
Government Housing Policies and Cooperative Society Housing Delivery in Oyo State, Nigeria

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Abstract: *Housing policies of the government form one of the key determinants in defining how operational capacity and performance of cooperative societies in terms of housing provision. The regulatory frameworks that are in place to address land acquisition, housing finance, mortgage systems, building standards, and institutional support mechanism can empower or inhibit these societies in their quest to offer affordable housing to the members. This paper will look at how the government housing policy, affects the housing delivery operations of the cooperative societies in the public tertiary institutions in Oyo State, Nigeria and suggest a policy framework that will enhance their institutional capacity. The research used a mixed-method survey design; it involved questionnaires dispensed to 2,178 employees in nine purposive sampled tertiary institutions, distributed across three senatorial districts within Oyo State. According to findings, more than three out of every five citizens live in privately owned houses, and the primary means of land acquisition and finance of housing is the cooperative societies. The respondent rated cooperative housing loans as very affordable between 61% and 82% of the respondents and more than 95% of all institutions reported that government policies on cooperative operations have a very high impact on the operations. Despite this, government-sponsored housing grants and loans have remained mostly inaccessible and majority of the respondents agreed that current policies have worked against cooperative housing activities. The research concludes that as long as cooperative societies are indispensable in terms of providing housing to the low- and middle-income tertiary institution staff at affordable prices, the systemic policy impediments play a major part in influencing their success. The interventions suggested by the paper to the government are specific such as land subsidies, tax incentives, participatory mode of monitoring the policy, and the formal absorption of cooperatives in the system of the National Housing Fund.*

Keywords: housing policy, affordability, cooperative societies, housing finance, housing delivery, public tertiary institutions, Oyo State, Nigeria

INTRODUCTION

The availability of affordable and quality housing is one of the developmental issues of highest concern in sub-Saharan Africa. The convergence of high urbanisation rate, population increase, rural-urban migration, and unrelenting disparities in income-housing costs in Nigeria has resulted in the creation of a systemic housing shortage of more than 28 million units (World Bank, 2020). This shortage is unequally distributed among the public servants among which the decline of the institution staff quarters and the rising price of individual lodging in towns like Ibadan and Ogbomoso have an immense effect on the academic and non-academic staff (Adelekan, 2020).

The federal government of Nigeria has over the decades, issued a variety of housing policies including the National Housing Policy of 2002, which is said to have been adopted to ensure that citizens access affordable and decent housing. Nevertheless, endemic implementation failures, inadequate budgetary allocations, bureaucratic inertia has significantly reduced their effects and the housing deficit remains largely unaddressed (Abdulhameid, 2000; Adedeji, 2017). At the subnational level, the picture is no different in Oyo State, as the rapid urbanization has made the competition over land and residential accommodation a nightmare, further making the institutional employees frustrated over their housing security.

The question of poor provision of formal housing has led to emergence of cooperative societies as important alternative provision of finance and delivery of housing among tertiary institution staff. Member-owned and voluntary by definition, the societies are defined by mobilizing collective savings, facilitating the access to credit, and mutual, socioeconomic support which over time have increasingly developed to include land acquisition, material acquisition, and incremental housing building (Ayedun et al., 2017; Oyalowo et al., 2018). They are important because they help to close the affordability divide caused by formal housing markets and government intervention as grassroots financial institutions.

Even though they are becoming increasingly relevant, the association between government housing policies and operational performance of cooperative societies in tertiary institutions is under-researched in the available literature (Oloke, 2015; Ailemen et al., 2015). The mechanisms of interaction between regulatory frameworks, institutional incentives, and policy support mechanisms and cooperatives are complex and even conflicting that should be explored systematically through empirical research. The current paper hence responds to the following research question; how far are government housing policies in determining the performance of cooperative societies with regard to housing delivery with reference to the tertiary institutions in Oyo State in the government?

The research proposes to: (i) determine the extent to which the operations of these cooperative societies, as well as delivery of housing services, are influenced by the government housing policies; (ii) determine the extent to which the cooperative-based societies have been effective in providing housing services to their institutional members; and (iii) propose a policy framework that is contextually appropriate to enhance housing service delivery in the hands of cooperative societies. This study adds to the existing development of literature on cooperative housing in the developing-country setting and provides practical advice to policymakers through the production of evidence-based insights that are based on nine public tertiary institutions in the Oyo state.

