This may be due to the fact that private ownership is the main emphasis of housing legislation, regulations, and practices (Fish, 2003). In addition, the majority of policy texts on social housing favor the distribution of houses through rentals. Social housing and rental housing are regularly contrasted in policy discussions in South Africa

(SHF, 2010). This may be due to the way social housing developed in the nation in the 1920s and the public rental housing strategy that emerged in the 1940s.

The Portfolio Committee on Human Settlements has lately criticized the Department of Human Settlements for knowingly endorsing social rental housing over the co-operative

housing concept (South African Portfolio Committee on Human Settlements, 2010). The President's 2011 Freedom Speech provided additional evidence of his commitment to promoting rental social housing when he announced that the government would build 80,000 mixed-income rental housing units for people with low incomes (Zuma, 2011). If this pattern persists, it portends a significant threat to the co-operative housing subsector's expansion.

## **2.5 Emergence of Cooperative Societies in Nigeria**

Cooperative societies first appeared in Nigeria at a significant historical juncture. The traditional method of group savings is also known by a number of names, including

"ajo/esusu" among Yorubas, "Isusu" among Ibos, and "Adashi" among Hausas. The Agege Planters' Union was established in South-West Nigeria's agricultural industry in 1907 as a reaction to the exploitative trading practices of colonial Europeans. This was the world's first organized cooperative organization. About 400 planters' union members who represented 6 cocoa-producing districts made up the union. According to Ogungbemile (2010), the people decided to pool their resources, educate their members on how to improve the quality of their cocoa in order to command higher prices and thwart the Europeans' methods of trade, offer credit to members, and control the movement of workers from one region to another. As a result, organizations like the Ibadan Agricultural Society and the Egba Farmers' Union began to form.

However, Ogungbemile (2010) and Oki (2011) determined that the Gbedun Cooperative Produce Society Limited was the first government-registered cooperative society in Nigeria following the passage of the Cooperative Societies Ordinance of 1935 and the strict registration requirements of the colonial government. Subsequently, numerous cooperative

produce marketing societies appeared all over Nigeria. Instead of agricultural cooperatives, thrift and credit organizations were more widely accepted by the populace in the Eastern Province of the nation. As a result, the cooperative movement in Nigeria has a long history of being closely linked to the natural cooperation of members of the same trade or tribe who engage in communal activities and savings to address welfare issues.

The necessity for more sophisticated organization in the wake of international trade and exploitative government had an impact on the development of the cooperative movement in Nigeria. The colonial government's engagement and the demand for formally recognized associations were prompted by the need to regulate the quality of important export items like cocoa. These elements have played a significant role in the development of the cooperative movement in Nigeria, and the movement's agricultural roots continue to have a significant impact on the regulatory framework of these societies.

### **2.5.1 Types of cooperative societies**

According to Mukaila *et al.* (2020) highlighted the following types of cooperative societies and they include; Consumer cooperative societies, Producers cooperative societies, Marketing cooperatives, Housing cooperative, Transport cooperative societies, Input services cooperatives and Cooperative thrift and loan societies.

### ***2.5.1.1 Consumer cooperative societies***

Consumers' cooperative societies are organizations founded largely by consumers with the single objective of eradicating the difficulties caused by middlemen in their pursuit of more affordable access to daily necessities. It is a culture that prioritizes services over personal gain. These organizations buy products directly from producers and wholesalers and then sell them to members, cutting out the middlemen who are only in it for the money. Consumer cooperatives rely on word-of-mouth rather than advertising. They guarantee a consistent supply of commodities at affordable prices. As a result, they serve as the public distribution system and create a system to monitor market prices for consumer goods.

Numerous consumer societies were established in Nigeria as a result of the lack of consumer goods during the Second World War, but the majority of these organizations vanished quickly after the war's conclusion. But nowadays, they break the production chain like any consumers. Products are purchased in bulk from cooperators, stored, and then sold to customers and the general public at the going rate. Members receive dividend payments that are based on their purchase at a specific time.

### ***2.5.1.2 Producer cooperative societies***

In order to increase the production of various commodities and services, producer cooperatives were established. In fact, the clear cooperative nexus is the primary attribute of producer cooperative societies. This refers to a solid working partnership between the cooperative complex and its constituents. A productive society has unusually close-knit relationships with its constituents. Ijere (1986) separated producer cooperatives into two categories: auxiliary cooperatives for the supply of professional commodities, such as credit machinery, tools, input, storage, irrigation, accounting, insurance, technical counseling, etc., and cooperatives

for the marketing of products. Producer cooperatives are for collaborative work in agriculture, raising animals, catching fish, mining for wood, processing it, manufacturing, labor, and handicrafts.

#### **2.5.1.3 Marketing cooperatives**

The marketing cooperatives do away with intermediaries and prevent excessive product waste. Nwankwo *et al.* (2016) pointed out that, for example, stacks of uncracked palm kernels are being left outside in the heat and rain to rot away in the villages of ancient Anambra and Anambra States. It would have been easier for the owners to dispose of if they had been in marketing cooperatives. According to Nwankwo *et al.* (2016), the cooperatives would be able to explore and take advantage of all available opportunities for the effective and successful marketing of our products both domestically and abroad thanks to the pooling of their resources.

#### **2.5.1.4 Housing cooperative**

This resulted from the arrangement wherein individuals join together to construct one another's homes on a rotating basis. Such a cooperative did exist at the time. In constructing, mud and that were utilised.

#### ***2.5.1.5 Transport cooperative societies***

Transport cooperative organizations take care of both the external transportation of their goods and the transit issues of their members. On occasion, they offer certain services for a fee to non-members.

#### ***2.5.1.6 Input service cooperatives***

These organizations exist to offer its members qualified inputs at affordable prices. It mostly operates in the agricultural sector.

#### ***2.5.1.7 Cooperative thrift and loan societies***

In Abeokuta, the first cooperative thrift and lending society was founded in 1940 by Catholic teachers. The main purpose of this sort of society was to provide for the retirement and old age of wage employees. Members make regular thrift saves while they are employed, and if they so choose, they can also make additional savings for specific purposes. Savings like this might cover things like child care costs, vacation, and leave.

### **2.6 Cooperative Societies as Business and Social Organizations**

Cooperatives have evolved over time as a result of numerous influences and factors. Cooperatives, according to Munkner (2012), can be viewed as a mode of doing business, a type of organization, and a separate legal person. Cooperatives are both an organized group

of people and a jointly owned and operated business, promoting member advancement as opposed to profit maximization as their primary goal. Similar to this, Gonzales (2012) distinguished between two categories of cooperatives: social and economic cooperatives. Economic cooperatives are typically driven by steadfast ethical commitments to solidarity and democratic control as commercial entities. It is committed to serve the members' overall interests. Social cooperatives, on the other hand, are designed to promote the common good by providing for third parties, most of whom are socially disadvantaged. In order to achieve their social aims, social cooperatives therefore only participate in economic activity when those objectives clash with their stated social objectives. .

## **2.7 Housing Adequacy**

According to the United Nations Centre for Human Settlements (UNCHS), it states that:

“Adequate shelter means more than a roof over one’s head. It also means adequate privacy; adequate space; physical accessibility; adequate security; security of tenure; structural stability and durability; adequate lighting, heating and ventilation; adequate basic infrastructure, such as water supply, sanitation and health related factors; and adequate and accessible location with regard to work and basic facilities: all of which should be available at an affordable cost. Adequacy should be determined together with the people concerned, bearing in mind the prospect for gradual development. Adequacy often varies from country to country, since it depends on specific cultural, social, environmental and economic factors. Gender specific and age factors, such as the exposure of children and women to toxic substances, should be considered in this context”. If adequacy is determined from the viewpoint of the people involved, then the amount of the members' involvement in the creation of housing policies and laws is constrained, as is demonstrated in the parts that follow. Every



citizen is understood to need a decent location to live among other citizens, hence it is essential for all levels of government to offer ways for the populace to realize their dream of having a decent place to live.

The means include concerns with public spending and housing subsidies, keeping an eye on rent levels and other housing costs, providing well-defined social housing, basic services and related infrastructure, taxation, and later redistributive policies (UN-Habitat, 2000). The Built Environment Support Group (BESG, 2000) claims that in addition to the availability of resources, the right to adequate housing is also reliant on the implementation of relevant laws and housing development practices. According to BESG (2000), the failure to address the right to appropriate housing is a result of everyone involved ignorance of what constitutes suitable housing and how to achieve this.

The United Nations Committee on Economic, Social, and Cultural Rights (2000) and BESG (2000) set the standards for what constitutes appropriate housing (quoted in UNHabitat, 2000). Access to employment possibilities, health care services, schools, and other social amenities, as well as the availability of facilities for health, security, comfort, and nutrition, as well as housing-related prices that are proportionate to income levels, are some of them. Additionally, everyone should have proper security of tenure, which offers legal defense against threats like harassment and forced removal.

To ensure that the population is adequately housed, especially the sizeable fraction of the poor who cannot satisfy their housing needs on the open market, governments from all over the world have a role to play in attaining this aim. Government should intervene to achieve

distribution outcomes with equity principles, claim UN-Habitat (2008), Ndubueze (2009), and Saskatchewan Ministry of Social Services (2011), because private market systems would always result in an unequal distribution of housing resources. Other suggestions include creating market stability using a variety of techniques and regulations to lessen the effects of excessive speculation in real estate prices and the exploitation of those looking for housing. Intervene in the urban housing market to halt the tide of urban decline. Lastly, provide chances for economic growth so that people can earn a living and amass riches.

## **2.8 Cooperative Societies and Housing Supply**

Cooperative housing, according to Nubi (2006), involves the pooling of resources to pay for the construction of homes for the association's members. In a similar vein, the Chicago Mutual Housing Network (CMHN) (2004) defined a housing cooperative as a type of ownership in which people own shares in a company that owns and manages the land and structures utilized to provide housing. The cooperative members have certain rights and obligations as well as the right to inhabit a unit within the cooperative under the shared ownership model. But according to Murray and Pearson (2008), housing cooperatives can be viewed as service or consumer cooperatives inside the cooperative framework because its members are also homeowners who use the housing services. The cooperatives rent out the properties, which they own, to their members. Each member is required to buy a share and sign a legal occupancy agreement outlining their obligations and rights. Cooperative structures describe how members' equity participation in the organization grows over time. It could also be used to describe the institutional framework on which the cooperative is built and functions.

There are two different kinds of housing cooperatives in terms of structure. Both limited equity and market rate housing cooperatives fall under this category.

- i) **Market Rate Housing Cooperatives:** Members benefit from an increase in the property's value and have the option to sell their shares for whatever the market will bear. This type of construction is chosen if homeownership is viewed as an investment.
  
- ii) **Limited Equity Cooperatives:** In order to maintain housing affordable for inhabitants with low, middle, and high incomes, it caps the cost of membership and establishes limitations on resale values. A modest equity structure could ensure longterm affordability. According to the bye-laws, members who leave the cooperative are only eligible to receive a small portion of the cooperative's equity.

## **2.9 Government Intervention in Housing Delivery**

The need for the state to participate in the market in order to provide expensive but necessary support networks and infrastructure, as well as the need to provide for particular groups of people in society who may not be able to support themselves, are additional arguments in favor of government intervention. Providing acceptable and affordable housing options is one of the government's constitutional obligations, particularly for the lower-income segment of civil servants who frequently struggle to afford a home because of the high cost of buying a home in the nation. Australia's government entities, which play a crucial role in the delivery of well-planned built environments and a robust sustainability, are one example of where the government has intervened in the housing market.

However, a number of factors, such as the high cost of construction and the legal bureaucracy, as well as the fact that the pay of the low-income earner is a far cry from the cost of owning a home, contributed to the ineffectiveness of the government initiative nonNigeria. Since research on public housing has an impact on social policy generally and housing policy particularly, it is important to understand the state's involvement in housing provision. Having access to high-quality housing is essential for social welfare in the public sector, which benefits the economy and promotes sustainable growth. Because housing is necessary, public housing is appropriate. Due to the fact that many people with low wages lack the resources to construct appropriate housing, especially in Nigeria, it is expensive to offer. The private sector, however, has the potential to exploit the offer, which could lead to inaccurate distribution of housing resources, which would be a significant setback for the target demographic.

In Nigeria, providing housing for civil servants is a significant initiative that has undergone numerous reviews throughout the years. Housing policy can be seen as a part of social policy, which also includes policies for the socially disadvantaged and for topics like health care, education, employment, and retirement. The study of the State's function in regard to the welfare of its citizens is referred to as social policy. Political philosophies and housing policy have a close relationship that gives rise to divergent opinions on how much intervention is desirable. However, the strategy suggests a number of tactics for enhancing the low-income group's housing status, including significant private and state investment in the housing market. Approximately 70% of Nigerians are employed outside of the public sector or organized business sector, and many more are self-employed, all of whom make much less money than the country's minimum wage, which is the basis of the nation's economy (Ayeni,

1991). One of the government's constitutional tasks is to provide suitable and affordable housing options, especially for the lower income group of civil workers who often may not be able to afford a home due to the high cost of purchasing a home in the country.

## **2.10 Private Intervention in Housing Delivery**

The new initiative to address Nigerians' housing requirements is based on housing delivery that is driven by the private sector. The stock of buildings owned by the private sector dominates the Nigerian housing market. According to studies, the formal and unofficial private sectors consistently provided more than 90% of the country's stock as of 2002, Federal Government of Nigeria (FGN, 2002). However, the private sector typically produces housing that is out of the reach of those with low incomes. This is due to the price system's role as the deciding factor, which eventually eliminates low-income individuals by balancing supply and demand (Agboola and Adegoke, 2007).

The argument in favor of the private sector focuses on its efficacy and efficiency as well as the governmental sector's corruption and inefficiency. As a result, efforts must be made to encourage and support the private sector in taking the lead in the creation and delivery of housing. The changes include the formation of the Nigerian Building Materials Producers

Association and the Nigerian Real Estate Developers Association, the introduction of lower interest rates on loans to members of the National Housing Fund, and the restructuring of the housing finance industry to include the introduction of the secondary mortgage market.

However, most low-income individuals cannot afford the housing units built by the private sector. This has been a significant barrier for the industry, and it may be due to the high expense of building

each home, which is often done in stages. In addition, the clause is intended to generate a profit, and any homeowner who has spent as much money as it takes to build a house will desire to return his initial capital expenditure.

