



Empirical Determination of Co-operative Housing Intervention Methods in Lagos Metropolis

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Abstract: As a result of the diverse challenges that the masses faced in the procurement of housing from the public and private sector housing market, many people had turned to seek assistance through the organized informal sector, especially the co-operative society. This study explored Co-operative Societies intervention in housing provision with the ultimate aim of establishing empirically the different methods of meeting housing needs of their members in Lagos State. Ikeja Area office, having the highest number of institution based Co-operative Societies in Lagos Metropolis was purposely selected for the study. Thus structured questionnaires were administered to two groups of respondents, the principal officers of the selected 54 institution based co-operative societies together with their 315 members. Secondary data were also collected through the review of relevant publications and records of some of these societies. Primary data analysis was carried out with tables, percentages and relative importance index while independent sample t-test was used to find if there is any statistical significance between the opinion of the principal officers and members on the success rates of the methods of housing provision engaged by the co-operative societies. The study found that amongst others that both categories of respondents have similar opinion on the method of housing provision commonly engaged with housing development loan (corporate scheme) ranking first, followed by land acquisition, documentation, layout and allocation, private housing project loan, then land acquisition, documentation, development and allocation with complete house purchase (universal) trailing behind. The study also revealed that most co-operative societies generate their funds and hardly receive financial assistance from external sources. The study concluded by suggesting a model that would incorporate external assistance from government, non-government and parent institutions and as well synchronize the various methods to make deliver a wholesome housing acquisition process for members of institution based co-operative societies.

Keywords: Institution-based, Co-operative Societies, Housing provision, Methods, Co-operators,

1.0 Introduction

Over the years, the dominance of government and profit-oriented private sector in the housing market has produced housing that

could only be afforded by the high end users but beyond the reach of the middle and low income segment of the society. Even at that, the supply of

housing units by these two major players could not match the surging demand across the ranks of income earners in Nigeria. Different studies had shown that housing deficit in Nigeria had been on the increase over the years while the Federal Ministry of Lands, Housing and Urban Development (FMLHUD) succinctly put the shortfall at 17 million housing units (FMLHUD, 2012). As a result, many had turn to seek assistance towards their housing procurement through the organized non-profit informal sector prominent amongst of which is the Co-operative Society. Hence, one of the solutions being explored is co-operative housing, through the co-operative societies. Co-operative housing according to Co-operative Housing Federation (CHF)-International (2004) is an alternative housing approach that combines the system of co-operative practices and methods with the principles and process of housing development to provide housing for its members. According to the United Nations (2002), "Co-operative Societies support social cohesion and stability and give life to the concepts of corporate responsibility and citizenship. They provide essential services, ranging from housing to health care that strengthen community development". This medium of housing delivery has been applied

and has recorded significant success in countries like Italy, United Kingdom, Zambia, Sweden, Philippines, Denmark, Norway, Canada and South Africa (Danmole 2004; Daramola, 2006; and Gezzard, 2007). Nubi (2006) observed that Co-operative Housing contributes 45% to the housing stock in Estonia, 22% in Czech Republic, 16% in Norway and 10% in Germany.

In Nigeria, the idea of Co-operative Societies intervention in housing provision was embraced by the people and the government. According to Wahab (1998), Co-operative housing is not new in Nigeria while Gbadeyan (2011) observed that Co-operative Societies have become more popular and viable in the development of housing market in Nigeria and has brought all round improvement in the standard of living of the people although the author did not show empirical evidence to justify this assertion. Vanguard (2012), reported that the National Council of Lands, Housing and Urban Development recently adopts seven housing delivery models for mass housing development in the country among which co-operative is one. However, the escalating crisis in the housing sector clearly indicates that majority of the Nigerian populace comprising mainly the low and medium income have not yet found a viable means of tackling

the issue thereby necessitating a re-examination of the effectiveness of the different options the methods of housing delivery offered through co-operative approach. Ojo and Bello (2008) and Adedeji and Olotuah (2012) observed that loan granted by the co-operatives is grossly insufficient to execute the housing projects and that most co-operative members could not access finance and as a result, could not complete their housing projects. Kareem, Arigbabu, Akintaro and Badmus (2012) also observed that the major way by which co-operative societies increase co-operators capital formation is by granting credit services and the problem mostly faced by co-operative societies in Nigeria is the problem of capital. Thus finance as well as insufficiency or inappropriateness of housing provision method was identified as a critical challenge confronting co-operative societies' housing provision. This study therefore empirically investigates the methods of housing provision by the co-operative societies, identified the sources of co-operative finance and establishes the use of loan disbursed to members.