LITERATURE REVIEW

Conceptualising Housing and Cooperative Societies

Modern research also views housing not only as a material means of shelter but as an entire residential ecosystem that also includes social services, economic infrastructure, and resources in the community (Ruunavaara, 2018; United Nations, 2020). Housing as a complex product and process is associated with interlocked phases of land purchase, funding, design, building, and maintenance throughout the long term (Patel, 2019; Smith, 2018). It is common knowledge that access to decent housing is one of the fundamental human rights, and issues of affordability and sustainability remain to be

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widespread in the urban setting of the Global South, where new methods of financing and delivery
are required (Gupta, 2020; Davis and Gupta, 2019).

Having their institutional roots in the Fenwick Weavers Society of 1761, cooperative societies have developed around the world as community-based organisations that amalgamate resources to meet the economic and social demands of their members (Patar, 2022). The Nigerian situation with the formal cooperative movement traces back to the beginning of the twentieth century, when the Agege Planters' Union was founded in 1907, and later, the government registered cooperative organisations according to the colonial law in 1935 (Crane et al., 2009; Pearse, 2014). Since starting with their original business of savings mobilisation and credit delivery, Nigerian cooperatives have over time extended their remit to housing delivery, especially to low- and middle-income employees, and financial support, collective land acquisition, and incremental construction assistance (Adedeji and Olotuah, 2012; Akinlabi, 2015; Ayedun et al., 2017).

Global and African Perspectives on Cooperative Housing

The world system of cooperative housing is characterized by great institutional fragmentation. Cooperative housing is entrenched in formal housing systems in Scandinavian countries (Sweden and Norway) as well as Switzerland, with the support of facilitating legal frameworks, and state-funding systems and professional governance models (Bengtsson, 2012; Ruunavaara, 2018). Such mature cooperative models exhibit great degree of tenure security, member satisfaction, housing quality and in most cases, they represent major players in the national housing supply.

By comparison, cooperative enterprises in the developing country setting often exist at the fringes of formal systems, facing the problems of low technical capacity, limited access to long-term finance, and poor land tenure (Sanyal, 2014; Marx and Rubin, 2017). Cooperative principles can be scaled to new uses to support affordability, intergenerational equity and community development in a wide variety of socio-economic communities as evidenced in innovative models found in North America and South America, such as limited-equity cooperatives, community land trusts, and housing consortia (Sazama, 2000; Smith, 2006; Partson and Innocent, 2017). Such experiences on a global scale continue to reinforce the importance of an enabling institutional ecosystem, comprising of legal, financial, technical, and socio-political pillars, in dictating whether cooperative resilience and performance occur or not.

The tertiary institutions have in the sub-Saharan region, and Nigeria in particular, taken a specific salient role through cooperative societies in the provision of housing. These organisations provide staff with an opportunity to purchase land, obtain construction loans, and acquire building materials at lower prices by means of leasing on the savings of the pooled members and making collective credit available (Oyalowo et al., 2018; Jimoh, 2012; Adeleke and Makama, 2017). Despite their potential, there is limited empirical evidence of the quantity and effect of institutional cooperative housing in Nigeria, and the previous literature is often limited by the geographical area, methodological emphasis, or lack of measurement of housing delivery results (Oloke et al., 2017; Akinlabi, 2015; Adedeji and Olotuah, 2012).

Government Housing Policy and Cooperative Societies

A variety of institutional, regulatory, and financial influences determine the relationship between the state housing policy and cooperative performance. The policies to regulate land tenure and allocation, accessibility of mortgage, construction standards, and cooperative registration are directly pre-

requisite policies governing the environment under which cooperatives would operate. Where formal mortgage markets are dysfunctional, and taken to encompass inefficient interest rates, restrictive collateral conditions, and institutional coverage, cooperative societies become effective alternatives to formal housing finance (Farouk et al., 2014; Effiom, 2014).