## **2.11 Cooperative Society's in Housing Intervention**

The main justification for looking for other sources of finance is the enormous capital needed for the development of real estate for people who are largely incapable of handling money on their own. The cooperative society's strategy is therefore investigated as a potential substitute for real estate financing. As is done by many multifunctional cooperative societies, financing real estate projects through this channel goes beyond giving soft loans to keep businesses afloat, obtain goods and services at discounted prices, or address urgent member needs (Oloke *et al.*, 2016).

The cost of real estate is made up of the costs of the land, the infrastructure, the processing of the title and building plans, the physical planning permit, the building construction materials, the labor, the professional expertise, the finance cost, and the frequently overlooked opportunity cost of the decision. Each of these elements is capital-intensive in many developing nations, especially Nigeria, and has forced the majority of households to construct incrementally, requiring a lengthy time before the house could be finished (Oloke *et al.*, 2016).

The cooperative society strategy thus seeks to achieve two goals for its members: first, to make real estate procurement more inexpensive by purchasing any or all of these commodities at wholesale or reduced pricing; and second, to significantly reduce the time it takes to provide

real estate. Cooperative societies, however, rely on their membership's strength as an organized (corporate) entity to mobilize governmental and nongovernmental support, or they make financial commitments from their members' pooled contributions to buy any or all of these products. However, Olotuah (2000) noted that cooperative societies, regardless of whether real estate provision comprises the core aim of the group, have effective techniques of making cash available both within and outside of their membership. The money raised could be utilized to supply the members' real estate needs or to make the process easier. If the cooperative finance strategy had been successful and sufficient, the majority of members could have taken possession of their homes.

## **2.12 Challenges of Sustainable in Housing Provision in Nigeria**

In order to meet current needs, sustainable development must not compromise the ability of future generations to meet their own needs. This definition serves as a reminder that Nigeria's government must work cooperatively to find strategies for putting the resources at its disposal to better use in the area of increasing the supply of housing. The country is currently dealing with a number of issues, including a relative large housing shortage, a very high occupancy rate in most cities, a lack of basic infrastructure amenities like pipeborne water, toilets, electricity, etc., a significant amount of solid waste generated, especially in cities, unsanitary conditions in which the solid wastes are collected, processed, and disposed of, as well as many other issues that all contribute in some way..

According to Chukwujekwu (2006), the summarized issues below, which include but are not limited to the following, make it difficult to measure the country's progress in providing sustainable housing over time:

- i) Building materials are getting more expensive,
- ii) it's difficult to get affordable house financing, iii) there isn't a refund for building material importers.; iv) Low purchasing power due to poor pay and a low minimum wage, making the area unattractive to developers.
  
- v) Lack of government support in terms of infrastructural facilities to lower high costs of living;
  
- vi) ineffective mortgage system to support purchasing power of low- and middleincome earners in the country; vii) lack of political will and commitment by successive governments in the country; viii) complete withdrawal of some tiers of government from direct construction of homes; ix) high profit-driven attitude of private developers resulting from high cost of funds; and
  
- x) total withdrawal of some tiers of government from provision of infrastructural facilities xi) Reliance on imported building materials, which drives up the price of housing overall; xii) Local building materials are not accepted, and research into local building materials is not adequately funded; and xiii) Lack of discipline, fraud, and excessive contract prices for housing projects



According to Ayedun and Oluwatobi (2011), the myriad confronting sustainable housing provision in Nigeria can be addressed through the following strategies;

a) ***Building Materials:*** Building materials and components are extremely expensive because they must be imported due to the value of the Naira, the country's currency, and general inflation. Building materials are out of reach for the majority of people due to their limited earning potential. It is disappointing to learn that some traditional alternative building materials, such as burnt or/and vibrated bricks and roof/ceiling tiles, which are produced locally in the country but were not well received by average Nigerians and as a result have not been popularised while their production costs are insufficiently competitive because of the issue associated with technology and economies of scale, have not been popularised. Research should be done on readily available local construction materials with the goal of enhancing their attributes and making them ideal for manufacturing affordable, aesthetically pleasing, and durable homes in order to address the issue of the high cost of building materials. The price of houses will drop dramatically as a result of these enhanced local materials.

b) ***Land Tenure System:*** Ironically, the Land Use Act, which was passed into law in 1978 with the goal of making land easily accessible to all eligible Nigerians, has instead become a stumbling block to the nation's efforts to meet its housing needs. By transferring ownership and title to all lands in the nation to the Governors of the respective states of the Federation for the purpose of easy management and accessibility by those interested in purchasing lands in the nation, the Land Use Act was promulgated with the intention of streamlining the land tenure systems in the nation. However, the contentious issues surrounding the governor's approval for any subsequent land transaction as well as the intractable government

bureaucracy and bottlenecks have made the acquisition of land problematic, unnecessarily expensive, and outright beyond the means of the majority of Nigerian citizens, particularly in the urban centers of the nation. The average citizen of the nation views the government as a far-off phenomenon that is out of their reach. Since they are unable to obtain land, they cannot appear to be making any effort to build or construct their own homes, not even with self-help.

c) ***Housing Finance:*** Housing financing comes from the government, private savings, life insurance reserves, commercial banks, and savings and loans institutions in various regions of the world, particularly the developed ones (Primary Mortgage Institutions or

Building Societies), The Federal Housing Authority and numerous State Housing Corporations, as well as private deposits, are the main sources of government funding for housing in Nigeria, along with loans given to employees to help them build their homes. The nation's housing finance has largely been provided by private enterprise. The majority of the nation's housing stock was built by individual labour.

Commercial banks and insurance firms haven't contributed much to the nation's efforts to provide housing. Long-term lending, which is necessary for the development of dwellings, is not permitted under commercial banking norms. whereas commercial banks and insurance companies regularly lend money for home ownership in the United Kingdom and most of

Europe. In Nigeria, insurance firms have relatively conservative lending policies, but commercial banks find it challenging to lend money for projects with lengthy gestation periods, which are typical of the house building industry. Finding new sources of funding for housing building is necessary if more homes are to be developed and there is to be less reliance on government resources alone. The country's mortgage system requires a complete revamp in order to become applicable to the nation's housing market. Currently, the majority of primary mortgage institutions in the nation run similar businesses to those of commercial banks. Furthermore, their capital base is insufficient to fulfill the

demands of potential borrowers for home development. In order to address the issue of the lack of housing supply in the nation, it is necessary to lower interest rates on mortgage loans and encourage commercial banks to grant long-term loans to prospective home buyers.

**d) *Research:*** Housing research in the nation is still in its infancy. Not enough information has been gathered to plan how to address the housing crisis in the nation. The facts and figures must be found, gathered, and properly analysed in order to reach conclusions that make sense. This is true for any attempt to solve a practical problem, including the housing issue. That's why professional organisations like the Nigerian Estate

Surveyors and Valuers, the Nigerian Institution of Builders, the Nigerian Institute of Architects, the Nigerian Institution of Town Planners, the Nigerian Institution of Quantity Surveyors, among others, as well as academics in the housing industry, must accept the challenge and conduct thorough, current research on the issue plaguing the nation's housing supply. It is important to note that the National Building and Road Research Institute, which is located in the country's Ogun State, and a select number of academic institutions have conducted extensive research on local raw materials in the production of alternative building components like burnt bricks, stabilised laterite bricks, vibrated bricks, clay floor tiles, ceiling tiles, and clay roofing sheets. The nation's research efforts should now focus on wood and lumber, as this is one raw material that is abundant there but whose uses have not yet been completely investigated. From foundation to roof, a house can be constructed entirely out of wood. Wood walls, window frames and shutters, doors, and ceiling boards on timber trusses make up a timber house that is raised on columns or other supports. The focus of this significant housing component's research will be on how to treat it to resist fire, termite infestation, and weathering. The bulk of the nation's population will have better access to and

access to more inexpensive housing thanks to study into the use and use of timber for housing in this dimension.

e) **Housing Laws:** Numerous legal restrictions exist in the majority of Nigerian states, which hinder the quick provision of housing. The Land Use Act, the process for creating legal documents, and the implications of the nation's proprietary interest as they currently stand diverge from our custom and make it difficult to acquire constructing land. The majority of the federation's states have laws and regulations governing construction that prevent the building of new homes. Legally and commercially, the mortgage instruments currently in use in the nation are still quite onerous, making it nearly impossible for prospective borrowers to get funding. The terms and conditions found in the majority of mortgage instruments are burdened with a variety of medieval relics that have little to no connection to our tradition or the realities of modern urban living. To make the laws applicable to resolving the housing crisis currently threatening the nation's ability to provide housing, major surgery is required.

f) **Housing Education:** Housing refers to a variety of qualities that enable home building in situations that ensure the greatest results, unlike medical, law, engineering, or even the regular practice of architecture and engineering. Housing refers to a variety of qualities that enable home building in situations that ensure the greatest results, unlike medical, law, engineering, or even the regular practice of architecture and engineering. Therefore, the person engaged in home construction needs to be versatile in both their technical knowledge of the task at hand and their concern for how to make that knowledge matter in the interests of those who would benefit from it. It is essential for the trainee to be aware of all the social, economic, legal, political, and psychological factors that could affect his job in the long or medium term

so that he can then clarify and amplify them to make his work more effective if housing work is to have a broad scope. When viewed from this angle, it is clear that housing education should go beyond the conventional training that all current housing industry professionals undergo and should also cover the art and science of residing in one's house and neighbourhood. The aforementioned indicate that the curricula of professionals now working in the housing business in the nation, particularly Estate Surveyors and Valuers who are the key players in the housing sector of the national economy, need to be carefully reviewed.

**g) *Housing Costs and Minimum Wage Issue:*** Over time, Nigeria's housing expenses, building materials costs, and worker wages—especially those in the public service—have not correlated with one another. While the prices of various building materials have been skyrocketing, worker salaries frequently experience prolonged periods of stagnation before experiencing a small increase that is never in line with the rise in the price of building components.

### **2.13 Challenges of Cooperative Society in Sustainable Housing Intervention**

Despite the benefits that cooperative societies can offer, studies have shown that these societies face a number of difficulties, including inadequate public and government knowledge of cooperative housing and inadequate legislative frameworks to address inadequate funding (Jimoh and Van-Wyk, 2012).

The challenges faced by housing cooperatives in developing nations like Nigeria, South Africa, Tanzania, Uganda, Brazil, Senegal, and Zimbabwe are listed by Jimoh and VanWyk (2012) as follows: government officials' ignorance, unfavorable legislation pertaining to cooperative

housing, intervention from the agency in charge of housing delivery, antagonism to the cooperative model, and a lack of support from all levels of government are some of the issues. Nubi (2010), however, highlighted the following as the difficulties cooperative societies face in providing housing, including: Land accessibility, finance, and high construction costs, a lack of professional coordination and sponsoring agency, a lack of members with the necessary building skills, a lack of enabling legislation for the formation and operation of housing cooperatives, and the fact that many cooperative societies that provide housing are also cooperative societies established for thrift and other purposes.

#### **2.14 Strategies of Housing Intervention in Cooperative Societies.**

The following strategies of housing intervention was highlighted by Abdulkareem *et al.* (2020).

- i. Purchasing and allocating land, processing title paperwork, and acquiring or procuring building materials.
- ii. Programs to finance home ownership, rental loans, and real estate development
- iii. The provision of general loans, loans for the construction of houses, loans specifically for the acquisition of land, loans particularly for the rehabilitation of existing structures, and the collective purchase of land for construction of buildings.
- iv. The construction of a private housing project, loan grants, and full home purchases
- v. Housing programs, financing given to participants, and direct construction of buildings up to the supply of amenities and services, including outfitting.

#### **2.15 Cooperatives as Engines of Sustainable Economic Growth**

According to the International Labour Organization (ILO) (2002), encouraging cooperatives can help the world economy rebound (Olayinka, 2014). Cooperatives can provide opportunities for extreme poverty and deprivation to become a thing of the past, ensuring social inclusion and balancing economic and social goals. As a result, these organizations are able to end poverty and hunger, create riches for the underprivileged, and employ millions of people who are unemployed globally. They can promote wealth on a global scale. Additionally, cooperatives and other social economic businesses have demonstrated their ability to reach a significant number of the poor and excluded who are neither accessible through traditional markets for products and services nor by governments (Olayinka, 2014).

The International Co-operative Alliance (ICA) and the International Labour Organization (ILO) collaborated on a report titled "Cooperatives and Sustainable Development Goals." The study showed the cooperative firms' contributions to sustainable development and their ability to do much more, such as increase gender equality and create jobs, provide clean energy and financial inclusion, ensure food security and broaden social protection. According to Olayinka (2014), cooperatives are widespread in Nigeria and the global economy and have a proven track record of eliminating various forms of exclusion in rural communities. As a result, they support the triple bottom line of social justice, environmental conservation, and sustainable and economic developments.

The role the private sector had in the growth of the Nigerian housing market. One of the goals of the study was to demonstrate how the private sector has assisted in resolving Nigeria's housing issues. The study found that cooperative societies are significantly improving housing availability even if these organizations are struggling with a high rate of inflation. It was determined that the

co-operative societies had the most impact on granting loans. According to the report, 92% of respondents use co-operative loans to finance their home projects. However, it was found that 73% of respondents said the loan was insufficient to fund the project. The study found that access to finance is still very low among low- and middle-income earners despite the efforts of private developers and cooperative societies to act as intermediaries. This suggests that improved access to housing finance by these income earner categories will help them achieve their housing goals.

## **2.16 Cooperators Satisfaction on Housing Intervention**

According to Marunga and Mberengwa (2014), the cooperative housing strategy made little headway toward solving the housing crisis. According to Ganapati (2014), housing cooperatives are not only tools for community ownership but also for financing and building homes in underdeveloped countries. According to Nyer (2000), the number of return customers is a good indicator of how much pleasure a company's goods and services bring. It can also refer to a trait or condition of contentment.

According to Oliver (1999), in any cooperative society, cooperator satisfaction is a prerequisite for enhanced performance and cooperator retention. The reasons why members joined the joint in the first place are directly tied to their aims and what they want from their cooperatives. These objectives also influence how committed members are to the cooperative and how much they participate in its activities. According to Iruguthu (2014), cooperative members' sentiments toward their organizations have a major impact on their behavioral intents to participate in the cooperative. Olanda (2006) argued that a harmonious society must constantly monitor and consider the experiences, viewpoints, and recommendations of its cooperators in order to achieve high cooperators satisfaction. According to Farouk, *et al.*



(2014) analysis, cooperators preferred housing cooperative loans to the National Housing Fund (NHF). Cooperators' satisfaction with an interest rate, accessibility, affordability, transaction cost, and availability of collateral for home financing was also reported by Mahmud (2011). However, in housing activities, cooperators' needs will be served through all of the beginning to final stages' procedures, methods, and techniques based on demand.