2.0 Review of Literature

2.1 The Co-operative Societies

The International Co-operative Alliance (ICA) defined Co-operative Society as "an autonomous association of

persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise". Co-operative Societies has emerged as an option explored by majority which are mostly low income group and are somewhat alienated by the privileged minority. According to Ahmad-Bello (2005), co-operatives have emerged to be a strong, vibrant and viable economic alternative in a period when many people feel helpless, powerless or disenfranchised to change their living conditions. Co-operatives are formed to meet basic common needs based on the idea that together, a group of people can achieve goals that none of them could achieve alone. Although, there is no consensus as regards the origin of co-operative, most account agrees that modern co-operative movement is traceable to the Equitable Pioneers of Rochdale Society (EPRS) in 1844. Abell (2004) and Gibson (2005) opined that Rochdale is seen as the first modern co-operative from where co-operative principles were developed. Abell (2004) further averred that by 1863 more than 400 British co-operative associations, modeled after the Rochdale Society, were in operation even as the model grew steadily and become the model

for similar movements worldwide. World membership in International Co-operative Alliance (ICA) gives an idea of the size of the co-operative movement. In 1895, the founding congress had 194 members; in the mid-1980s the ICA recorded a membership of about 355 million individuals; in 1999, the organization represented 750 million people; and since 2002 it was estimated that more than 800 million people are members of worker, agriculture, banking, credit and saving, energy, industry, insurance, fisheries, tourism, housing, building, retailer, utility, social and consumer co-operatives societies (Levin, 2002; Encarta, 2005).

2.2 The Co-operative Housing

Across the world, co-operative medium has been explored to confront the increasing menace of housing need among the people. The United Nations (2002) recommending the medium, posit that “*co-operatives support social cohesion and stability and give life to the concepts of corporate responsibility and citizenship. They provide essential services, ranging from housing to health care that strengthen community development.*” Unlike the government and profit oriented private sector, co-operative method of housing provision places more emphasis on end users’ participation from the commencement of the process.

This is made possible based on the principles and values that govern operation and activities of co-operative societies. Co-operatives are autonomous, self-help organizations controlled by their members. They enter into agreements with other organizations, including governments, or raise capital from external sources on terms that ensure democratic control by the members and maintain their co-operative autonomy. The society also organizes education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. The Co-operative Housing Federation (CHF)-International (2004) thus defines Co-operative housing as an alternative housing approach that combines the system of co-operative practices and methods with the principles and process of housing development to provide housing for its members. Efforts directed at meeting housing objectives of co-operative members have resulted in the use of different strategies depending on the objective, financial capacity and level of assistance received. Consequently, different types of strategy intervention in housing provision have been observed among the co-operatives.

2.3 Methods of Housing Provision by the Co-operative Societies

Generally, co-operative Societies adopt different methods in an attempt to meet the housing objectives of members based on the nature, focus or purpose of the society. In the developed countries, these methods have been broadly grouped into four, achieved by altering the basic legal and finance structure to suit the organization objectives. First, the market rate or equity co-operatives where members do not own a specific piece of property, but a share of the co-operative corporation that owns the estate. Members thus have a binding long-term lease to occupy a specific unit in the estate (NCF, 2003). Members are also permitted to sell their shares at full market values thereby accruing a market rate of return. However, the housing unit occupied reverts to the corporation once the shares are sold. Second, a limited equity co-operative that meets housing needs of members by combining the equity contribution of co-operators with grant or subsidy from supporting institution to provide housing units for its members (NCF, 2003). However, a limit is placed on the maximum resale prices of co-op units in order to maintain long-term co-op housing affordability and retain the value of any public subsidy

that may have been used in financing the creation of the co-op. Third is the leasing co-operative. A leasing co-operative takes a long lease from an investor, a landlord or non-profit organization and operates the building collectively as a co-operative. This arrangement is a hybrid of rental and co-operative where members do not have ownership stake in the estate but only enjoy access to inexpensive building and reduced operating costs. The arrangement could also provide an option to buy at the end of the lease term (NCF, 2003). The fourth category is the mutual housing association which is a non-profit corporation set up to develop, own and operate housing. Generally, the association is owned and controlled by the residents of the housing produced. According to Bliss (2009), strong co-operative and mutual housing sectors exist in various countries across the world. The Commission on co-operative and mutual housing defines mutual housing organization as one which enables residents, through having the right to become members, to control or participate in governance and to exercise control over their housing environment, neighbourhood and community (Bliss, 2009).

