

PERCEPTION OF TERTIARY INSTITUTIONS' STAFFS ON THE PERFORMANCE OF COOPERATIVE SOCIETIES IN HOUSING DELIVERY

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Abstract: *In Nigeria, the provision of affordable housing for its rapidly growing population remains a pressing challenge. The country faces a housing deficit of 22 million units, exacerbated by factors such as population explosion, rural-urban migration, inadequate mortgage financing, high building material costs, and limited land availability. To address housing challenges, cooperative societies have emerged as a potential solution in some parts of Nigeria. These voluntary associations offer a cost-effective and pragmatic approach to homeownership. This study evaluates the contributions of cooperative societies to housing delivery in Nigeria, focusing on the Staff Multipurpose Cooperative Thrift and Credit Society. Using a quantitative research design, 310 members were surveyed using a 5-point Likert scale questionnaire and Relative Important Index (RII) technique was used to measure cooperative performance. Findings reveal that cooperative society effectively delivers quality, affordable housing while building a strong sense of community. It prioritizes member engagement, transparency, and timely project execution. The study concludes that cooperative societies offer potential solutions to housing challenges in Nigeria. However, addressing challenges is crucial for long-term sustainability and effectiveness. Recommendations include there's need for improvement in reducing financial burdens on members and increasing the frequency and clarity of information sharing.*

Introduction

Housing, a fundamental human need, constitutes a significant portion of a nation's wealth and household expenditures (Adedeji & Olutuah, 2016). Access to quality housing is essential for individuals' physical, psychological, economic, and social well-being (Noonan & Watson, 2017; Manomano & Tanga, 2018). Recognizing housing as a fundamental human right, the United Nations has made housing provision a key component of urban policies worldwide (Rolnik, 2014; Wells, 2018). Beyond providing shelter, housing contributes to economic development by stimulating investment in related sectors and generating employment opportunities (Saidu, & Yeom, 2020). Studies have shown that each new house constructed can create direct and indirect jobs (Olugbenga *et al.*, 2017), boosting local economies and GDP (Siddiqui *et al.*, 2016).

In Nigeria, the provision of affordable housing for its rapidly growing population remains a pressing challenge (Daniel *et al.*, 2019). The country faces a housing deficit of 22 million units, exacerbated by factors such as population explosion, rural-urban migration, inadequate mortgage financing, high building material costs, and limited land availability (Boyi, 2018). The challenges of housing delivery are exacerbated by urbanization and rapid population growth, particularly affecting low-income groups who struggle to afford decent housing (Okeyinka, 2014). Governments in developed and

developing countries have implemented various strategies to address housing problems, including international agreements like the Habitat Agenda and Millennium Development Goals.

In recent years, housing provision programs have expanded beyond individual and government-led initiatives to include inner city upgrades, urban renewal, and housing cooperative initiatives (Yakub *et al.*, 2012). However, Nigeria, like many developing countries, continues to grapple with a multi-dimensional housing problem, particularly for the 70% of the population living in poverty (Warrier, 2017). Limited access to affordable land and capital poses significant barriers to homeownership (Janet, 2016; UN Habitat, 2005). The problem of housing affordability is further compounded by rural-urban migration, inadequate infrastructure, rising birth rates, and the disparity between housing prices and available capital (Nubi, 2015; Festus & Amos, 2015). While the private sector has played a role in housing provision, the unaffordability of housing remains a significant challenge for low-income groups.

Ajibade and McBean (2014) emphasize that poverty and vulnerability are interconnected, and those who cannot afford housing are at greater risk of hardship and disaster. To address these challenges, cooperative societies have emerged as a potential solution in some parts of Nigeria. These voluntary associations offer a cost-effective and pragmatic approach to homeownership (Azeez and Mogaji-Allison, 2017). However, challenges such as fund shortages, limited loan options, corruption, and mismanagement have hindered the effectiveness of cooperative societies in Nigeria (Akinlabi, 2015).

Cooperatives societies are defined as "an autonomous association of persons who unite voluntarily to meet their common economic and social needs and aspiration through a jointly owned and democratically controlled enterprise" (Agriculture, Fisheries and Conservation Department – AFCD, 2015). The use of the cooperative housing approach to solve the housing needs of people has a long history, as documented by UN-Habitat (2006). Although the approach has not been used to provide houses at scale in most of the places where the approach has been used, countries such as Sweden (18% of the housing stock), Czech Republic (17%), Germany (6%), Norway (15%), Turkey (25%), Austria (8%), Ireland (about 4%) and Estonia (45%) had used the approach to produce houses at scale (Ismaila, D., & Sanusi, 2008).