## **2.17 The Synergy between Cooperative Societies in Housing Intervention and Sustainable Development Goals (SDGs) 2030**

Cooperative housing interventions are a possible resource that could have a significant economic influence on both rich and developing nations in the world today. According to the Sustainable Development Goals (SDGs) of 2015–2030, it may be argued that this resource and its impact are sustainable. Through the adoption of the Sustainable Development Targets in New York City, a set of 17 goals for the next 15 years have been added to the SDGs by the

International Federation of Medical Students Associations (IFMSA). One of the top organizations trying to achieve the SDGs by the year 2030 is the United Nations Development

Programme (UNDP). Utilising cooperative society's potential to provide housing has a direct impact on four of the Sustainable Development Goals (SDGs), namely: Reducing housing issues is Goal 9

Goal 11: Rapid urban and community development

Objective 1: Lowering the country's poverty rate and Goal 3: When the problem of providing housing is resolved, the citizens' and members' level of living tends to rise.

## **2.18 Review of Relevant Studies on Roles of Corporative Societies in Housing Intervention**

This section provided a survey of the scholarly discussion on cooperative society activities in the housing market. In order to determine the effectiveness of cooperative societies' provision of housing for their members in Lagos, Oloke *et al.* (2017) conducted a study. Analysis of the survey was done using descriptive statistics. Information was gathered on the goals of cooperative societies, ways of funding housing, and prospects for success in terms of providing homes for members. According to the study, private project development and loan grants were deemed to be more effective by cooperative organizations than other methods. Contrary to common assumption, which holds that cooperative societies have fared well in the housing supply, the analysis showed that the success rate of cooperative societies had not been very outstanding. Adeokun *et al.* (2014) argued in favor of reorganizing conventional fundraising organizations as platforms to make cheap homes available. The Esusu system in Nigeria and the Harambee system in Kenya, which is a traditional method of collecting and distributing cash among members, were the main subjects of the study. The study showed that local benefactors supported non-governmental groups and government action in the provision of infrastructure. Greater financial access, lower interest rates, and protracted loan payback periods are among the primary benefits that are suggested.

Adeboyejo and Oderinde (2013) evaluated cooperative societies in Oyo State's three main urban centers, focusing on how important they were to the housing stock in those locations. The social structures' internal organization and the outward interactions that exist today were assessed for their effects on the cooperatives' ability to provide successful services. The study supported, among other things, the fact that the Societies have high formality, internal structural arrangement, and democratic substance. The study found that the number of loan beneficiaries is affected by variables such household income and quick loan repayment. It also suggested boosting cooperative groups' ability to intervene in the housing market through more financial support. Adeboyejo and Oderinde's work lends itself to the current thesis

because it is quantitative, and the fact that it focuses on housing delivery makes their conclusions even more pertinent.

Olaleye (2007) examined the question of whether cooperative societies are relevant for tackling societal issues like poverty. The study used an ex post-facto approach to evaluate the efficacy of cooperative organizations' initiatives for reducing poverty in Ibadan, Oyo State, Nigeria. The study found that eight out of twelve measures for reducing poverty were successful, and the three that were most successful were providing members with access to loans, making the payback term convenient, and assisting members in obtaining cars and motorcycles for use in their businesses. The study however, shows that cooperative members have a high level of pleasure while funding their organizations' activities. Similar to this, Aderounmu *et al.* (2014) investigated how cooperative societies dealt with eradicating poverty. They used a case-study methodology and concentrated on the town of Eruwa in South-Western Nigeria's Ibarapa Region. The study discovered that participation in cooperative societies improved respondents' savings behaviors and enhanced their likelihood of obtaining low rate loans. The report suggested that the government make official efforts to broaden the membership of cooperative societies.

The cooperative housing concept was investigated by Danmole (2004) as a means of enhancing the provision of housing in Nigeria. The study identified and assessed the housing cooperative models from both Australia and the United States. The study found that the organizational framework influences development decisions within the cooperative housing sector. The study's findings and recommendations for action include that Nigeria's socioeconomic climate is a significant barrier to the growth of the cooperative housing system.

The publication was used as a resource to develop portions of the questionnaire that served as the foundation for the current investigation. By using a quantitative research methodology, the current study also aimed to build on Danmole's qualitative approach. In the same vein, Oladejo (2011) looked at how cooperative organizations helped the Nigerian government's microfinance strategy come to fruition. The study used an exploratory technique and suggests changing the microfinance policy to ensure the official incorporation of cooperative societies as the microfinance sector's implementation channel.

Oyewole (2010) investigated how low-income individuals responded to their inability to get official housing financing through cooperative societies. This study assessed the degree of satisfaction among its members as well as the roles cooperative societies in Ogbomoso played in financing housing development. According to the study, loans from cooperatives had a higher cooperators satisfaction index than loans from PMIs. However, in Enugu,

Nigeria, low income workers' access to urban land for housing was explored by Odum and

Ibem (2011). According to the study, cooperative society for low- and middle-income public sector employees used certain tactics to acquire urban land for housing development. The study concludes that It is advised that underprivileged urban dwellers in developing nations embrace the cooperative method to overcome issues with Nigeria's high cost of urban land.

## **2.19 Knowledge Gap**

Several researches have been conducted on the actions of cooperative societies in housing interventions, with the majority of them focusing on the challenges faced by cooperative societies in the supply of housing, according to the papers evaluated without a critical investigation to the institutional characteristics, strategies. The information from the previous

studies according to Oyewole (2010) was only based on cooperators' satisfaction while Odum and Ibem (2011) was limited to land acquisition as the only role of

cooperative societies in housing intervention. In the light of the above, this study then seeks to assess housing intervention of cooperative societies for employees of public institutions in Minna, Nigeria. The focus on public institutions was evident on their level of exposure, information and relative availability of resources to determine the degree of assistance the cooperative societies could render to the employees of the institutions in terms of housing intervention. This study will further serve as framework on housing intervention in meeting housing needs of employees in public institutions in Nigeria.

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Study of the Population**

The study population consist of the employees of the selected public institutions in the Minna, Niger state. The cooperative societies were selected base on their participation in housing interventions within the public institution in Minna.

#### **Survey Population**

1. Registered members of the cooperative's societies
2. Official of the cooperative societies

### 3.2 Sample Frame

Table 3.1 shows the total number of cooperative societies in the selected public institutions

**Table 3.1: Selected Public Institutions in Minna**

S/N	Institution	Name of Cooperative Societies
01.	Federal University of Technology (FUTMinna)	i.FUT Staff Multipurpose Society Limited i.Golden Trust Multipurpose Cooperative Societies i.Al-Halal Cooperative Societies
02.	College of Education, Minna (COE)	i.Staff Multipurpose Cooperative Society, Niger state College of Education
03.	Fati Lami Abubakar Institute for Legal and Administrative Studies (FLAILS)	i.General Multipurpose Cooperative Society

**Source:** Field Survey (2021)

Table 3.2 shows the total number of members of the cooperative societies in the study area

**Table 3.2: Selected Cooperative Societies for the Study and Membership Strength**

S/N	NAME OF COOPERATIVE SOCIETY	MEMBERSHIP STRENGTH
01.	FUTMinna Staff Multipurpose Cooperative Society Limited	1280
		231
02.	FUTMinna Golden Trust Multipurpose Cooperative Society	
03.	FUTMinna Al-Halal Cooperative Society	1200

04. Staff Multipurpose Cooperative Society, Niger state College of Education	488
05. FLAILS General Multipurpose Cooperative Society	126
TOTAL	3325

---

**Source:** Field Survey (2021)

### 3.3 Sampling Size

The number of sampling units needed for the investigation is determined by the sample size. The Krejcie and Morgan formula was used to pick the sample for the study from a total population of 3325 members of all the chosen Cooperative Societies.

In equation 1:

$$S = \frac{[X^2 * N * P(1-P)]}{[D^2(N-1) + X^2 * P(1-P)]} \quad \text{Eq 1}$$

Where;

S = required sample size,

$X^2$  = the table value of chi-square for one degree of freedom at the desired confidence level (3.841),

N = population size,

P = the population proportion assumed to be 0.5, since this would provide the maximum sample size,

D = the degree of accuracy expressed as a proportion of 0.05. Given the problem of nonresponse in most questionnaires-based survey, we provided for non-response rate and adopted 85% estimated response rate (ERS) of the calculated sample size

(Willimack *et al.*, 2002; Neuman, 2005) to derive the actual sample size.

$$Sample\ Size = \frac{[3.841*3325*0.5(1-0.5)]}{[(0.05)^2*(3325-1)+ 3.841*0.5(1-0.5)]}$$

$$Sample\ Size = \frac{3192.83}{9.27025} \quad Eq\ 2$$

$$Sample\ Size = 344.42$$

The derivation of the actual sample ( $Sa$ ) is based on the formula in equation 2:

$$Sa = \frac{S*100}{ERS\ (in\ Percentage)}$$

$$Sa = \frac{344*100}{85} = 404.71 \quad Eq\ 3$$

$$Sa = 405$$

Consequently, a real sample size of 405 was obtained and proportionately divided among participants in the chosen cooperative societies by the researcher. This information was used to determine the involvement of cooperative societies in housing interventions for workers by asking the 405 respondents about their access to loans for housing interventions.

### **3.4 Sampling Technique**

The cooperative societies in the research region were chosen using the stratified random approach, which is a non-probability sampling technique that was accepted as being suited for this study because they are involved in housing interventions in the public institutions.

Cooperative members were randomly selected for the research.

### **3.5 Method of Data Collection**



The data used for the study includes information from both primary and secondary sources. Oral interviews were employed to supplement the usage of the questionnaires in order to gather the primary data, which was obtained by distributing prepared questionnaires to the respondents. The purpose and goals of the study were clarified through the use of information. Journals, textbooks, periodicals, and government-sponsored works on the subject of the research were employed as secondary data.

### **3.6 Method of Data Analysis and Data Presentation**

For this study's quantitative analysis, which necessitates an appropriate data processing approach, the data gathered from the field were used. Utilizing a frequency distribution table with percentages, data pertaining to demographic and biographical information was examined.

#### **3.6.1 Technique for investigating the institutional characteristics of cooperative societies in public institutions**

To investigating the institutional characteristics of Cooperative Societies in Public Institutions in Minna, Nigeria, oral interview was used to obtain the institutional characteristics of the cooperative societies in the study area.

#### **3.6.2 Technique for examining the strategies of housing intervention of cooperative societies in the study area**

In analyzing the data collected on the strategies of housing intervention of cooperative societies in the study area, Relative Importance Index (RII) ranking system and mean score.

This was used to rank the various strategies of housing intervention of cooperative societies in the study area. Likert Scale was used to identify the most important strategies by the respondents among the various strategies highlighted.

The formula is expressed as;

$$RII = \frac{\sum W}{N \times A} \quad \text{Eq 4}$$

Where  $\sum$  = Summation of given items

W = Weighted Sum

N = Total Number of Respondents

A = Number of Decisions Available (Highest Weight)

Likert scale items would be adopted using a 5-point Likert scale ranging from 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree.

### **3.6.3 Technique for determining the rate of employee's access to housing intervention of the cooperative society**

In determining the rate of employee's access to housing intervention of the cooperative societies in the study area, descriptive statistics; using simple percentage. This will show the number of occurrences in a data in relation to the entire data collected.

$$\text{Simple Percentage} = \frac{\text{number of observed cases } (n)}{\text{Total number of expected cases } (N)} \times 100 \quad \text{Eq 5}$$

### **3.7.4 Technique for examining the level of employee's satisfaction in the housing intervention of cooperative societies in the study area**

In order to statistically test the data collected to examine the level of employee’s satisfaction in the housing intervention of cooperative societies in the study area, Relative Satisfaction Index (RSI) was used to determine the level of satisfaction on the loan benefited for housing intervention by the employees of the public institutions in Minna. Relative Satisfaction Index

$$(RSI) = \frac{(5n_5+4n_4+3n_3+2n_2+1n_1)}{5N}$$

Eq 6 **CHAPTER FOUR**

## **4.0 RESULTS AND DISCUSSION**

### **4.1 Data Presentation and Analysis**

This study assessed housing interventions of cooperative societies for employees of public institutions in Minna, Nigeria. This chapter shows the detailed analysis of data collected, findings and interpretation of results. It is designed to investigate the institutional characteristics of cooperative societies; examine the strategies of housing interventions of cooperative societies; determine the rate of employees’ access to housing interventions of cooperative societies; and as well examine the level of satisfaction in the housing intervention of cooperative societies in the study area.

Structured questionnaires were distributed to cooperative members as well as the officials of the cooperative societies.

**Table 4.1: Questionnaire Administration to the Cooperative Societies**

S/N	Cooperative Societies	No. of	No. of	% of
		Questionnaire	Questionnaire	Questionnaire

		<b>Administered</b>	<b>Returned</b>	<b>Returned</b>
1.	FUTMinna Staff Multipurpose Cooperative Society Limited	154	126	81.8
2.	FUTMinna Golden Trust Multipurpose Cooperative Society	29	20	68.9
3.	FUTMinna Al-Halal Cooperative Society	146	132	90.4
4.	Staff Multipurpose Cooperative Society, Niger state College of Education	60	47	78.3
5.	FLAILS General Multipurpose Cooperative Society	16	16	100
	<b>Total</b>	<b>405</b>	<b>341</b>	<b>83.9</b>

---

**Source:** Field Survey (2021)

Table 4.1 indicates the number of questionnaires administered and retrieved in each of the cooperative society. A total of 405 questionnaires were self-administered and a total of 341 were retrieved. These amounts to 83.9% response rate and data gotten from the questionnaires were used for the analysis. This was however considered adequate as the analysis was based on the total numbers of questionnaires correctly filled and retrieved.

## 4.2 Socio-Economic and Demographic Characteristics of Respondents

These data represent the respondents' socio-economic and demographic characteristics including sex, age, qualifications, marital status, range of annual income and amount saved per month with the cooperative societies were gotten and analyzed.