In Nigeria, co-operatives societies meet the housing need of members in a number of ways.

According to Adedeji and Olotuah (2012), such methods include model housing construction similar to government housing schemes, granting of house building loans, direct construction of housing units which are allocated to members at subsidized rates, acquisition of land for members, processing of land and building documents and procurement of building materials. Yakubu, Salawu and Gimba (2012) also highlighted what is achievable through housing co-operatives as housing units, plots of land, housing loans, processing of building and land documents and procurement of building materials. Thus, co-operatives aides members' home acquisition wholly, partly or gradually depending on the objectives, focus and financial capacity of the society. The concept of market rate, limited equity and leasing are not common in the Nigerian context possibly because of the level of sophistication of the economy. This study further probed the extent of use of the methods identified with a view to identifying the factors hindering their usage and improving on them.

2.4 Sources of Finance for Co-operative Societies

The enormous size of capital required for procuring housing for individuals who are largely financially incapable on their own

is the major reason for seeking alternative sources of finance. Co-operative societies' approach is therefore being explored as an alternative method of housing finance. However, financing housing project through this medium transcends providing soft loan to set up or keep businesses afloat, procure goods and services at subsidized rates or meet emergent need of members as it is practiced by many multipurpose co-operative societies. Cost of housing development comprises the costs of land, infrastructure, title and building plan processing, physical planning permit, building construction materials, labour procurement, professional expertise, finance cost and the commonly unnoticed opportunity cost of making the choice. In many developing countries, particularly Nigeria, each of these items is capital intensive and has compelled majority of households to build incrementally, thereby taking long period before the house could be completed. Co-operative Societies' approach therefore attempts to achieve two things for members, first is to make housing procurement more affordable by procuring each or all of these items at wholesale or subsidized prices and second, to significantly reduce the period of housing delivery. Although, Co-operative Societies either commit pooled financial contributions of members to procure each or all of

these items, or rely on their membership strength as an organized (corporate) entity to harness government and non-government support, the availability and adequacy of these efforts is not very clear and is empirically examined in subsequent section. Olotuah (2007) had earlier observed that Co-operative Societies have very effective methods of generating funds both from within and outside their members and regardless of whether housing provision constitutes the primary objective of the society, fund raised could be used to provide or facilitate housing procurement for the members. It is expected that if the Co-operative financing approach had been effective and adequate, most if not all of their members should have possessed their houses.

3.0 Research Methods

This research was carried out in Lagos State, being a State with the highest population in Nigeria and the epicenter of housing crisis in Nigeria. Although, there are 15 Administrative Area offices of Co-operative Societies in Lagos State, Ikeja Area Office which has the highest number of co-operative societies and the highest number of institution based co-operative societies was purposely selected for this study. The total number of co-operative societies under Ikeja Area Office is the 185 Co-operative Societies with a

total number of 34,484 members. This was derived from the Lagos State Directory of Co-operative Societies,(2011).The institution based co-operative societies under Ikeja Area Office were purposely identified as the sample frames for the study and these were 97 in number with membership size of 21,504. A sample size of 54 institution based co-operative societies was arrived at by proportional estimation using an Anonymous model (2015) gotten online for determining sample size. This sample size has a membership capacity of 9,073 members. The sample size for the members was further selected by the application of Yates' (2006) model for sample size determination thus giving a sample size of 383 for the members.

Therefore, questionnaires were distributed to 54 principal officers and 383 members of the institution based co-operative societies in Lagos Metropolis. Data were collected on the structure of the Co-operative Society, strategy for housing provision, method of raising finance, adequacy or otherwise of external support as well as the level of achievement and challenges. Data were analyzed with descriptive statistical tools such as frequency, weighted average, relative importance index and presented with tables, charts and graphs.

4.0 Data Presentation and Analysis

4.1 Response Pattern

The pattern of response as obtained from both the principal officers and the members are presented in Table 1.