In Nigeria, the Federal Mortgage Bank of Nigeria and the National Housing Fund have been set up to avail affordable housing finance to labour force workforces, though documentation of the inaccessibility of these instruments due to the complexity of bureaucracies, underfunding, and political interference has limited their accessibility to cooperative members (African Ministerial Council in Urban Development, 2008; Centre for Affordable Housing Finance in Africa, 2017). In particular, Basorun (2015) points to the urban land-use planning regulations that act as the fundamental impediment to the collaborative delivery of housing in southwestern Nigeria, and Emmanuel (2020) focuses on the multi-habitation issues that drive institutional personnel to obtain housing aid in a cooperative format. The alignment of the cooperative operations with national housing structures is thus an important governance issue, one that requires empirical support to inform policy changes (Adeboyejo and Oderinde, 2013).

METHODOLOGY

Study Area

It was done in Oyo State, which is a south-western region of Nigeria and is located between latitudes 7 00 N and 9 30 N and longitudes 2 45 E and 430 E, covering an area of 27648 km². The area, which borders Kwara State, Osun State and the Republic of Benin, boasts of undulating plains and the Yoruba Hills in the Oke-Ogun region and derived savanna vegetation towards the south. The major urban centres are Ibadan, the state capital and the second largest city in Nigeria in terms of population and Ogbomoso, Oyo and Iseyin. Oyo State has traditionally been the leader of the southwest region of Nigeria in the education infrastructure, with a system of state-run higher education institutions being a significant source of formal labor.

Housing demand has been exacerbated by rapid urbanisation, which is expected to create an influx of more than one million people by 2022–2026, in Ibadan, by working together with rural-urban migration and concentration of education and commercial activities (Adelekan, 2020; Adepitan et al., 2017). The state economy, which is mainly agrarian, coupled with inflation and increasing cost of living in the urban areas has made owning houses unaffordable to the staff in tertiary institutions, increasing their reliance on the cooperative societies as housing intermediaries.

Research Design and Sampling

The research adopted convergent mixed-methods research design, which combines quantitative questionnaires survey with qualitative key informant interviews to produce an in-depth knowledge about cooperative housing finance and delivery (Creswell, 2014; Wright et al., 2016). This method was chosen due to the fact that the hybrid character of the cooperative housing systems, as the model that is both financial, social, and institutional, demands both the statistical measurement and the contextual interpretation to provide the valid and comprehensive results. All the staff members of the public tertiary institutions in Oyo State and who were members of cooperative societies formed the target population and were sampled out of an institutional population of 10,745 employees.

Nine (50) out of eighteen existing public tertiary institutions in Oyo State, including universities, polytechniques and colleges of education spread across three senatorial districts of the state, were sampled using stratified random sampling to give proportional representation across the level of institution and geographical area: three each in Oyo North, three in Oyo Central, and three in Oyo South. The sampled institutions were Ladoke Akintola University of Technology (LAUTECH), University of Ibadan (UI), The Polytechnic Ibadan (TPI), Federal College of Agriculture Apata (FCAA), Oyo State College of Health Science and Technology (CHS and TECH), College of Education Lanlate (CEL), Oyo state University of Education, and Technical and Other Public Institutions of Oyo State (TOPS) and Federal College of Education (Special) Oyo. A proportionate stratification strategy was used in each institution to guarantee the representation of both academic and non-academic staff groupings thus taking into consideration the possibility of difference in cooperative participation and housing situations among the staff groups.

The respondents of 2,178 were calculated with the aid of Raosoft online sample size calculator where the margin of error was set to 5, the confidence level was 95, and the distributions of the respondents was 50 50. The main data collection tool consisted of structured questionnaires, which were aimed to obtain data related to ownership of housing, land acquisition, affordability of loans, membership of cooperatives, perceived policy impact and preferences to a particular house. Besides the questionnaire survey, semi-structured interviews with the executive officers of cooperative societies were carried out, e.g. chairpersons, secretaries, treasurers and finance secretaries, to elicit both operational insights and contextual nuance, in terms of institutional constraints and strategic adaptations. To provide a triangulation of quantitative data, participant observation and photographic documentation were used to complement the primary data collection, whereas secondary data were based on the pertinent scholarly academic and policy literature to contextualize the analysis.