**Table 4.2: Socio-economic and Demographic Characteristics of Respondents**

Socio-economic and Demographic of Response	Frequency of Response	Percentage (%)	Characteristics
<b>Gender</b>			
Male	292	85.60	
Female	49	14.40	
<b>Age</b>			
20-30 years	31	9.10	
31-40years	94	27.57	
41-50years	191	56.01	
50-60years	17	4.99	
60years and above	8	2.35	
<b>Educational Status</b>			
OND	71	20.82	
HND	64	18.77	
B.Sc/B.Tech	137	48.97	
M.Sc/M.Tech	56	16.42	
PhD	13	3.81	
<b>Staff Category</b>			
Management Staff	19	5.57	
Senior Staff	86	25.22	
Junior Staff	213	62.46	
Contract Staff	23	6.75	
<b>Work Experience</b>			
0 - 5years	11	3.23	
6 - 10years	27	7.92	
11 - 15years	83	24.34	
16 - 20years	143	41.94	
21 – 25years	46	13.49	
26 – 30years	18	5.28	
31 – 35years	13	3.81	
<b>Saving Per Month (₦)</b>			
1000 - 2000	127	37.24	
2100 – 3000	58	17.01	
3100 - 4000	45	13.19	
4100 – 5000	39	11.44	

Above 5000	72	21.11
<b>Amount Borrowed (₦)</b>		
Didn't Borrow	36	10.56
<100, 000	187	54.84
100, 000 – 300, 000	72	21.11
300, 000 – 500, 000	21	6.16
500, 000 – 1,000,000	17	4.96
Above 1,000,000	8	2.35

---

**Source:** Field Survey (2021)

Table 4.2, presents respondents' responses on sex, age, educational status, staff category, work experience, amount saved per month and the amount borrowed. It can be observed that a total of 341 respondents responded whereby 292 (85.60%) of the respondents are males while 49 (14.40%) of the respondents are female. 191 (56.01%) are of the age group 41 –50 years and only 8 (2.35%) of the members is above 60 years. 137 (48.97%) of the respondents have B.Sc./B.Tech and 13 (3.81%) of the respondents have PhD. 213 (62.46%) are junior staffs and 23 (6.75%) of them are contract staffs. 143 (41.94%) of them have 16 – 20years working experience and 13 (3.81%) of them have 31 – 35 years of working experience.

A total number of 127 (37.24%) of the employees save between ₦1,000 to ₦2,000 naira per month and 39 (11.44%) of the cooperators save between ₦4,100 to ₦5,000 naira per month. It was also observed that 187 (54.84%) obtained loan for housing intervention of less than ₦100,000 while 8(2.35%) of the members accessed above ₦1,000,000 loan for housing intervention from the cooperative societies.

### **4.3 Institutional Characteristics of Cooperative Societies in Public Institutions in Minna, Nigeria**

This section reveals the institutional characteristics of the cooperative society as identified in the public institutions in Minna and they include: Voluntary and Open Association,

Independent Legal Entity, Funding Source, Service Motive, Membership Strength,

Cooperative Lending Rate, Repayment Period and Years of Existence

- i) **Voluntary and Open Association:** Regardless of gender, financial background, race, political affiliation, or religious preference, cooperatives are non-profit organizations that accept anybody who can make use of their services and is willing to accept the responsibilities of membership. All the cooperative societies in the public institutions are considered as voluntary and open association except for AL-HALAL which is a Muslim cooperative. It is open only to employees who practice Muslim religion.
- ii) **Separate Legal Entity:** Those having detached accountability are referred to be independent legal entities. All the cooperative societies are registered and are seem as a separate legal entity.
- iii) **Source of Finance:** The source of finance is a provision of finance for the cooperative society to fulfil its operational requirements. Table 4.3 shows the source of finance to the cooperative societies and it indicates that all the cooperative societies depends on finance from members contribution, subscription fees, interest on loan, occasional charges and return on investments, voluntary donors, fixed deposits and profits except AL-HALAL cooperative societies which its source of finance depends only on members contribution, subscription fees and voluntary donors.

**Table 4.3: The Source of Finance to the Cooperative Societies**

S/N	Housing Intervention Strategies	Source of Finance
1.	FUTMinna Staff Multipurpose Cooperative Society Limited	Members contribution, subscription fees, interest on loan, occasional charges and return on investments, voluntary donors, fixed deposits and profits
2.	FUTMinna Golden Trust Multipurpose Cooperative Society	Members contribution, subscription fees, interest on loan, occasional charges and return on investments, voluntary donors, fixed deposits and profits
3.	FUTMinna Al-Halal Cooperative Society	Members contribution, voluntary donors and fixed deposits.
4.	Staff Multipurpose Cooperative Society, Niger state College of Education	Members contribution, subscription fees, interest on loan, occasional charges and return on investments, voluntary donors, fixed deposits and profits
5.	FLAILS General Multipurpose Cooperative Society	Members contribution, subscription fees, interest on loan, occasional charges and return on investments, voluntary donors, fixed deposits and profits

**Source:** Data Analysis (2021) iv) **Service Motive:** Cooperatives assist in distributing, enhancing, and multiplying local knowledge, resources, and capital. Any cooperative society is created for the benefit of all members via self-help and teamwork.

v) **Membership Strength:** This is the total number of co-operators in each of the cooperative society. Table 4.4 shows the membership strength of the cooperative societies and it reveals that FUTMINNA Staff Multipurpose Cooperative Society has the highest number of memberships with 1280 and AL-HALAL Cooperative Society with 1200 while

FLAILS Multipurpose Cooperative Society has the least with 126 membership strength.

**Table 4.4: Membership Strength of the Cooperative Societies**

S/N	NAME OF COOPERATIVE SOCIETY	MEMBERSHIP STRENGTH
-----	-----------------------------	---------------------



1.	FUTMinna Staff Multipurpose Cooperative Society Limited	1280
2.	FUTMinna Golden Trust Multipurpose Cooperative Society	231
3.	FUTMinna Al-Halal Cooperative Society	1200
4.	Staff Multipurpose Cooperative Society, Niger state College of Education	488
5.	FLAILS General Multipurpose Cooperative Society	126

**Source:** Field Survey (2021) vi) **Cooperative Lending Rate:** Cooperative societies give loans to their members at an interest rates lower than those by commercial financial institutions. In most cases, they are single digit rates. Table 4.4 shows the cooperative lending rate and it indicates that all the cooperative societies lending rate falls below 10% while ALHALAL cooperative societies lending rate is 0%.

**Table 4.5: Cooperative Lending Rate**

S/N	NAME OF COOPERATIVE SOCIETY	LENDING RATE (%)
1.	FUTMinna Staff Multipurpose Cooperative Society Limited	8
2.	FUTMinna Golden Trust Multipurpose Cooperative Society	9
3.	FUTMinna Al-Halal Cooperative Society	0
4.	Staff Multipurpose Cooperative Society, Niger state College of Education	5
5.	FLAILS General Multipurpose Cooperative Society	7

**Source:** Field Survey (2021)

vii) **Repayment Period:** Loans are usually repaid in equal monthly instalments, where the number of which shall not normally exceed twelve or twenty-four months or any other period

as stated by the cooperative. Table 4.6 shows the repayment period for each of the cooperative societies and it indicates that FUTMinna Staff Multipurpose Cooperative Society and Staff

Multipurpose Cooperative Society, Niger state College of Education has the highest repayment period with 12 months to 36 months while FUTMinna Golden Trust Multipurpose Cooperative Society has the least repayment period of 6 months to 24 months.

**Table 4.6: Repayment Period**

S/N	NAME OF COOPERATIVE SOCIETY	MONTHS
1.	FUTMinna Staff Multipurpose Cooperative Society Limited	12 - 36
2.		6 - 24
3.	FUTMinna Golden Trust Multipurpose Cooperative Society	
	FUTMinna Al-Halal Cooperative Society	12 - 29
4.	Staff Multipurpose Cooperative Society, Niger state College of Education	12 - 36
5.	FLAILS General Multipurpose Cooperative Society	12 - 24

**Source:** Field Survey (2021) viii) **Years of Existence:** After 3 years of existence, a certificate of registration is issued, with a Certified Copy of the by-laws. It also helps to show the stability and capacity of the cooperative society to the co-operators. Table 4.7 shows the years of existence of the cooperative societies and it indicates that FUTMinna Staff

Multipurpose Cooperative

Society is the oldest cooperative with over 15years of existence while FUTMinna Golden

Trust Multipurpose Cooperative Society, Staff Multipurpose Cooperative Society, Niger state College of Education and FLAILS General Multipurpose Cooperative Society are less than 10years of existence.

**Table 4.7: Years of Existence**

S/N	NAME OF COOPERATIVE SOCIETY	Years of
-----	-----------------------------	----------

		<b>Existence</b>
1.	FUTMinna Staff Multipurpose Cooperative Society Limited	15 years and above
2.	FUTMinna Golden Trust Multipurpose Cooperative Society	5 - 10
3.	FUTMinna Al-Halal Cooperative Society	10 - 15
4.	Staff Multipurpose Cooperative Society, Niger state College Education	5 – 10 of
5.	FLAILS General Multipurpose Cooperative Society	5 – 10

---

**Source:** Field Survey (2021)

#### **4.4 Strategies of Housing Intervention of Cooperative Societies in Minna**

This section examines the strategies employed by the various cooperative societies in housing interventions. Table 4.8 shows the result of mean effective score and relative importance indices of nine strategies of housing interventions of Cooperative Societies as viewed by members in the study area. It was revealed that collective purchase of land and embarking on building construction ranked first with mean score of 3.6905 and relative importance indices of 0.7381, Cooperative Societies assists members with funds to purchase land. Building materials acquisition ranked second with mean score of 3.5794 and relative importance indices of 0.7159. This strategy of housing intervention of Cooperative Society is also common as the Cooperative Societies release funds to members to assist in maintaining existing buildings. Provision of special loans for renovation of existing buildings ranked third with mean score of 3.5238 and relative importance indices of

0.7048. This reveals that FUTMINNA Staff Multipurpose Cooperative embark on Provision of special loans for renovation of existing buildings for members.

**Table 4.8: Housing Interventions for FUTMINNA Staff Multipurpose Cooperative Society Limited Using a 5-Point Relevant Scale**

S/N	Housing Intervention Strategies	Total Weighted	Mean Score	Relative Importance	Rank		Value Indices
2	Processing of building and land title documents		429	3.4048	0.6810	5	
3	Building materials acquisition		451	3.5794	0.7159	2	1
4	Provision specific loans for land purchase		420	3.3333	0.6667	6	Land acquisition, layout and 437
5	Provision of special loans for renovation of existing buildings		444	3.5238	0.7048	3	3.4683 0.6937 4
6	Collective purchase of land and embarking on building construction		465	3.6905	0.7381	1	government agencies/banks
7	Outright acquisition of complete housing		376	2.9841	0.5968	8	<b>Source: Data Analysis (2021)</b>
8	Contributory homeownership scheme		365	2.8968	0.5794	9	
9	Accessing housing loans from		387	3.0714	0.6143	7	It also

reveals that accessing housing loans from government agencies/banks ranked seventh with mean score of 3.0714 and relative importance indices of 0.6143, Outright acquisition of complete housing ranked eighth with mean score of 2.9841 and relative importance indices of 0.5968 while contributory homeownership scheme ranked ninth with mean score of 2.8968 and relative importance indices of 0.5794.

**Table 4.9: Housing Interventions for Golden Trust Multipurpose Cooperative Society Limited Using a 5-Point Relevant Scale**

S/N	Housing Intervention Strategies	Total	Mean	Relative	Rank	Weighted	Score	Importance
		Value	Value	Indices				

1	Land acquisition, layout and allocation	57	2.8500	0.5700	<b>6</b>
2	Processing of building and land title documents	64	3.2000	0.6400	<b>4</b>
3	Building materials acquisition	46	2.3000	0.4600	<b>8</b>
4	Provision specific loans for land purchase	52	2.6000	0.5200	<b>7</b>
5	Provision of special loans for renovation of existing buildings	71	3.5500	0.7100	<b>2</b>
6	Collective purchase of land and embarking on building construction	75	3.7500	0.7500	<b>1</b>
7	Outright acquisition of complete housing	70	3.5000	0.7000	<b>3</b>
8	Contributory homeownership scheme	45	2.2500	0.4500	<b>9</b>
9	Accessing housing loans from government agencies/banks	63	3.1500	0.6300	<b>5</b>

---

**Source:** Data Analysis (2021)

Table 4.9 shows the result of mean effective score and relative importance indices of nine strategies of housing interventions of Cooperative Societies as viewed by members in the study area. It was revealed that collective purchase of land and embarking on building construction ranked first with mean score of 3.75 and relative importance indices of 0.75. This is the most adopted housing intervention strategy by the Cooperative Societies to housing in the study area. Cooperative Societies assists members with funds to purchase land. Provision of special loans for renovation of existing buildings ranked second with mean score of 3.55 and relative importance indices of 0.71. This strategy of housing intervention of Cooperative Society is also common as the Cooperative Societies release funds to members to assist in maintaining existing buildings. Outright acquisition of complete housing ranked third with mean score of 3.5 and relative importance indices of 0.7. This reveals that Golden Trust Multipurpose Cooperative Societies embark on acquisition of complete housing for members.

It also reveals that Provision specific loans for land purchase ranked seventh with mean score of 2.6 and relative importance indices of 0.52, Building materials acquisition ranked eighth with mean score of 2.3 and relative importance indices of 0.46 while contributory homeownership scheme ranked ninth with mean score of 2.25 and relative importance indices of 0.45.

**Table 4.10: Housing Interventions for AL-HALAL Multipurpose Cooperative Society Using a 5-Point Relevant Scale**

S/N	Housing Intervention Strategies	Total Weighted Value	Mean Score	Relative Importance Indices	Rank
1	Land acquisition, layout and allocation	466	3.5303	0.7061	<b>2</b>
2	Processing of building and land title documents	434	3.2879	0.6576	<b>4</b>
3	Building materials acquisition	490	3.6567	0.7313	<b>1</b>
4	Provision specific loans for land purchase	294	2.2273	0.4455	<b>9</b>
5	Provision of special loans for renovation of existing buildings	408	3.0909	0.6182	<b>5</b>
6	Collective purchase of land and embarking on building construction	339	2.5682	0.5136	<b>7</b>
7	Outright acquisition of complete housing	349	2.6439	0.5288	<b>6</b>
8	Contributory homeownership scheme	435	3.2955	0.6591	<b>3</b>
9	Accessing housing loans from government agencies/banks	335	2.5379	0.5076	<b>8</b>

**Source:** Data Analysis (2021)

Table 4.10 shows the result of mean effective score and relative importance indices of nine strategies of housing interventions of Cooperative Societies as viewed by members in the study area. It was revealed that building materials acquisition ranked first with mean score of

3.6567 and relative importance indices of 0.7313. This is the most adopted housing intervention strategy by the Cooperative Societies to housing in the study area. Cooperative Societies assists members with funds to purchase land. Land acquisition, layout and allocation ranked second with mean score of 3.5303 and relative importance indices of 0.7061. This strategy of housing intervention of Cooperative Society is also common as the Cooperative Societies release funds to members to assist in maintaining existing buildings. Contributory homeownership scheme ranked third with mean score of 3.2955 and relative importance indices of 0.6591. This reveals that AL-HALAL Multipurpose Cooperative Societies embark on a contributory homeownership for members.