Questionnaires were administered to one principal officer of each of the fifty-four co-operative societies and a total two hundred and thirty-four (234) co-operators altogether.

Table 1: Response Pattern

Respondent Group	Questionnaires distributed	Questionnaires Retrieved	Response rate
Principal Officers	54	42	78%
Members	383	234	61%
Total	437	276	63%

Table 1 shows the rate of response from the two study groups, that is the principal officers and the members. The Table shows that 42(78%) of the 54 principal officers contacted responded to the questionnaire while 234 which represent 61% out of the 437 members also

responded to the questionnaires. The overall response rate which is 63%, representing the 276 responses from the 437 respondents was therefore deemed sufficient to make reliable conclusion on the subject being investigated.

4.2: Profiles of Respondents

Table 2: Profiles of respondents

No	Profile variable	Principal Officer	Members	Total (%)
1	Marital Status: Single	-	25	25(9)
		42	209	251(91)
	Married	42	234	276 (100)
2	Education Qualification:			
	O'Level	-	-	-
	Diploma (OND/HND)	4	37	41 (15)
	First Degree (B.Sc/B.A)	32	178	210 (76)
	Higher Degrees	6	19	25 (9)
	Total	42	234	276 (100)
3	Employment Sector:			
	Private Sector	31	159	190 (69)
	Public Sector	11	75	86 (31)
	Self employed	-	-	-
	Total	42	234	276 (100)

4	Years of Working:			
	1-5	-	47	47 (17)
	6-10	11	93	104 (38)
	11-15	23	70	93 (34)
	above 15 years	8	24	32 (12)
	Total	42	234	276 (100)

Table 2 showed the profile of the two categories of respondents, the principal officers and the members of the Co-operative Societies. Respondents were requested to provide information on four key areas that depict their understanding of questions asked and their ability to provide correct and adequate reply. The four areas are the marital status, education qualification, employment sector and years of experience. The table revealed that 91 percent were married while 9 percent are not yet married. This implies that majority of the respondents would actually be experiencing the pressure to have their own home which would ultimately trigger the drive to own one. The table also showed that the entire respondent has acquired educational training and are literate enough to comprehend and answer reasonably. About 15 percent have minimum of diploma, 76 percent possess first degree while 9 percent have acquired postgraduate degree. The Table further showed that 31(74%) of the Co-operative Societies are from the private sector establishment while the remaining 12 are from the public

sector establishment. Moreover, 190 (69%) of the members are from the private sector while 86(31%) are from the public sector. This implies on one hand that private sector employees are more than the public sector employee in the State and that both the private and public employees are facing similar financial challenges in procuring their housing units and have made co-operative societies as a way out of the financial predicament. Finally in this section, questions were asked in respect of the years of working experience. Response showed that 17% of members have up to 5years experience, 38 percent have between 6 and 10years experience, 34 percent have between 11 and 15years experience while 12 percent have above 15years working experience. In essence, all the respondents are qualified, capable and literate enough to provide information on the subject being investigated.

4.3 Sources of Co-operative Funds and Use of Loan

Presented in Table 3 are responses to sources of Co-operative Societies' funds and use of loan obtained by the Co-operators. The Table showed that

the principal sources of Co-operative Societies' fund are members' contributions, subscription fees, interest on loan, occasional charges and return on investments, fixed deposits and profits. Other options such as voluntary donations, government

sources and parent organizations hardly contribute to co-operative purse. This clearly indicated that most co-operative societies in the study area are limited to the size of capital base they could muster from the collective efforts and investments.

Table 3: Sources of Co-operative Societies' Fund and Use of Loan

Characteristics	Determinant variable	Frequency	Percentage (%)
Sources of finance	Members contributions	42	100
	Voluntary donors	4	9.5
	Parent organizations	0	0
	Government	0	0
	Non-governmental organizations	0	0
	Investments	26	61.9
	Development/occasional charges	21	50
	Enrolment/subscription charges	42	100
	Interest on loan	42	100
	Profits	42	100
	Fixed deposits	42	100
Use of loan	Acquire complete housing unit	-	-
	Purchase and Survey of land	194	83
	Process of title and building plan	54	23
	Procure building materials	190	81
	Foundation work	70	30
	Shell housing	140	60
	Roofing	45	19
	Finishes	14	6