Data Analysis

The descriptive statistics, frequencies, percentages, and cross tabulations were used to analyse quantitative data and characterise the distribution of the housing outcomes, procurement strategies and policy perceptions among the institutions. The relationship between results of cooperative loan experience and housing demand was investigated with the help of regression analysis. The qualitative data obtained during executive interviews were analyzed thematically and the themes were inductively derived upon reading the transcripts, which were thereafter interpreted in discussion with the quantitative results. The convergent parallel design of the mixed-methods integration involved the analysis of qualitative and quantitative strands separately and combined at an interpretation stage to create a more holistic and detailed account of the cooperative housing dynamics than any of the two strands could offer on their own (Creswell, 2014).

RESULTS AND DISCUSSION

Housing Ownership Patterns

The data indicate that the most common tenure arrangement is that of private homes whereby more than 70 percent of the respondents in all institutions reported to be staying in privately owned homes. CHS, TECH and FCE (Special) Oyo stand out as the institutions where the rate of the privatization is very high (83.53, 81.07 and 81.52), which indicates that the employees of these organizations have been comparatively more successful in obtaining the independent housing acquiring with the help of cooperative financial assistance. Institutional housing, conversely, represent a small fraction of total

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housing, and only makes a significant difference at UI (21.37%) and TPI (15.77%), where infrastructure in residual staff quarters remains. At OSUE (22.79%), CEL (21.43%), and TOPS (20.19%), rental houses comprise a large portion of residential housing, reflecting that a large proportion of institutional workers still cannot afford home ownership, which shows that housing finance has not as yet been made available to everyone.

The results correspond to the existing literature that records the cultural premium of personal property ownership among the Nigerian workers (Adeboyejo and Oderinde, 2013; Adedeji, 2017) and, at the same time, proves the fact that the cooperative societies serve as the key institutional process by which the staff members in the country attain homeownership results out of the lack of provision on the part of the government.

Table 1: Housing Ownership Distribution Across Sampled Institutions

Institution	Private (%)	Institution (%)	Rental (%)	Family (%)	Total (n)
TOPS	76.60	0.00	20.19	3.21	218
LAUTECH	79.82	0.00	16.51	3.67	327
UI	67.24	21.37	10.26	1.14	351
TPI	62.72	15.77	19.71	1.79	279
FCAA	81.07	3.15	12.93	2.85	317
CHS & TECH	83.53	0.00	15.29	1.18	170
CEL	76.02	0.00	21.43	2.55	196
OSUE	72.06	1.47	22.79	3.68	136
FCE (Spl.) Oyo	81.52	1.09	13.04	4.35	184

Source: Author's Field Survey, 2025.

Sources of Land Procurement

Table 2 shows the sources where members of cooperative society obtained land where they could develop housing. At TPI (58.42%), FCAA (61.52%), LAUTECH (52.91%) and TOPS (52.75%), cooperative-mediated land procurement is the most common channel, meaning that cooperative societies not only mediate the financial aspect of the process of housing development, but also the physical land acquisition part. Individual procurement is still prevalent in CHS and TECH (60.59%), CEL (69.39%), and FCE (Special) Oyo (57.07%) indicating that some employees have enough personal capital or networking to obtain land on their own. The family-based and gift-based acquisitions represent small shares in all institutions, as the impact of inheritance and informal transfers on the institutional procurement of housing is small.

Of particular interest is the fact that cooperative-mediated land acquisition is the dominant model at five of the nine sampled institutions, as it disproves the traditional approach of viewing cooperatives as the intermediate focused on financial aspects. Such results support the hypothesis that cooperative societies in Oyo State tertiary institutions act as integrated actors of housing development, aligning the definition of the entire value chain of identifying and collectively purchasing the land up to financing construction a finding that is consistent with the definition put forward by Yakub et al. (2012) and Adeboyejo and Oderinde (2013).

Table 2: Source of Land Procurement by Institution

Institution	Family (%)	Personal (%)	Gift (%)	Coop. Purchase (%)
TOPS	2.29	44.04	0.92	52.75
LAUTECH	3.06	42.20	1.83	52.91
UI	4.84	56.41	1.42	37.33
TPI	6.81	33.69	1.08	58.42
FCAA	5.36	32.49	0.63	61.52
CHS & TECH	5.88	60.59	1.76	31.77
CEL	6.63	69.39	3.06	20.92
OSUE	7.35	52.21	2.21	38.24
FCE (Spl.) Oyo	4.89	57.07	2.17	35.87

Source: Author's Field Survey, 2025.