While research on cooperative societies in Nigeria has increased in recent decades, there remains a knowledge gap regarding their contributions to low-income housing delivery. Cooperative societies have proven effective in other countries, particularly for low-income groups, urban poor, and rural dwellers (Ojiagu & Onugu, 2015). These societies aggregate individual capital and resources, providing a self-controlled and autonomous framework for community-driven economic development. Previous studies have highlighted the potential of cooperative societies in housing delivery, including land acquisition, incremental housing development, site and services schemes, and poverty alleviation (Ayedun *et al.*, 2017; Yakub *et al.*, 2012). However, these efforts have not fully addressed Nigeria's housing problem or alleviated poverty.

This paper explores the relative importance of the Staff Multipurpose Cooperative Thrift and Credit Society, Federal Polytechnic, Bida, Niger State, to housing delivery. By examining the experiences and practices of this cooperative society, this research aims to contribute to a better understanding of the potential of cooperative societies in addressing Nigeria's housing challenges.

Methodology

A quantitative research design was used in the study. Using a questionnaire survey approach, a total number of 310 questionnaires were administered to members of staff Multipurpose Cooperative thrift and Credit Society, Federal Polytechnic, Bida, Niger State through random sampling strategy. The questionnaire was designed in a 5-point Likertscale format with five assigned to the most preferred descriptor and 1 to least preferred descriptor in measuring the study's variables. The study adopted frequency and Relative Important Index (RII) technique to assess the cooperative performance.

Respondents Profile

Information about the respondents' gender, position, educational background, professional discipline, years of experience, as well as income and staff cooperative membership were collected and presented in table 1 below.

Table 1: Demographic data of the respondent

S/N	Attributes	Options	Frequency	Percentage
1	Your gender	Male	217	70.0
		Female	93	30.0
2	Education	National Diploma	61	19.7
		HND/Degree	166	53.5
		PGD/Masters/PhD	83	26.8
3	Your other job apart from Civil service	Business	70	22.6
		Farming	52	16.8
		Artisan	73	23.5
		Others	53	17.1
		No other job	62	20.0
4	Your average monthly income	₦100,000 - ₦150,000	37	11.9
		₦151,000 - ₦200,000	42	13.5
		₦201,000 - ₦250,000	67	21.6
		₦251,000 - ₦300,000	74	23.9
		₦351,000 - ₦400,000	54	17.4
		Above ₦500,000	36	11.6
5	Do you own a house	Yes	91	29.4
		No	186	60.0
		Prefer not to say	33	10.6
6	Your accommodation	Staff quarters	65	21.0
		Off Campus (tenement house)	156	50.3
		Permanent Residence	89	28.7
7	Your years of membership	Less than 5 years	36	11.6
		5 - 10 years	46	14.8
		11 – 15 years	93	30.0
		16 – 20 years	74	23.9
		More than 20 years	61	19.7

The demographic data of the respondents provides insights into their characteristics. The majority of respondents were male (70%), followed by females (30%).

In terms of education, 53.5% held a Higher National Diploma (HND) or Bachelor's degree, while 26.8% had a Postgraduate Diploma (PGD), Masters, or PhD.

Regarding employment, 22.6% of respondents were involved in business, 16.8% in farming, 23.5% in artisan work, and 17.1% in other occupations. Additionally, 20% of respondents did not have any other job apart from civil service. The average monthly income ranged from ₦100,000 to ₦400,000, with 23.9% of respondents earning between ₦251,000 and ₦300,000. The majority of respondents (23.9%) earned between ₦251,000 and ₦300,000 per month, followed by 17.4% earning between ₦351,000 and ₦400,000. The lowest income bracket, ₦100,000 - ₦150,000, accounted for 11.9% of respondents. Approximately 11.6% of respondents earned above ₦500,000 per month.

Regarding housing, 60% of respondents did not own a house, while 29.4% did. The remaining 10.6% preferred not to disclose their housing status. The majority of respondents resided in off-campus rented houses (50.3%), followed by permanent residences (28.7%) and staff quarters (21.0%). The length of membership in the organization varied, with 11.6% having less than 5 years, 14.8% having 5-10 years, 30.0% having 11-15 years, 23.9% having 16-20 years, and 19.7% having more than 20 years of membership.

Results

This paper aimed to assess the level of cooperative society performance in housing delivery in Federal polytechnic Bida, Niger state and it was evaluated using various constructs as presented in table 1 below.

The provided table below presented the frequency distribution of cooperative performance factors measured across 21 items. Each category has been assessed on a scale with five levels: Very Low, Low, Moderate, High, and Very High.

The table shows an interesting pattern in the distribution of scores across the categories. For instance, Number of new members joining the cooperative and Survey of members on perceived financial stability and accountability show a concentration of scores in the lower range, with a significant number falling into the Very Low and Low categories. In contrast, Time efficiency in housing project delivery, Level of attachment by members towards the housing project and Community engagement in project execution exhibit a clear preference for the higher end of the scale, with most scores clustering in the High and Very High categories.