Furthermore, enquiries were made as to know the use of loan granted to members. From the response, all the respondents indicate that they grant loan for diverse housing purposes ranging from land purchase, title and building plan processing, foundation work, construction work, roofing and finishing. None of the respondent indicated that they acquire and allocate completed housing units for their members. The table showed that no member spent the loan on acquisition of complete

housing unit, 194(83%) use the loan to acquire and carry out survey of land, 54(23%) used the loan to process title and building plan, 190(81%) use the loan to procure building materials, 70(30%) spent the loan on foundation, 140(60%) spent it on construction, 45(19%) spent the loan on roofing, 14(6%) spent on finishes.

4.4 Housing Provision Methods by Co-operative Societies

Table 4 shows summary of responses regarding prevailing

intervention methods in housing provision and the method currently being applied in the study area from the perspectives of both the principal officers and

members of the co-operative societies. Both views were sought in order to establish the truth via authentication using statistical means.

Table 4: Housing Provision Intervention Methods by Co-operative Societies

Mechanisms	ExcPersp	Rank	MembPersp	Rank
Equity Rate System	0 (0.0%)	8	0 (0.0%)	6
Ltd Equity System	0 (0.0%)	8	0 (0.0%)	6
Model Housing Scheme (GvtSchm.)	5 (12%)	6	0 (0.0%)	6
Housing development Loan (Corp.Schm)	42 (100%)	1	234(100%)	1
Private Housing Project Loan	38 (91%)	3	94 (40%)	3
Land Acquisition, Doctn, Layout & Allocn	18 (43%)	4	112 (48%)	2
Land Acquisition, Doctn, Develop & Allocn	11 (26%)	5	35 (15%)	4
Complete House Purchase (Universal)	3(7%)	7	7 (3%)	5
Building Materials Procurement & Dist.	40 (95%)	2	112 (48%)	2

Key

GvtSchm> Government Scheme Corp. Schm> Corporate Scheme
 Doctn> Documentation Allocn> Allocation
 ExcPersp> Executive Perspective MembPersp> Members Perspective

A discreet study of the table shows that there are nine methods identified from literature [Sazama & Wilcox 1995); Danmole (2004); Ojo & Bello (2008); Odum & Ibem (2011); Adedeji & Olotuah (2012; Yakubu, Salawu & Gimba (2012) and Adeboyejo & Oderinde (2013)] namely equity rate system, limited equity system, model housing scheme (Government Schemes), housing development loan (Corporate Scheme), and private housing project loan. Others include land acquisition, documentation, layout and allocation, land acquisition, documentation, develop and allocation, complete house purchase (universal) and building materials procurement and distribution. Of these nine

methods, two are not being used in the study area and they are equity rate system and limited equity rate system. Their non-adoption might be due to lack of understanding of the system or because the equity systems are not permitted or operated by Nigerian Stock Exchange. It could also be seen from the Table 4.4 that on the face of it the views of the two parties responding differ necessitating the need to carry out independent sample test (Gamble, 2001) on the views to establish whether there is significant difference between the two views or the two views are the same.

In order to interpret the result and make valid conclusion from the T

test, a null hypothesis was set thus:

Ho₁: There is no statistical significant difference between the

opinion of the principal officers and members of co-operative societies on the mechanisms of housing intervention.

Table 5: Testing Statistical Significant Difference in the Opinion of Principal Officers and Members on Co-operative Housing Intervention Mechanisms.

Dependent (Test) Variable	Independent (Grouping) Variables	N	Sig.	T	Df	Sig. 2-tailed	Mean Diff.	Std Error Diff.
Equal variances assumed								
Housing Provision Mechanisms	Principal Officers	126	.103	1.489	1756	.137	.3312	.22237
	Members	1,632				0		

*Equal variances assumed **95% confidence interval of the difference

Table 4.7 shows the calculation. With the Sig. value of .103, equality of variance is assumed. The t statistic under the assumption of equal variances has a value of 1.489 and degree of freedom (df) value of 1756 with an associated sig. (2-tailed) value of .137. Since the sig. value of .137 is greater than .05, the null hypothesis which states that there is no significant statistical difference between the opinion of principal officers and members of co-operative societies on the method of housing provision, is accepted. Based on this result, the views of the members who are the beneficiaries and who feel the pinches are taken to be more representative of the happenings in the field. That means hierarchically, one can authoritatively say that the most common method of intervention in housing provision by co-operative societies in the study

area are housing development loan (corporate scheme), followed by land acquisition, documentation, layout and allocation, private housing project loan, then land acquisition, documentation, development and allocation with complete house purchase (universal) trailing behind.