Affordability of Cooperative Housing Loans

Affordability of cooperative housing loans is a key factor to cooperative effectiveness as a housing finance vehicle. As shown in Table 3, 61 percent to 82 percent of the respondents of the nine institutions considered that their cooperative housing loans were very affordable, with another 9 percent-28 percent of respondents indicating that their loans were affordable. Most notably, less than 1 percent of respondents in all institutions categorized loans to be expensive or very expensive, and the lack of high-interest-rate apprehensions is in sharp contrast to the reported impediments in the formal banking and mortgage finance in Nigeria (Farouk et al., 2014; Centre for Affordable Housing Finance in Africa, 2017).

The results are aligned with prior studies that have shown that cooperative loans are defined by low transaction costs, no collateral conditions and not strict repayment plans that are designed based on the salary cycle of the members (Adedeji & Olotuah, 2012; Enhancing Financial Innovation and Access, 2012). The high affordability scores advance the position that cooperative societies are effective in overcoming a severe market breach in Nigeria formal housing finance framework that would offer low and middle-income laborers with a realistic and reachable entryway into housing investment.

Table 3: Perceived Affordability of Cooperative Housing Loans by Institution

Institution	Very Affordable (%)	Affordable (%)	Neutral (%)	Expensive (%)	Very Expensive (%)	Total (n)
TOPS	61.00	28.00	10.00	0.50	0.50	218
LAUTECH	65.14	14.07	6.12	0.92	0.00	327
UI	72.08	11.11	11.11	0.00	0.00	351
TPI	63.08	16.85	12.19	0.00	0.00	279
FCAA	76.03	12.93	9.78	0.00	0.00	317
CHS & TECH	81.18	10.00	7.06	0.00	0.00	170
CEL	82.14	9.18	8.16	0.00	0.00	196
OSUE	78.68	11.03	8.82	0.00	0.00	136
FCE (Spl.) Oyo	73.91	15.22	11.96	0.00	0.00	184

Source: Author's Field Survey, 2025.

Extent of Government Policy Influence on Cooperative Operations

Table 4 shows how the respondents rate the level in which the government policies affect the activities of their cooperative communities. The results are clear: among all nine institutions surveyed, between 95.92% (CEL) and 99.15% (UI) of the respondents rated the influence of government policies as functioning at a very high extent, and the rest of the proportion, between 0.85% and 4.08% of them rated the influence as a high extent. Interestingly enough, none of the respondents among the 2,178 survey participants indicated government policy influence as moderately, low, or very low. This closest unanimity indicates the sensitivity of the policy among the cooperative members and executives, who show a high level of sensitivity of the macroeconomic and regulatory decision-making percolating to its operations.

The mentioned policy instruments are the most significant ones that are deemed to have a considerable impact, such as tax laws, petroleum subsidies reform, electricity tariffs, importation duties, minimum wage acts and development approvals. This perceived policy influence expanse highlights the significance of having a wide cross sectoral policy perspective in the design of interventions to enhance cooperative housing delivery. The results are consistent with the theoretical hypothesis that is put forth by Ailemen et al. (2015) and Oloke (2015) regarding the argument that the governmental regulatory environment forms the main exogenous limit on cooperative efficacy in Nigeria.

Table 4: Extent of Government Policy Influence on Cooperative Activities

Institution	Very High Extent (%)	High Extent (%)	Moderate (%)	Low (%)	Very Low (%)	Total (n)
TOPS	96.33	3.67	0.00	0.00	0.00	218
LAUTECH	96.94	3.06	0.00	0.00	0.00	327
UI	99.15	0.85	0.00	0.00	0.00	351
TPI	97.85	2.15	0.00	0.00	0.00	279
FCAA	97.16	2.84	0.00	0.00	0.00	317
CHS & TECH	98.24	1.76	0.00	0.00	0.00	170
CEL	95.92	4.08	0.00	0.00	0.00	196
OSUE	97.79	2.21	0.00	0.00	0.00	136
FCE Oyo	97.83	2.17	0.00	0.00	0.00	184

Source: Author's Field Survey, 2025.