Table 4.10 also reveals that Collective purchase of land and embarking on building construction ranked seventh with mean score of 2.5682 and relative importance indices of 0.5136, Accessing housing loans from government agencies/banks ranked eighth with mean score of 2.5379 and relative importance indices of 0.5076 while provision specific loans for land purchase ranked ninth with mean score of 2.2273 and relative importance indices of 0.4455.

**Table 4.11: Housing Interventions for COE Multipurpose Cooperative Society Using a 5Point Relevant Scale**

S/N	Housing Intervention Strategies	Total Weighted	Mean Score Value	Relative Importance Indices	Rank	
1	Land acquisition, layout and allocation	165	3.5106	0.7021	<b>2</b>	
2	Processing of building and land title documents		146	3.1064	0.6213	<b>7</b>
3	Building materials acquisition	161		3.4255	0.6851	<b>3</b>
4	Provision specific loans for land purchase		168	3.5745	0.7149	<b>1</b>
5	Provision of special loans for renovation of existing buildings		155	3.2979	0.6596	<b>5</b>
6	Collective purchase of land and embarking on building construction		110	2.3404	0.4681	<b>9</b>
7	Outright acquisition of complete housing	149		3.1702	0.6340	<b>6</b>
8	Contributory homeownership scheme	160		3.4043	0.6809	<b>4</b>
9	Accessing housing loans from government agencies/banks	120		2.5532	0.5106	<b>8</b>

**Source:** Data Analysis (2021)

Table 4.11 shows the result of mean effective score and relative importance indices of nine strategies of housing interventions of Cooperative Societies as viewed by members in the study area. It was revealed that provision of specific loans for land purchase ranked first with mean score of 3.5749 and relative importance indices of 0.7149. This is the most adopted housing intervention strategy by the Cooperative Societies to housing in the study area. Cooperative Societies assists members with funds to purchase land. Land acquisition, layout and allocation ranked second with mean score of 3.5306 and relative importance indices of



0.7021. This strategy of housing intervention of Cooperative Society is also common as the Cooperative Societies release funds to members to assist in maintaining existing buildings. Building materials acquisition ranked third with mean score of 3.4255 and relative importance indices of 0.6851. This reveals that COE Multipurpose Cooperative Societies embark on acquiring building materials for members. It also reveals that processing of building and land title documents ranked seventh with mean score of 3.1064 and relative importance indices of

.6213, Accessing housing loans from government agencies/banks ranked eighth with mean score of 2.5532 and relative importance indices of 0.5106 while collective purchase of land and embarking on building construction ranked ninth with mean score of 2.3404 and relative importance indices of

0.4681.

**Table 4.12: Housing Interventions for FLAILS Multipurpose Cooperative Society Using a 5-Point Relevant Scale**

S/N	Housing Intervention Strategies	Total Weighted Value	Mean Score	Relative Importance Indices	Rank
1	Land acquisition, layout and allocation	54	3.3750	0.6750	2
2	Processing of building and land title documents	45	2.8125	0.5625	5
3	Building materials acquisition	42	2.6250	0.5250	6
4	Provision specific loans for land purchase	41	2.5625	0.5125	7
5	Provision of special loans for renovation of existing buildings	56	3.5000	0.7000	1
6	Collective purchase of land and embarking on building construction	53	3.3125	0.6625	3
7	Outright acquisition of complete housing	38	2.3750	0.4750	9
8	Contributory homeownership scheme	39	2.4375	0.4875	8
9	Accessing housing loans from government agencies/banks	52	3.2500	0.6500	4

**Source:** Data Analysis (2021)

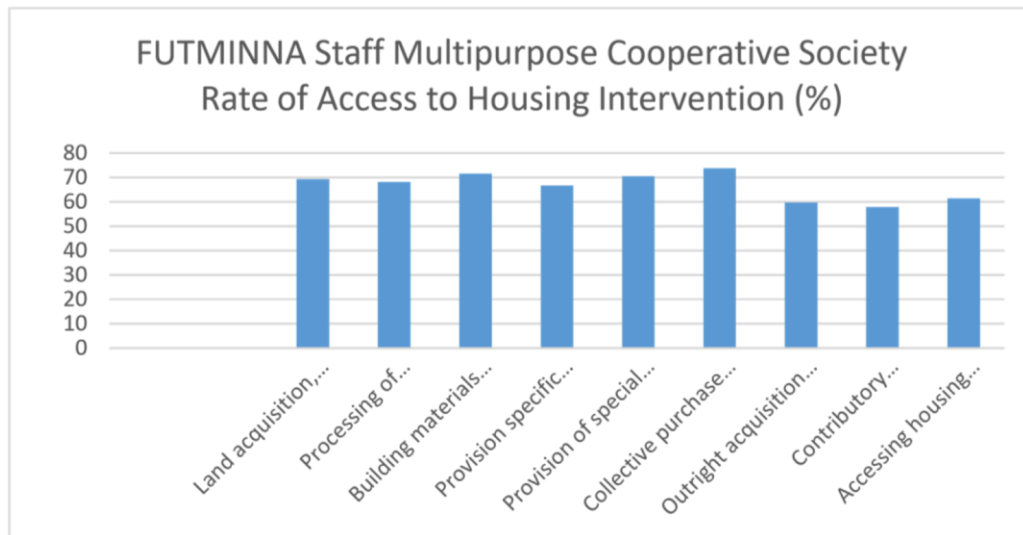
Table 4.12 shows the result of mean effective score and relative importance indices of nine strategies of housing interventions of Cooperative Societies as viewed by members in the study area. It was revealed that provision of special loans for renovation of existing buildings ranked first with mean score of 3.5 and relative importance indices of 0.7. This is the most adopted housing intervention strategy by the Cooperative Societies to housing in the study area. Cooperative Societies assists members with funds to purchase land. Land acquisition, layout and allocation ranked second with mean score of 3.3750 and relative importance indices of 0.6750. This strategy of housing intervention of Cooperative Society is also common as the Cooperative Societies release funds to members to assist in maintaining existing buildings and Collective purchase of land and embarking on building construction ranked third with mean score of 3.3125 and relative importance indices of 0.6625. This reveals that FLAILS Multipurpose Cooperative Societies embark on building construction and land purchase for members.

Table 4.12 also reveals Provision specific loans for land purchase ranked seventh with mean score of 2.5625 and relative importance indices of 0.5125, contributory homeownership scheme ranked eighth with mean score of 2.4375 and relative importance indices of 0.4875 while outright acquisition of complete housing ranked ninth with mean score of 2.3750 and relative importance indices of 0.4750.

#### **4.5 Employee's Access to Housing Intervention of the Cooperative Society**

Figure 4.1 shows employee's access to loans for housing intervention in FUTMINNA Staff Multipurpose cooperative societies and it reveals that Collective purchase of land and

embarking on building construction ranked first with 72% while the Contributory homeownership scheme ranked ninth with 57%.

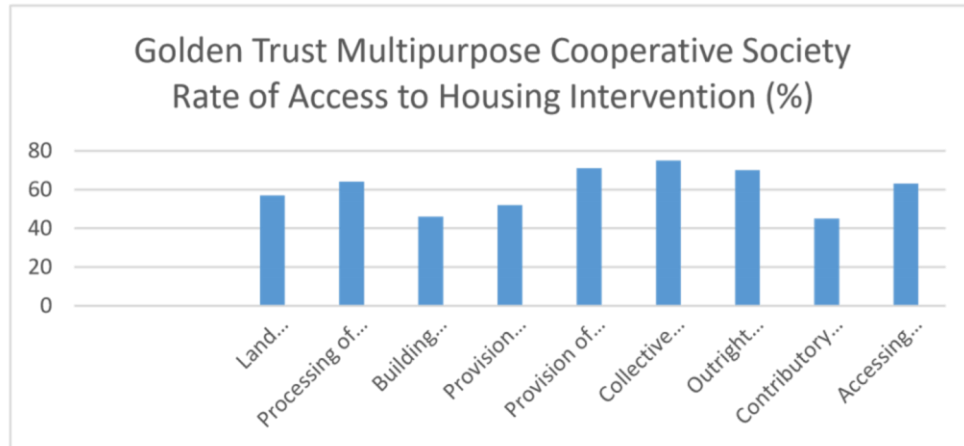


**Figure 4.1: Access to Housing Intervention for FUTMinna Staff Multipurpose Society**

**Source:** Data Analysis (2021)

The result in figure 4.2 shows employee’s access to loans for housing intervention in Golden Trust Multipurpose cooperative societies and it indicates that Collective purchase of land and embarking on building construction ranked first with 75% while the

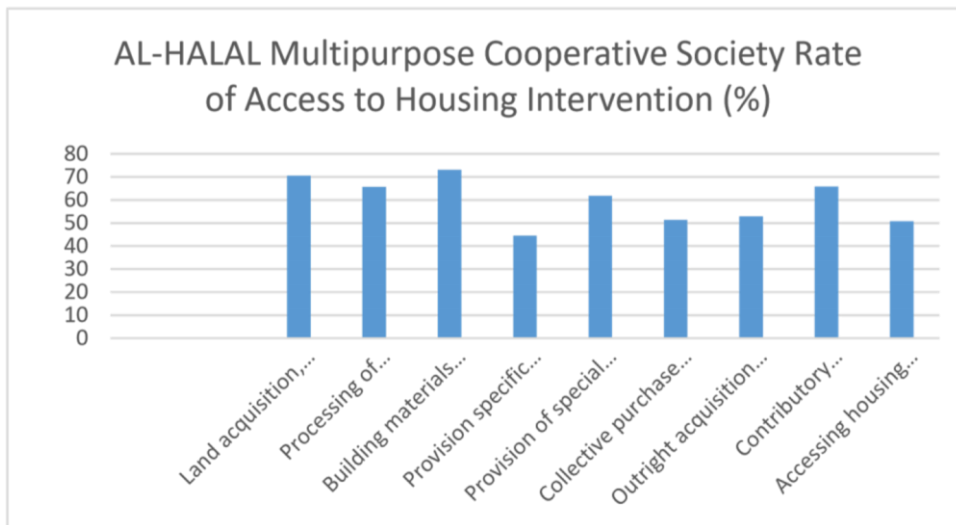
Contributory homeownership scheme ranked ninth with 45%.



**Figure 4.2: Access to Housing Intervention for Golden Trust Multipurpose Society**

**Source:** Data Analysis (2021)

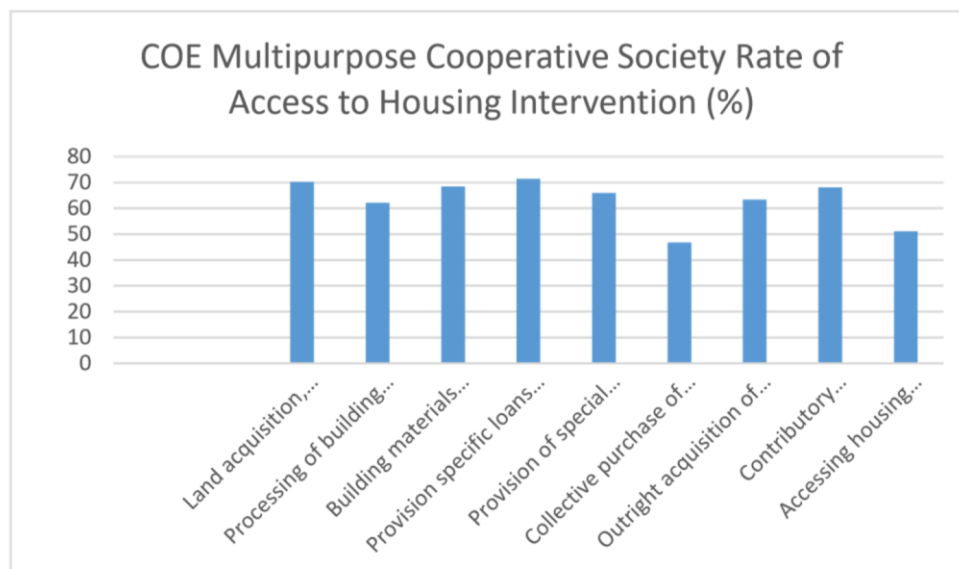
The result in figure 4.3 shows employee's access to loans for housing intervention in ALHALAL Multipurpose cooperative societies and it reveals that building materials acquisition ranked first with 73% while the Provision specific loans for land purchase ranked ninth with 44%.



**Figure 4.3: Access to Housing Intervention for AL-HALAL Multipurpose Society**

**Source:** Data Analysis (2021)

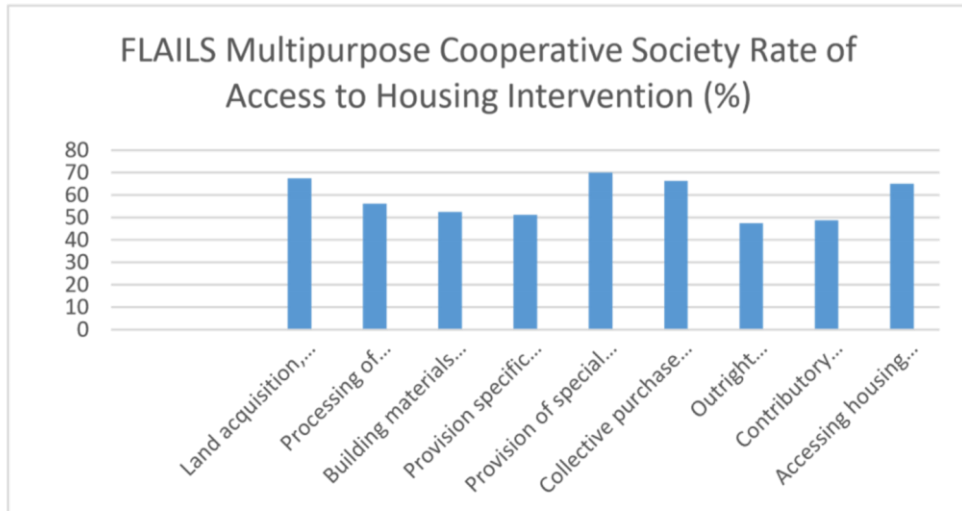
The results in figure 4.4 shows employee’s access to loans for housing intervention in COE Multipurpose cooperative societies and it indicates that Provision specific loans for land purchase ranked first with 71% while the Collective purchase of land and embarking on building construction ranked ninth with 46%.