A notable observation is the absence of scores in the Very Low category for several factors, such as Frequency of information about project progress shared with members, Clarity of information about project progress shared with members, and Member involvement in housing design. This suggests that these categories were not perceived as particularly low performing. Similarly, the Very High category is absent in some factors like Flexibility of meeting monthly mortgage payments and Number of new members joining the cooperative, indicating that these categories did not reach the highest level of performance.

The table provides a snapshot of the performance distribution across the different factors. It highlights areas where performance is consistently high or low, as well as categories that exhibit a more balanced distribution of scores.

Keys; VL=Very low, L=Low, M=Moderate, H=High, VH=Very High and RII= Relative Important Index

Table 2: Relative Important Index

Performance Indicators	VL	L	M	H	VH	RII
Frequency of information about project progress shared with members	0	36	201	71	2	0.625
Clarity of information about project progress shared with members	0	3	201	105	1	0.667
Member involvement in housing design	0	1	90	156	63	0.781
Member involvement in housing allocation decisions	0	1	83	215	11	0.752
Member perception of the fairness of the process for allocating housing units	0	1	91	206	12	0.748
Member perception of housing quality	0	3	111	151	45	0.754
Time efficiency in housing project delivery	0	0	4	102	204	0.929
Member satisfaction with the amount of financial contribution required	34	96	76	103	1	0.562
Ease of meeting monthly mortgage payments	0	63	140	106	1	0.629
Flexibility of meeting monthly mortgage payments	0	43	218	49	0	0.604
Affordability in Interest rate on mortgage	11	34	208	56	1	0.601
Affordability of levy and monthly dues	11	50	114	129	6	0.645
Availability of social services and infrastructure within the housing estate	0	0	5	181	124	0.877
Number of new members joining the cooperative	101	119	42	48	0	0.424
Survey of members on perceived financial stability and accountability	10	116	128	56	0	0.548
Member participation in cooperative activities	2	34	129	82	63	0.710
Member participation in social events	4	5	108	128	65	0.758
Member perceived change in their quality of life after joining the cooperative	68	151	73	17	1	0.427
Level of attachment by members towards the housing project	2	7	81	217	3	0.737
Level of responsibility felt by members towards the housing project	0	17	51	194	48	0.776
Community engagement in project execution	0	0	8	101	201	0.925

The table provides a comprehensive assessment of a cooperative society's performance in housing delivery, focusing on various key indicators. Each indicator is assigned a weighted Relative Importance Index (RII) score, reflecting its significance in the whole performance.

The cooperative society demonstrates a strong commitment to transparency and member engagement. A high RII score of 0.625 for the frequency and clarity of information about project progress shared with members indicates effective communication with members. Similarly, the high scores of 0.667 for the clarity of information about project progress shared with members, 0.781 for member involvement in housing design, and 0.752 for member involvement in housing allocation decisions emphasize the cooperative's democratic approach. Members also perceive the allocation process as fair, with a high RII score of 0.748 for member perception of the fairness of the process for allocating housing units, contributing to a sense of equity and trust. The cooperative's performance in delivering quality housing is commendable. The high RII score of 0.754 for member perception of housing quality suggests satisfaction with the built environment. Additionally, the high score of 0.929 for time efficiency in housing project delivery indicates the cooperative's ability to execute projects within reasonable timelines.

The cooperative strives to make housing affordable for its members. While the RII scores for affordability in interest rates (0.601) and flexibility of monthly payments (0.604) are moderate, the high score of 0.645 for affordability of levies and monthly dues signifies a commitment to keeping costs manageable. However, the lower score of 0.562 for member satisfaction with the amount of financial contribution required suggests that there might be room for improvement in reducing the financial burden on members.

The cooperative's impact extends beyond housing delivery. The high RII scores of 0.877 for the availability of social services and infrastructure within the housing estate, along with 0.758 for member participation in social events, highlight the cooperative's role in fostering a strong sense of community. The high score of 0.925 for community engagement in project execution further underscores the cooperative's collaborative approach. Members express a high level of satisfaction with their experience in the cooperative. The high RII scores of 0.427 for member perceived change in quality of life and 0.737 for the level of attachment towards the housing project indicate a positive impact on members' well-being. The strong sense of responsibility felt by members towards the project, with an RII score of 0.776, further reinforces their commitment to the cooperative's goals.

The Relative Importance Index (RII) analysis provides a comprehensive assessment of the cooperative society's performance across various key indicators. The results highlight several strengths and areas for improvement.

Conclusion

The housing cooperative society demonstrates a strong commitment to member engagement, as evidenced by high RII scores for member involvement in decision-making processes and satisfaction with information sharing. This established a sense of ownership and empowers members to actively participate in shaping the future of the cooperative. The cooperative's focus on delivering quality housing is evident in the high RII scores for housing quality and time efficiency. This commitment to quality enhances member satisfaction and contributes to the whole success of the cooperative. The cooperative plays a vital role in building strong communities through the provision of social services, infrastructure, and opportunities for social interaction. The high RII scores for community engagement and social activities underscore the cooperative's impact on member well-being.

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