Accessibility of Government Housing Grants and Loans

The results of the survey indicate that there is a deep gap between formal presence of government housing grants and loan programs and their actual availability to the members of the cooperative society in the tertiary institutions. In all the nine institutions, a large proportion of the respondents considered government housing loans and grants either highly inaccessible or not available at all. The CHS & TECH (77.25%), OSUE (76.00%), and LAUTECH (75.25) had the highest rates of inaccessibility. At UI, the university with the largest reported accessibility, just only 6.20% of the respondents found government housing finance to be highly accessible.

This is in line with the literature on the topic that has reported the structural impediments that hinder the access of low- and middle-income earners to the Federal Mortgage Bank of Nigeria facilities and National Housing Fund disbursements namely; bureaucratic documentation procedures, lengthy

processing procedures as well as politically controlled allocation procedures (African Ministerial Council in Urban Development, 2008; Adejumo, 2008). The functional necessity of the existence of cooperative societies as the mediators of housing finance is further emphasized by the near-complete inaccessibility of government housing finance, and at the same time, the urgent need to regulate the system to enhance the reach and effectiveness of government interventions in housing finance.

Government Policies as a Hindrance to Cooperative Housing

To supplement the fact that government policies have an impact on housing activities, the respondents were overwhelmingly in agreement that government policies served as active barriers to the activities of cooperative housing. In the nine institutions sampled, the percentage responses with combined strongly agree and agree were between 90.50 and 94.50 which was a wide-ranging and in-depth agreement. The highest point of agreement was observed in CEL (69.00% strongly agree) and LAUTECH (68.25%), though the lowest agreement rate of the institution (FCAA 63.25%), also had an overall agreement of over 92.

The identified hindrances that have been cited by the respondents and the cooperative executives are as follows; bureaucratic nature of development approvals, inconsistent taxation laws, the pressure created by inflation, lack of specific incentive programmes that target cooperative housing. Cooperation executives also observed that regulatory burdens constrict the saving propensity of members which directly limits the capital accumulation required to invest in housing. Such results support the thesis asserted by Basorun (2015) and Adeboyejo and Oderinde (2013) that the policy environment is a structural obstacle to cooperative housing provision, and not necessarily a situational frame.

DISCUSSION

This research all contributes to a paradox of regulation of affordable housing in Oyo State: cooperative societies working within institutional tertiary institutions have a high rating in capacity to deliver housing, as is reflected by high loan affordability scores, large-scale cooperative-mediated land acquisition, and extensive private home ownership, but in an institutional climate that is described by policy negligence, regulatory incompatibility, and poor state funding.

The fundamental significance of cooperative housing finance is vividly demonstrated by the almost unanimous results of 74%-86% of all respondents in all institutions that they use cooperative finance as their major housing funding source and none use mortgages. This total lack of institutional mortgage mobilization is symptomatic of the institutional failure of the institutional housing finance system in Nigeria to make access to quality credit affordable to its target beneficiaries, and is in sharp contrast to the proven success of the cooperative model of providing affordable, accessible credit. The rate of satisfaction of more than 95 percent in all institutions is also a confirmation of effectiveness in the operations of these societies in their resource limitation.

The overwhelming majority (more than 95) that government policies have very high influence on cooperative operations, and the fact that the same majority (more than 90) believes that the policies are inhibition, points to a serious lack of governance. The current policy framework, which is marked by unavailable grants of housing, dormant regulatory institutions and absence of specific cooperative support mechanisms, does not exploit the tested potential of cooperative societies to be used as a housing delivery intermediary. This is especially the consequential given that, as the literature always

records, the ability of policy ecosystems is the key factor of cooperative resilience and scalability in both the developed country and developing country settings (Bengtsson, 2012; Ruonavaara, 2018; Sanyal, 2014).