**Figure 4.4: Access to Housing Intervention for COE Multipurpose Society**

**Source:** Data Analysis (2021)

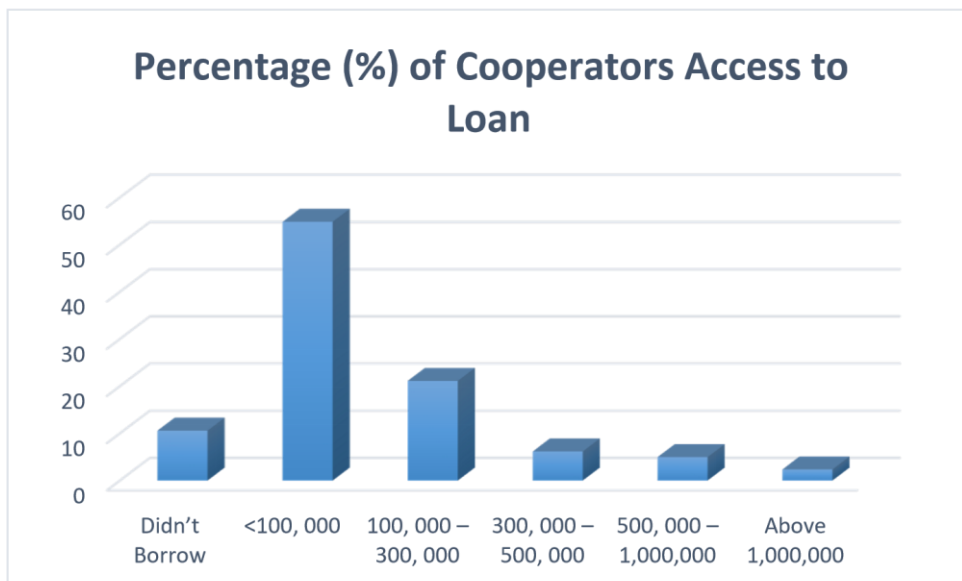
The results in figure 4.5 shows employee’s access to loans for housing intervention in COE Multipurpose cooperative societies and it reveals that Provision specific loans for land purchase ranked first with 70% while the outright acquisition of complete housing ranked ninth with 47%



**Figure 4.5: Access to Housing Intervention for FLAILS Multipurpose Society**

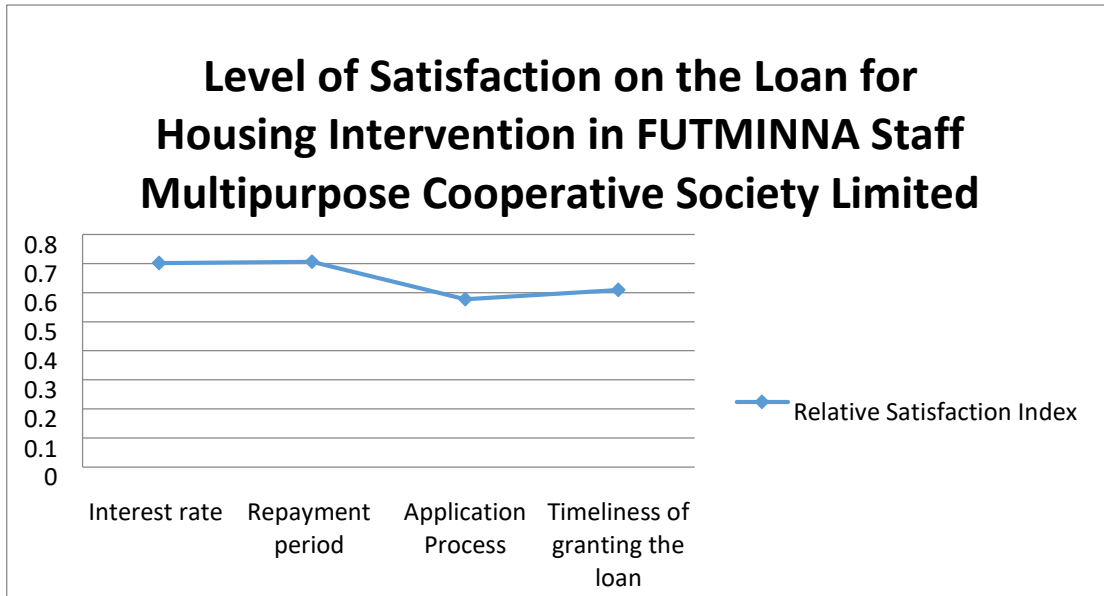
**Source:** Data Analysis (2021)

The results in figure 4.6 shows percentage (%) of cooperators access to loan and it indicates that 54% of the cooperators in the study area have accessed less than 100,000 naira while only 7% have been able to access between 500,000 to 1,000,000 naira.



**Figure 4.6: Percentage (%) of Cooperators Access to Loan**

**Source:** Data Analysis (2021)



**Figure 4.7: Level of Satisfaction on the loan for Housing intervention in FUTMinna**  
**4.6 Examination of the Level of Employee’s Satisfaction in the Housing Intervention of**  
**Cooperative Societies in the Study Area**

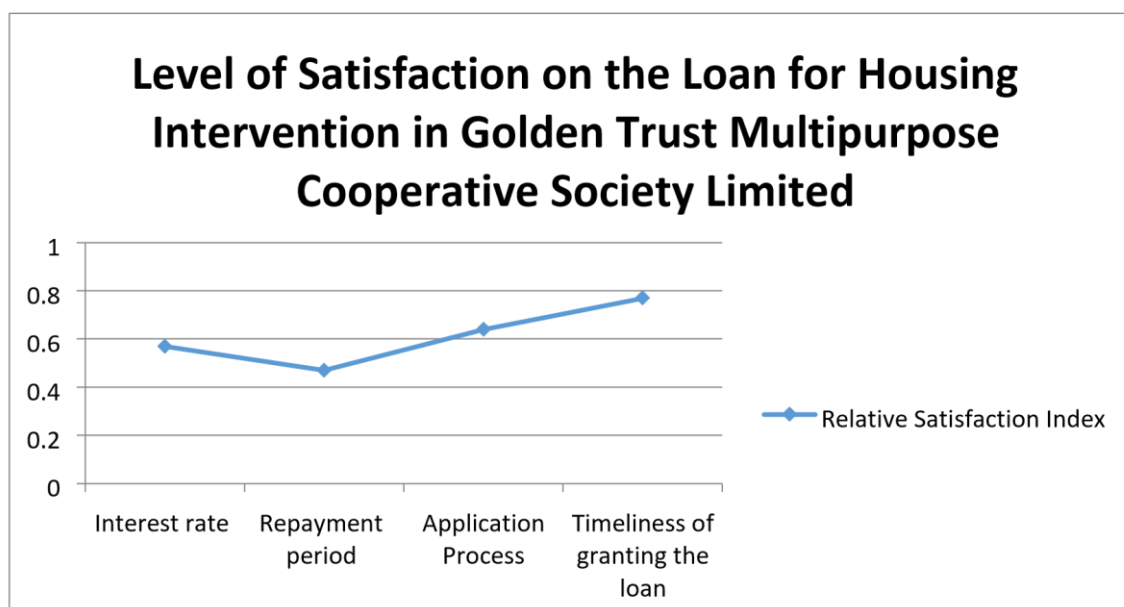
Figure 4.7 shows the level of employee’s satisfaction in the housing intervention of FUTMinna Multipurpose cooperative society and it indicates that the repayment period ranked first with a mean satisfactory score of 3.532 and a relative satisfactory index of 0.706, the interest rate ranked second with a mean satisfactory score of 3.508 and a relative satisfactory index of 0.702, the timeliness of granting the loan ranked third with a mean satisfactory score of 3.048 and a relative satisfactory index of 0.610, while the application process ranked fourth with a mean score of 2.889 and a relative satisfactory index of 0.578.

**Multipurpose Cooperative Society**

**Source:** Data Analysis (2021)

The results in figure 4.8 shows the level of employee’s satisfaction in the housing intervention of Golden Trust Multipurpose cooperative society and it reveals that the timeliness of granting

the loan ranked first with a mean satisfactory score of 3.850 and a relative satisfactory index of 0.770, the application process ranked second with a mean satisfactory score of 3.200 and a relative satisfactory index of 0.640, the interest rate ranked third with a mean satisfactory score of 2.850 and a relative satisfactory index of 0.570, while the repayment period ranked fourth with a mean score of 2.350 and a relative satisfactory index of 0.470.



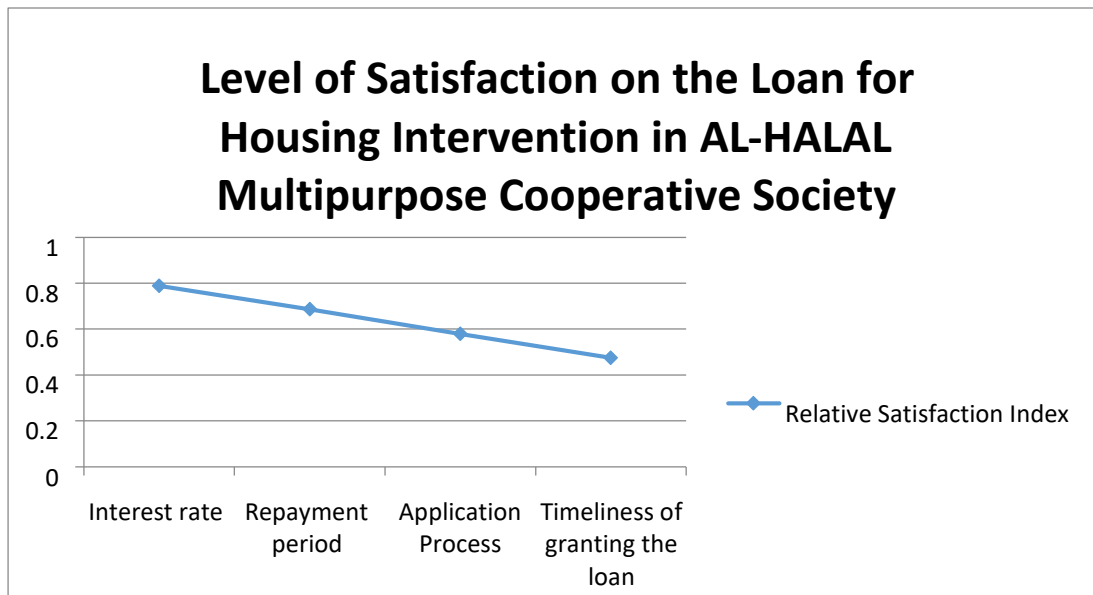
**Figure 4.8: Level of Satisfaction on the Loan for Housing Intervention in Golden Trust Multipurpose Cooperative Society Limited**

**Source:** Data Analysis (2021)

The results in figure 4.9 shows the level of employee’s satisfaction in the housing intervention of AL-HALAL Multipurpose cooperative society and it reveals that the interest rate ranked first with a mean satisfactory score of 3.947 and a relative satisfactory index of 0.789, the repayment period ranked second with a mean satisfactory score of 3.432 and a relative



satisfactory index of 0.686, the application process ranked third with a mean satisfactory score of 2.902 and a relative satisfactory index of 0.580, while the timeliness of granting the loan ranked fourth with a mean score of 2.379 and a relative satisfactory index of 0.476.

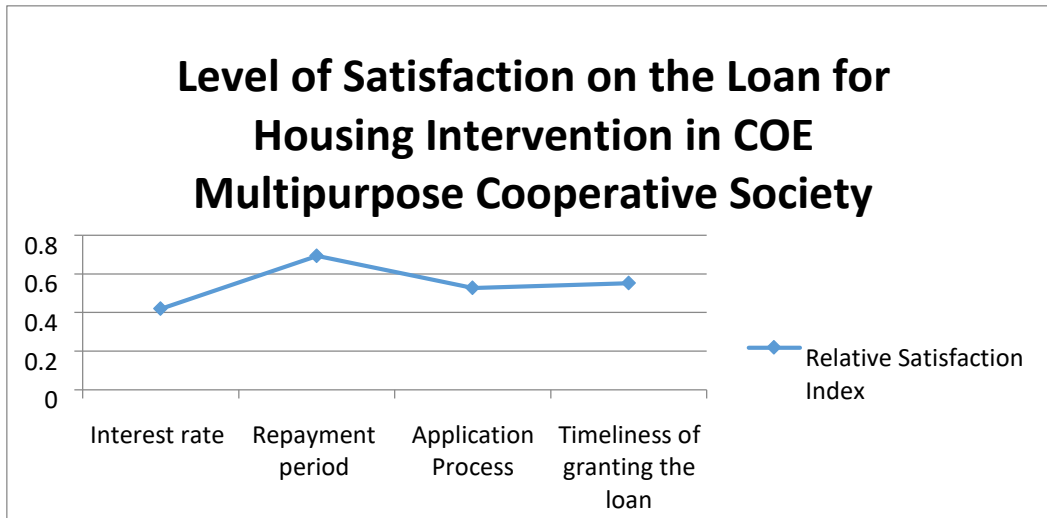


**Figure 4.9: Level of Satisfaction on the Loan for Housing Intervention in AL-HALAL Multipurpose Cooperative Society**

**Source:** Data Analysis (2021)

The results in figure 4.10 shows the level of employee’s satisfaction in the housing intervention of COE Multipurpose cooperative society and it indicates that the repayment period ranked first with a mean satisfactory score of 3.468 and a relative satisfactory index of 0.694, the timeliness of granting the loan ranked second with a mean satisfactory score of 2.766 and a relative satisfactory index of 0.553, the application process ranked third with a mean satisfactory score of 2.638 and a relative satisfactory index of 0.528, while the interest rate ranked fourth with a mean score of 2.766 and a relative satisfactory index of

0.553.