5.0 Results and Discussion

The objectives of this paper were to empirically investigate the methods of housing provision by the co-operative societies, the sources of co-operative funds and the use of loan obtained by members of the co-operative societies. These three objectives were distinctly addressed in Table 3 and 4. It was revealed in Table 1 that the principal sources of co-operative societies’ fund are internal sources such as investment, member’s contributions etcand only 9.5% could muster financial assistance

from voluntary donors.. By implication, most of the Co-operative Societies depend on funds generated from member in form of their regular contributions, subscription fee, return from investments, interest on borrowed funds and occasional charges. This however points to the fact that co-operative efforts would be limited to what the capital base could support per time and individual access to loan from the societies would also be limited. In the second part, the methods adopted by the Co-operative Societies for meeting housing needs of the members were examined with a view to ascertaining the extent of their involvement in housing provision. The result revealed that out of the nine methods of co-operative societies housing provision methods identified, only seven were familiar or being used within the study area while the market rate and limited equity are not being engaged. The level of usage was further investigated from the perspective of the principal officers and the members and to further find out the differences in their ranking of the use of the methods, an independent sample t-test was carried out. The result of the test revealed that the t statistic under the assumption of equal variances has a value of 1.489 and degree of freedom (df) value of 1756 with an associated sig. (2-tailed) value

of .137. Since the sig. value of .137 is greater than .05, the null hypothesis which states that there is no significant statistical difference between the opinion of principal officers and members of co-operative societies on the method of housing provision was accepted. Based on this result, the views of the members who are the beneficiaries and who feel the pinches are taken to be more representative of the happenings in the field. That means hierarchically, one can authoritatively say that the most common method of intervention in housing provision by co-operative societies in the study area are housing development loan (corporate scheme), followed by land acquisition, documentation, layout and allocation, private housing project loan, then land acquisition, documentation, development and allocation with complete house purchase (universal) trailing behind.

The multiple choice response of Table 4 showed that many of the Co-operative societies engage more than one approach at a time and while 12% offer wholesome package similar to model housing scheme, no member subscribed to the method. This implied that the cost, terms or conditions of using this method could not be met by the members. Moreover, while some Co-operatives Societies grant loan for various housing

acquisition purposes, some goes further to process title for members, engage in direct construction, procure building materials or engage contractor or builders' services. A major deduction here is that Co-operative approach has been helpful for incremental building among members of the Societies. This is much reflected in part 3 which investigate the use to which loan procured from the Co-operative pool is used for. While no member indicates purchase of complete housing unit, different members indicate that they spent the loan on financing different stages of the housing development process. It is observed that majority spent the money on land acquisition, procurement of building materials and construction of shell building, while others spent on foundation, roofing and finishes as well as plan processing.

6.0 Recommendations and Conclusion

A major deduction from this study was that most Co-operative Societies in the study area rely mainly on internal sources of generating revenue and that no one received financial assistance from government, non-governmental organizations or financial institution to boost their financial base and increase their capacity to provide finance for members. It was further revealed that no Co-operative Society is

actually committed to ensuring each member eventually own a housing unit within a specified time frame as eventual ownership is dependent on individual member's effort and ability to raise the required capital at each stage of the development process. It is therefore suggested that there is need for collaboration and partnership between the Co-operative Societies, non-government organizations and financial institutions in the country to improve the financial capacity of the Co-operative Societies and ultimately that of members. Moreover, government should come in to strengthen Co-operative Societies that support housing acquisition objectives of their members by making available assistance at various stage of the development process. Co-operative Societies is an important means of providing houses for the members as it begin with end users, end with them and eliminate third party (profit oriented private sector) that promote affordability challenge. It is also suggested that government could encourage building development among Co-operative Societies by providing infrastructure such as road, drainages, streetlight, water and electricity at the site of the Co-operative Societies at no cost to these societies. This would go a long way to encourage members to concentrate their finance on

developing their housing units and finish it on time without

carrying the burden of providing infrastructures on the site.

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