The most practical institutional bottleneck presented by the capital constraint issue noted by about 40% of the respondents and restricting loan scale and accessibility highlights itself as the most actionable. Cooperative executives then also told them during interview sessions that five to ten of them cannot get housing loans in a month because of poor fund availability and that repayment of the loans in one to three years is imposed partly to make the fund circulate among the membership. This limitation would be overcome by specific mechanisms of dedicated public capitalisation (state-guaranteed bond issues or funding windows dedicated to the purpose of financing institutional cooperatives) which would directly result in their ability to fulfil the reported and unmet housing demand of bungalow-type housing units with 57%-72% of the sample specifying a single-storey bungalow as their desired housing typology.

Another aspect of the study is the possibility of service diversification as a supportive find to augment cooperative effect and long-term member contentment. Since more than 90 percent of the respondents are married and have their families and since the housing-related financial strain intersects with the educational and healthcare spending burdens, cooperatives that diversify their product range beyond the housing loans, including health loan programs, educational assistance grants, and business development credit, would be in a better position to address the holistic socioeconomic needs of its members, and also reduce excessive concentration risk in the housing finance portfolio. This diversification rationale aligns with the focus of the institutional adaptability in the literature of cooperative management on the long-term institutional resilience of organisations (Bengtsson, 2012; Sazama, 2000). In addition, the multi-cooperative membership patterns which have been reported in this research with between 60-71 percent of the respondents having been members of three or more cooperative societies show that multi-cooperative membership is an active strategy used by members in their construction of diversified cooperative portfolios as a household risk management mechanism, which further demonstrates the importance of cooperative societies as multi-purpose financial intermediaries and not limited purpose-specific housing delivery vehicles.

CONCLUSION AND POLICY RECOMMENDATIONS

Conclusion

This paper has revealed that cooperative communities within the social tertiary institutions in the state of Oyo are an essential, albeit institutionally under-funded, means of delivering affordable housing to low- and middle-income employees. The study, which is based on a survey of 2,178 persons working in nine institutions, confirms that these societies are very effective in matters of housing finance as well as land acquisition, and the affordability results have been replicated by formal housing finance institutions. However, the current government policy system, typified by non-accessibility to public housing finance, regulatory overloads and lack of specific cooperative support mechanisms, puts a strong limitation on the ability of these societies to expand their activities and satisfy the increasing member demand.

The findings made in the current study justify the assessment that cooperative societies are not a temporary or even informal coping strategy, but a permanent and institutionally acceptable part of the housing delivery system in Nigeria. Their successfully established track record of affordability

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deliverables that have never been matched by formal housing financing institutions, along with their high social depth of institutional community, makes them very scalable allies to the state-subsidized provision of housing. Their formal incorporation in the national housing policy systems backed by incentive-driven fiscal policies and their active governance procedures is thus empirically well-grounded and much-needed. Future research should expand upon this question and discuss the long-run housing quality outcomes associated with cooperative-financed building, the gender of cooperative membership and receiving about housing and the potential of inter-cooperative federations to significantly raise the bargaining power of collectives in land purchase and construction contract settings.

Policy Recommendations

According to the findings of the study, the following recommendations are offered to the policy-makers, cooperative executives, and institutional administrators:

To start with, the cooperative societies need to be formally incorporated into National Housing Fund structure whereby they are able to access long-term cheap capital with refinancing windows. This would go directly to the capital constraint issue mentioned by some 40 percent of the respondents and greatly increase access to loans.

Second, specific fiscal incentives such as subsidies on the land allocation, stamp duty exemptions on cooperatively acquired land, and exemptions on the interest paid on cooperative housing loans should be implemented to decrease the financial burden on the member societies and make them more competitive in comparison with informal options of housing finance.

Third, participatory policy monitoring systems ought to be put in place that will promote systematic communication between government housing agencies and representatives of cooperative society. This near complete lack of such engagement, being reported by more than 90 percent of the respondents, continues to foster a lack of fit between policy design and cooperative operational realities.

Fourth, to encourage such societies to diversify their housing products, especially in relation to the construction of standardised bungalow halls with pre-agreed architectural designs and preset material procurement packages, the high level of preference of the members that has been reported in the survey data should be taken into consideration.

Fifth, regular policy awareness sessions must be normalised in order to provide cooperative executives and members with the expertise needed to negotiate regulatory environments, avail government housing schemes, and lobby on policy change. It is in this domain that member and executive capacity needs to be strengthened in order to have maximum leverage on the effects of any subsequent policy improvements.

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