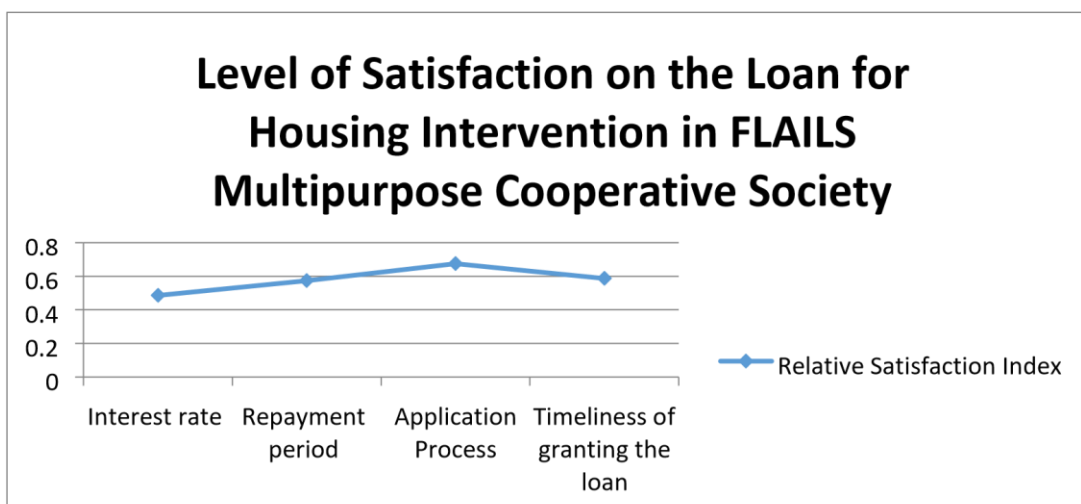


**Figure 4.10: Level of Satisfaction on the Loan for Housing Intervention in COE Multipurpose Cooperative Society**

**Source:** Data Analysis (2021)

The results in figure 4.11 shows the level of employee's satisfaction in the housing intervention of FLAILS Multipurpose cooperative society and it reveals that the application process ranked first with a mean satisfactory score of 3.375 and a relative satisfactory index of 0.675, the timeliness of granting the loan ranked second with a mean satisfactory score of 2.938 and a relative satisfactory index of 0.588, the repayment period ranked third with a mean satisfactory score of 2.875 and a relative satisfactory index of 0.575, while the interest rate ranked fourth with a mean score of 2.438 and a relative satisfactory index of

0.488.



**Figure 4.11: Level of Satisfaction on the Loan for Housing Intervention in FLAILS Multipurpose Cooperative Society**

Source: Data Analysis (2021)

#### 4.7 Summary of Findings

This research assessed the housing intervention of cooperative societies for employees of public institutions in Minna, Nigeria. In achieving the aim and objectives of this study, investigation was carried out on the institutional characteristics of the cooperative societies, strategies employed in housing interventions, rate of employee's access to loan for housing intervention and the level of satisfaction in the housing intervention of the cooperative societies using chi-square test, mean, relative importance index with Likert scaling and relative satisfaction index. The key results of the investigation are outlined in the list below:

1. The study identified Voluntary and Open Association, Separate Legal Entity, Source of Finance, Service Motive, Membership Strength, Cooperative Lending Rate,

Repayment Period and Years of Existence as the institutional characteristics features.

2. Mean and relative importance index was used to determine the ratings on the housing intervention strategies employed on a 5-point Likert scaling. It was revealed that in FUTMinna Staff Multipurpose Cooperative society, collective purchase of land and embarking on building construction ranked first with mean score of 3.6905 and relative importance indices of 0.7381 while contributory homeownership scheme ranked ninth with mean score of 2.8968 and relative importance indices of 0.5794, in Golden Trust Multipurpose Cooperative Society Limited, it was revealed that collective purchase of land and embarking on building construction ranked first with mean score of 3.75 and relative importance indices of 0.75, while contributory homeownership scheme ranked ninth with mean score of 2.25 and relative importance indices of 0.45, in Al-Halal Multipurpose Cooperative Society it was revealed that building materials acquisition ranked first with mean score of 3.6567 and relative importance indices of 0.7313 while provision specific loans for land purchase ranked ninth with mean score of 2.2273 and relative importance indices of 0.4455, COE Multipurpose Cooperative Society it was revealed that provision of specific loans for land purchase ranked first with mean score of 3.5749 and relative importance indices of 0.7149 while collective purchase of land and embarking on building construction ranked ninth with mean score of 2.3404 and relative importance indices of 0.4681.

Furthermore, FLAILS Multipurpose Cooperative Society it was revealed that provision of special loans for renovation of existing buildings ranked first with mean score of 3.5 and relative importance indices of 0.7 while outright acquisition of complete housing ranked ninth with mean score of 2.3750 and relative importance indices of 0.4750.

3. The study revealed that 72% rate of employees in FUTMinna Staff Multipurpose Cooperative Society benefited in collective purchase of land and embarking on building construction housing intervention, Golden Trust Cooperative Society 75% benefited in Collective purchase of land and embarking on building construction housing intervention, AlHalal Multipurpose Cooperative Society 73% benefited in Building materials acquisition housing intervention, COE Multipurpose Cooperative Society 71% benefited in Provision specific loans for land purchase housing intervention while in FLAILS Multipurpose Cooperative Society 70% benefited in Provision specific loans for land purchase housing intervention.

4. The study also revealed the level of satisfaction on the loan benefited for housing intervention by the employees of the public institutions, in FUTMinna Staff Multipurpose Society repayment period ranked first with a mean satisfactory score of 3.532 and a relative satisfactory index of 0.706, in Golden Trust Multipurpose Cooperative Society timeliness of granting the loan ranked first with a mean satisfactory score of 3.850 and a relative satisfactory index of 0.770, in Al-Halal Multipurpose Cooperative the interest rate ranked first with a mean satisfactory score of 3.947 and a relative satisfactory index of 0.789, in COE Multipurpose Cooperative Society repayment period ranked first with a mean satisfactory score of 3.468 and a relative satisfactory index of 0.694, while in FLAILS Multipurpose Cooperative Society the application process ranked first with a mean satisfactory score of 3.375 and a relative satisfactory index of 0.675.

## **CHAPTER FIVE**

### **5.0 CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Conclusion**

In conclusion, the results show that the study identified Voluntary and Open Association, Separate Legal Entity, Source of Finance, Service Motive, Membership Strength, Cooperative Lending Rate, Repayment Period and Years of Existence are the institutional characteristics of the cooperative societies in public institutions in Minna, Nigeria.

However, the cooperative societies in Minna use a variety of strategies for housing development through their housing intervention, such as purchasing land collectively and starting construction, acquiring building supplies, offering specific loans for the purchase of land, and offering special loans for remodeling already-existing structures. These are the housing intervention strategies that the cooperative societies in the research area have employed. This suggests that cooperative societies within public institutions in Minna are more engaged in providing loans to members through group purchases and the acquisition of materials for the construction of dwellings.

Furthermore, the 59% of the employees have accessed housing interventions from the cooperative societies which indicates that most of the employees of the public institutions have enjoyed the housing interventions from the cooperatives. Conclusively, the level of satisfaction on the loan benefited from the cooperative societies based on the relative satisfaction index which ranges from 0.42 and 0.78 indicates that employees of the public institutions in Minna are satisfied with the loan for housing interventions of cooperative

societies. It can also be deduced that public institutions base cooperative societies has the potential of meeting the housing needs of employees through it housing intervention when adequately harnessed.

## **5.2 Recommendations**

The following suggestions are deemed worthy in light of this study's findings in order to fully use the advantages that may be derived from it. They consist of:

1. The institutional characteristics of cooperative societies of public institutions in Minna can either be voluntary association, open membership, separate legal entity or source of finance as they are significantly related in for housing intervention.
2. After examining the various strategies of housing intervention of cooperative society in the study area, the cooperative societies in Minna can enhance housing intervention by placing more focus on contributory homeownership scheme and provision specific loans for land purchase in addition to the focused strategies.
3. Access to housing loan to members of Cooperative societies of public institutions in Minna can be increased through the use of incentives and direct partnership with the employees of the public institutions.
4. The level of satisfaction on the loan benefited for cooperative housing intervention by the employees of the public institutions can be enhanced and sustained through the National Housing Policy (NHP) which will serve as a tool in meeting housing needs of employees with a reflection on goal 9, 11, 1 and 3 of the SDGs 2030.

### **5.3 Contribution to Knowledge**

i. The research indicated that cooperatives societies in public institutions in Minna are more involved in the strategies of assisting members with loan through collective purchase and acquisition of materials for housing development. ii. It also shows that employees of the public institutions in Minna are satisfied with the loan for housing interventions of cooperative societies.

iii. The research equally revealed that public institutions base cooperative societies has the potential of meeting the housing needs of employees through it housing intervention.



## REFERENCES

- Abdulkareem, S., Ogunleye, M.B. & Ajayi, M.A. (2020). Assessment of Effectiveness of Housing Intervention Strategies of Universities-Based Cooperative Societies in South-West Nigeria. *Environmental Technology & Science Journal*, 11(2), pp. 7485.
- Adeboyejo, A., & Oderinde, J. (2013). Housing cooperative societies and social housing delivery in Oyo state, Nigeria. *International Journal of Cooperative Management*, 16(2), 61-75.
- Adediran, A. O. & Bin MohdAli, H. (2018). Housing Corporative Society Consortium: A Veritable Sources for Low - Income Housing Delivery in Nigeria.
- Adeokun, C., Adewale, B., & Oloke, O. (2014). Reworking traditional fund-raising institutions for affordable housing provision: a review of Nigerian and Kenyan case studies. Proceedings of the Eighth Construction Industry Development Board Postgraduate Conference (pp.1-7). Johannesburg, South Africa.
- Aderounmu, R., Oyedemi, O., & Adeleke, M. (2014). The experience and responsibility of cooperative societies to poverty alleviation in Eruwa, Ibarapa region of southwestern Nigeria. *Developing Country Studies*, 4(2), 1-8.
- Agboola T, & Adegoke S.A (2007). Economics in Housing. In Tunde Agbola, Layi Egunjobi & C.O. Olatubara (eds.), *Housing Development and Management. A book of readings* (pp.), Department of Urban and Regional Planning, Faculty of Social sciences, University of Ibadan, Nigeria.
- Ajadi, T. O. (2010). Private Universities in Nigeria The Challenges Ahead. *American Journal of Scientific Research*. Issue 7, 15-24.
- Aksoy, M., & Aydogus, S. (2012). Housing co-operatives in Turkey. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 76-79). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Ayedun, C.A. & Oluwatobi, A.O. (2011). Issues and Challenges Militating Against the Sustainability of Affordable Housing Provision in Nigeria. *Business Management Dynamics* Vol.1, No.4, Oct 2011, Pp.01-08
- Ayeni, M.A.O. (1991). The Growth and Development of Metropolitan Lagos, Seminar on the Effects of Lagos on the Movement of the Federal Capital to Abuja (November 21-22).
- BESG (2000) "Towards the Right to Adequate Housing" Available from:

[www.shf.org.za/publications/](http://www.shf.org.za/publications/)

- Bhaiji, M.S. (2012). Housing co-operatives in Pakistan. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp.54-57) Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- CCMH (2009). Bringing democracy home. Edited by Bliss, N. Available from: [www.cch.coop/.../bdh-commission-report.pdf](http://www.cch.coop/.../bdh-commission-report.pdf)
- Chicago Mutual Housing Network (CMHN) (2004). *Affordable housing co-operative: conditions and prospects in Chicago*. Chicago: Chicago Mutual Housing Network
- Chukwujekwu, I.E. (2006). Facilitating Low Cost Housing Scheme: Which Way Forward? The Journal of the Association of Housing Corporations of Nigeria, Vol. 1 No. 10
- Crofton, O. (2006). Housing co-operatives in South Africa: Experiences and lessons. Housing in Southern Africa
- Danmole, T. (2004). Housing provision in Nigeria: The Co-operative Alternative. *Building Quarterly*. June 2004.
- Department of Transport Management, Federal University of Technology Minna (2020). Niger state Map.
- Farouk, B.U.K., David, I.J. & David, O.A. (2014). Savings and Credit Cooperative Societies (SCCs): A Panacea to Accessing Funds for Housing Development to Workers of Public Institutions in Nigeria. *Journal of Economics and Sustainable Development*. ISSN 2222-1700 (Paper) ISSN 2222-2855 (Online). Vol.5, No.23, 2014.
- Federal Government of Nigeria (2002). Government White Paper on the Report of the Presidential Committee on Urban Development and Housing, Lagos, Government Printing Press.
- Fish, M. (2003). *Social housing. In Housing policy and practice in post-apartheid South Africa*. Edited by Khan, F & Thring, P. South Africa: Heinemann publishers limited.
- Ganapati, S. (2014). Housing cooperatives in the developing world. Hoboken: Routledge.
- Godwin S (2011). Poverty Reduction Through the use of Cooperative Societies. Kaduna: Nuhu- Bamalli Polytechnic International Cooperative Alliance (ICA) (1995). *Rev. Int. Coop.* 4:85-86.
- Gonzales, V (2012). Italian social co-operatives and the development of civic capacity: a case of cooperative renewal? *Affinities: A Journal of Radical Theory, Culture, and Action*, 4(1), 2010.
- Gundersen, G.A. (2002). The Transition Region: The Role of Co-Operatives in Management, Maintenance and Revitalisation of Housing Stock, Report of Colloquium on Contribution of the Co-operative Sector to Housing Development,

27-28 June, 2002 held in Turkey. Available from: [www.unhabitat.org/publications/](http://www.unhabitat.org/publications/)

- Henilane, I. (2016). Housing Concept and Analysis of Housing Classification. *Baltic Journal of Real Estate Economics and Construction Management*, November 2016, 4, 168–179 ISSN: 2255-9671 (online). doi: 10.1515/bjreecm-2016-0013. <http://www.degruyter.com/view/j/bjreecm>
- Ijere, M.O. (1986). Fifty years of Nigerian cooperatives. Nsukka: Centre for Cooperative Rural Development, University of Nigeria
- International Labour Organization (ILO) (2002). *The Promotion of Cooperatives Recommendation (No.193)*. Geneva: International Labour Office, Geneva.
- Iruguthu, E. W. (2014). Factors that influence customer satisfaction in savings and credit cooperatives (saccos) in Kenya: A case study of Balozi Sacco (Masters thesis). [http://erepo.usiu.ac.ke/bitstream/handle/11732/56/Emily.pdf?sequence=1 &isAllowed=y](http://erepo.usiu.ac.ke/bitstream/handle/11732/56/Emily.pdf?sequence=1&isAllowed=y)
- Isebaert, J. (2014). The Belgian Housing Policy, its adverse effort on labour mobility and the negative externalities of homeownership. [http://finances.belgium.be/fr/binaries/BdocB\\_2014\\_Q3e\\_Isebaert\\_tcm307264669.pdf](http://finances.belgium.be/fr/binaries/BdocB_2014_Q3e_Isebaert_tcm307264669.pdf)
- Jimoh R & J.J. Van Wyk (2012). Success Parameters for Housing Co-operatives in South Africa. *The Published Journal of Design and Built Environment, Vol.11, Dec 2012*
- Jimoh, R.A., Odeniyi, V.A & Jibrin, I.A.M (2014). Housing Sustainability in Nigeria: A Mirage or Reality. *Covenant Journal of research in the Built Environment (CJRBE) Vol.1, No.1 (Maiden Edition)*, June, 2014.
- Kadriu, E. & Wendorf, G. (2011). *How can German housing co-operatives contribute to rescuing climate change?* Enhr Conference.5-8 July: Toulouse.
- Kariuki, D., Karimi, D., & Mutembei, C. (2017). Analysis of factors influencing competitive advantage in selected savings and credit co-operative societies in Nairobi North District. *The Strategic Journal of Business and Change Management*, 4(7), 144-164.
- Kreem, R.O., Arigbabu, Y.D., Akintaro, J.A. & Badmus, M.A. (2012). “The Impact of Cooperative Society on Capital Formation (A Case Study of Temidire Cooperative and Thrift Society, Ijebu-Ode, Ogun State, Nigeria)” *Global Journal of Science Frontier Research Agriculture and Veterinary Sciences*, 12(11):17-29
- Kuma, S.S. (2015). Assessing the Challenges of Access to Housing Finance in The North Central States of Nigeria. *Ethiopian Journal of Environmental Studies & Management* 8(2): 161– 170, 2015. Issn: 1998-0507
- Lago, A., & Matic, L. (2012). Housing co-operatives in Sweden. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 70-72). Europe: CECODHAS HOUSING EUROPE and ICA Housing.

- Lieberknecht, C. (2012). Housing co-operatives in Germany. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 33-35). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Lourier, V. (2012). Housing co-operatives in Germany. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 29-32). Europe: CECODHAS HOUSING EUROPE and ICA Housing
- Ludl, H., & Bauer, E. (2012). Housing co-operatives in Austria. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 9-11). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Mahmud, S. M. (2011). An Evaluation of the Contributions of Cooperative Societies in Housing Finance to Workers of Tertiary Institutions (Master's thesis). Retrieved from <https://eprojecttopics.com/topic/4188-an-evaluation-of-the-contributions-ofcooperative-societies-inhousing-finance-to-workers-of-tertiary-institutions.html>
- Marunga, N., & Mberengwa, I. (2014). The Effectiveness of the Housing Cooperative Approach in the Provision of Urban Housing in Bindura. *Research Journal's Journal of Geography*, 1(6), 1–23.
- Mukaila, A. I., Tunde, A. B., Emmanuel, I. A. & Sidikat, S. (2020). Cooperative Societies and Households Poverty Reduction Nexus: A Study of Minna Metropolis, Niger State, Nigeria. *KIU Journal of Social Sciences*. Kampala International University ISSN: 2413-9580; 6(2): 275–286
- Munkner, H. H. (2012). *Co-Operative Entrepreneurship Profit for Everyone*. Conference of the Flemish government. Marbuug.
- Murray, C., & Pearson, R. (2008). *BALTA Report: Innovative Uses of Housing CoOperative Assets*. Alberta: Canadian Centre Community Renewal.
- Ndubueze, O.J. (2009) *Urban Housing Affordability and Housing Policy Dilemmas in Nigeria* Unpublished PhD Thesis. Birmingham: University of Birmingham.
- Nubi, T. (2006,). *Co-Operative Housing Finance: The National Housing Fund (NHF) option*. Paper presented at the Ministry of Agriculture and Co-operatives, Alausa Secretariat, Lagos.
- Nubi, T. (2010). Towards a sustainable housing finance in Nigeria: The challenges of developing adequate housing stock and a road map. *Housing Finance International*. XXIV (4)422-29
- Nwankwo, F., Ogbodo, O. C., & Ewuim, N. (2016). Effect of cooperative type and age on profit performance: A study of cooperative societies in Awka North LGA in Anambra State, Nigeria. *African Research Review*, 10(4), 187-203.

- Nyer, P. U. (2000). An investigation into whether complaining can cause increased consumer satisfaction. *Journal of Consumer Marketing*, 17(1), 9–19. doi: 10.1108/07363760010309500
- O’Keeffe, N. & Sellars, D. (2012). Housing co-operatives in Ireland. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world*. (pp. 42-45). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Odum, C. & Ibem, E. (2011). The role of cooperatives in securing land for urban housing in Nigeria: A Case Study of NEPA District Co-operative Thrift and Loan Saving Association, Enugu. *Journal of Co-operative Studies*, 44(2), 25-35.
- Ogungbemile, A. B (2010). *Co-operative Practice and Management. Vol 1*. Lagos: Flamingo Books.
- Ojo, B. & Rotowa O. O. (2017). The Role of the Federal University of Technology, Akure Cooperative Multipurpose Society in Housing Finance. *Nigerian Journal of Environmental Sciences and Technology (NIJEST)* [www.nijest.com](http://www.nijest.com). ISSN (Print): 2616-051X, ISSN (electronic): 2616-0501 Vol 1, No. 2 July 2017, pp 349 – 354.
- Oki, S. (2011). *Co-operatives: A catalyst for socioeconomic change*. Lagos: SOA Books.
- Oladejo M. (2011). The Nigerian microfinance policy: a perspective from co-operatives societies. *International Journal of Economic Development, Research and Investment*, 2(2011), 127-138.
- Olaleye, Y.M. (2007). Strategies of co-operative societies in poverty alleviation among urban dwellers communities in Ibadan, Oyo State, Nigeria. *The Social Sciences*, 2(3), 365-369.
- Olanda, J. (2006). Leadership Behaviour, Job satisfaction, Organisational Commitment, Service Quality and Customer Satisfaction in manufacturing sector (Master's thesis), University of Nairobi. Kenya.
- Olayinka, C. (2014). “ILO seeks Adoption of Cooperatives for Sustainable Development,” “in The Guardian Newspaper, [www.ngrguardiannews.com](http://www.ngrguardiannews.com), Tuesday, July 8, 2014.
- Oliver, R. L. (1999). Whence Consumer Loyalty? *Journal of Marketing*, 63, 33–44. doi: 10.2307/1252099
- Oloke, O. C., Oloyede, S. A. & Durodola, O. D. (2016). Empirical Determination of Cooperative Housing Intervention Methods in Lagos Metropolis. *Covenant Journal of Research in the Built Environment (CJRBE)*, 4(1), pp. 49-66.
- Olotuah O.A. (2000). Housing Low-Income Civil Servants in an Emergent State Capital – the case study of Ado-Ekiti (Unpublished Ph.D Thesis, Federal University of Technology, Akure), Nigeria.
- Oyalowo, B.A (2018). An Assessment of Cooperative Societies and Housing Supply in Lagos State. A Thesis Submitted to University of Lagos School of Postgraduate Studies PhD

- Oyewole M.O (2010): Housing development finance through co-operative societies: The case of Ogbomoso, Nigeria. *Int. J. Housing Markets Anal.* 3(3):245-255
- Pasqualini, S., Perruzza, A., & Pilot, L. (2012). Housing co-operatives in Turkey. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world.* (pp. 46-50). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Pedersen, R.B. (2003). Co-operative housing: the Norwegian housing model. In review of international co-operation, 96(1). Edited by Chavez, M.E. Available from: [www.ica.coop/.../2003-issue1.pdf](http://www.ica.coop/.../2003-issue1.pdf)
- Pinsky, B. (2001). Housing co-operatives and poverty. In *promise the future: a collection of essays on co-operatives and poverty.* Available from: [www.ica.coop/alhousing/attachments/](http://www.ica.coop/alhousing/attachments/)
- Sarnet, A. (2012). Housing co-operatives in Estonia. In J.T. Cameron & D. Wood (Eds.), *Profiles of a movement: cooperative housing around the world.* (pp. 26-28). Europe: CECODHAS HOUSING EUROPE and ICA Housing.
- Saskatchewan Ministry of Social Services (2011) *A Strong Foundation: The Housing Strategy for Saskatchewan.* Available from: [www.socialservices.gov.sk.ca/](http://www.socialservices.gov.sk.ca/)
- SHF (2000). Guidelines for social housing design. Johannesburg
- South African Portfolio Committee on Human Settlements (2010). Co-operative Housing Policy: Department of Human Settlements Briefing. Cape Town: Parliamentary
- Turel, A. (2002). The contribution of housing co-operatives to housing provision in Turkey, Report of Colloquium on Contribution of the Co-operative Sector to Housing Development, 27-28 June, 2002 held in Turkey. Available from: [www.unhabitat.org/publications/](http://www.unhabitat.org/publications/)
- UNESCO (2000). UNESCO best practices: Report on co-operative housing in Canada, a model for empowered communities. Available from: [www.unesco.org/most/usa3.html](http://www.unesco.org/most/usa3.html)
- UN-Habitat (2000) *Strategies to Combat Homelessness* Nairobi: UN-Habitat.
- UN-Habitat (2008) *Country Programme Document 2008-2009: Nigeria.* Available from: [www.unhabitat.org/pmss/publications/](http://www.unhabitat.org/pmss/publications/)
- Zuma, J. (2011). Address of the President of the Republic of South Africa on Freedom Day at Union Buildings. Available from: [www.thepresidency.gov.za/](http://www.thepresidency.gov.za/)

## APPENDIX



**FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA**  
**DEPARTMENT OF ESTATE MANAGEMENT AND VALUATION**  
**RESEARCH QUESTIONNAIRE**

Dear Sir/Ma,

**RESEARCH QUESTIONNAIRE ON ASSESSMENT OF HOUSING  
INTERVENTION OF COOPERATIVE SOCIETIES FOR EMPLOYEES OF PUBLIC  
INSTITUTIONS IN MINNA, NIGERIA**

This questionnaire is designed to assess Housing Intervention of Cooperative Societies for Employees of Public Institutions in Minna, Nigeria. The study is solely intended for academic purposes and the result will be of high benefit to all stakeholders responsible for, and interested in, increasing housing supply in Minna and Nigeria through cooperative societies. Your participation in this data collection process will therefore be highly appreciated.

Confidentiality of your response is assured and your anonymity is guaranteed.

Thank you.

**OLAGUNJU REMI EMMANUEL**

**SECTION A: GENERAL INFORMATION**

1. Name of cooperative.....
2. Name of Institution.....
3. Location of cooperative.....
4. Year of Establishment of the Cooperative Society.....
5. Designation as Cooperative EXCO.....
6. How long have you held this post? (a) Under 1year (b) 1-3years (c) 4-6years (d) Above 6 years
7. Staff category (a) Management (b) Senior Staff (c.) Junior Staff (d) Contract Staff
8. Membership of cooperative (a) Restricted to Staff Only (b) Staff and Non-Staff (c) Trade group members only (d) Not employment based
9. Type of Cooperative society (a) Consumer Cooperative (b) Multi-purpose Cooperative (c)Thrift & Credit Cooperative (d) Distributive & service (e) Housing Cooperative (f) Others.....
10. Source of income to the Cooperative: (a) Registration fees (b) Application fees (c) Profits from bulk sales (d) Contribution of members (e) Profits from investments (f) Cooperative shares (g) others (please specify).....
11. Institutional Characteristics of the cooperative Society (a) Voluntary Association (b) Open Membership (c.) Separate Legal Entity (d) Source of Finance (e) Service Motive



**SECTION B: HOUSING ACTIVITIES AMONGST COOPERATIVE SOCIETIES**

**12.** Indicate the level of participation of your cooperatives in the following activities in the housing sector in the last five years?

Kindly tick as follows: 1=Not at all; 2=Extremely low; 3=Low; 4=Partially low; 5=Partially high; 6= High; 7=Extremely high.

<b>Activity Areas</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
Land acquisition, layout and allocation							
Processing of building and title documents							
Building material acquisitions							
Provision of specific loans for land purchase							
Provision of special loans for renovation of existing buildings							
Collective purchase of land for building construction							
Outright acquisition of complete housing							
Contributory homeownership scheme							
Accessing housing loans from government agencies/banks							

### SECTION C: GENERAL INFORMATION

1. Gender: (a) Male..... (b) Female.....
2. Age Range: (a) Under 30..... b) 30-40.....c) 41-50.....e) Above 50
3. Highest educational qualification: (a) Primary leaving cert. (b) Secondary Cert. (c) Technical College (d) OND (e) HND (f) B.Sc (g) M.Sc (h) PhD  
(i) Others.....
4. Staff category (a) Management (b) Senior Staff (c.) Junior Staff (d) Contract Staff
5. Work Experience (a) 0-5 years (b) 6-10 years (c) 11-15 years (d) 16-20 years (e) 21-25 years (f) 26-30 years (g) 31years and above
6. Monthly Income (a) under ₦17,000 (b) ₦17,001- ₦67,001 (c) ₦67,001- ₦117,000  
(d) ₦117,001- ₦167,001 (e) ₦167,001- ₦217,000 (f) above ₦217,000

### SECTION B: COOPERATIVES SOCIETIES AND HOUSING FINANCE

7. How long have you been with this cooperative? (a) Less than 1 year ( b )1-5years  
( c ) 6-10 years ( d ) 11-15years (e) 15-20years (f) Above 20years  
(a) Amount saved per month with the cooperative (a) ₦1000 - ₦2000 b) ₦2100 - ₦3000 c) ₦3100 - ₦4000 d) ₦4100 - ₦5000 e) Above ₦5000 **8.**  
Have you benefited from housing loan? (a) Yes b) No
9. Amount borrowed?  
(a) Didn't borrow (b) Less than ₦100,000 c) ₦100,000 - ₦300,000  
(d) ₦300,000 - ₦500,000 e) Above ₦500,000
10. What was the money spent on?  
(a) Didn't borrow b) Acquire Land c) Building Materials d) Construction of the House (e) All of the above

- 11.** Stage of the Housing Project (a) Didn't Borrow (b) Completed (c) Under Construction (d) Bare Land
- 12.** Was the amount enough (a) Yes (b) No  
Other means of funding (a) Personal Savings (b) Loan from family and friends (c.) Loan from commercial banks (d) Mortgage Loan from mortgage.