

An Analysis of the Contributions of Cooperative Societies to Housing Delivery in Edo State (2013 – 2022)

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ABSTRACT: *Cooperative societies engage in many activities, one of which is the provision of housing loans for members. This has helped in making the policy of housing for all in Nigeria achievable by the government and low- income earners are having access to house of their own. This study analyses the Contributions of Cooperative Societies to Housing Delivery in Edo State. The main objective was to highlight the contributions of cooperative societies to housing delivery in the state. The study adopted survey design and 433 respondents were used in the study and two instruments - questionnaire and in-depth interview were employed to collect the required information. Data collected were analysed using descriptive and inferential statistical tools. Findings from study show that Cooperative Societies under study have significantly contributed to housing delivery by helping members to procure building materials, getting housing loans from cooperative societies, land allocation to cooperators, getting fund for large scale business by which they raise money for building construction and supply of furniture and fittings. The study recommended that in order for cooperative societies to encourage housing provision, government should direct deposit money banks to grant cooperative societies zero interest rate loan purposely for housing projects as this will engender mass housing delivery in the state.*

KEYWORDS: Contributions, Cooperative Societies, Housing Delivery and Edo State.

INTRODUCTION

Housing is defined as a product and process of conceiving, planning and constructing a dwelling for the purposes of achieving social, cultural and economic ends and the totality of the immediate physical environment, largely man-made, in which families live, grow and decline (Agbola, 2005)

Odoyi and Riekkinen (2022) averred that the standard of housing in a nation is an indicator of its extent of economic development, standard of living and its height of civilization. According to Ibimilua and Ibitoye (2015) there are lots of qualitative and quantitative housing problems in Nigeria, both in rural areas and urban centres. Dangana and Abdul (2022) stated that the provision of decent, affordable and qualitative housing for the teeming population had been a cardinal objective of various governments across the world, and as such government over time has intervened in the housing sector by increasing housing stock through the construction of housing estates and through its mortgage institutions which facilitated the disbursement of housing loans. As stated by Itheme, Effiong and Ekung (2015) government's drive towards providing affordable housing for all as contained in the National Housing Policy (1991) has so far not been achieved and no serious efforts are being made toward implementation as it continues to be an illusion and frustration to the larger population. As a result, many have turned to seek assistance towards their housing procurement through the organized private financing sector prominent amongst them is the Co-operative Society. Hence, one of the solutions being explored is co-operative housing, through the co-operative societies (Olayinka, Oloyede and Olufemi, 2022).

The co-operative movement in Nigeria dates back to the 1920s in the South West of the country in an informal form. By the mid-1930s, co-operatives had assumed a formal institutional shape and were supported by the then colonial government (Ogbeide, 2015).

A study by Manap and Tehrani (2014) noted series of methods co-operative societies use to effect changes in the area of economic development of the country such as; building of market stores, recreation centers, health centers and creation of job opportunities; thus, co-operative societies promote the fullest participation of all people and facilitate equitable distribution of the benefits of globalization. In economies where low levels of domestic savings contribute to the low levels of capitalization of financial institutions (UN-HABITAT 2005), cooperative societies also serve as important housing finance partners. In trying to meet their housing need in the face of the multi-faceted problems surrounding housing affordability and access, most households then rely on informal housing finance methods such as Esusu, Ajo, age grade association, village development scheme and town unions, self-financing through own equity, loans and gifts from friends and family, remittances from abroad and contribution from co-operative societies (Tajudeen and Mogaji 2017). Oyewole (2010) documented that an arrangement exists whereby poor people come together in groups to contribute monthly towards a revolving fund, the main objective of which is to provide loans to finance housing construction for members.

Most efforts of government have limited contributions to housing supply especially for the low and middle income groups (Enisan and Ogundiran 2013). Inevitably, the efforts of some cooperative societies at housing provision for members are also to be seen in housing estates developments, but it is also not clear, the depth of these activities across the entire co-operative sector in Edo State. The current study therefore sets out to address the issues in the existing knowledge area about the contributions of cooperative societies to housing delivery in Edo State from 2013 to 2022.

LITERATURE REVIEW

Concept of Housing

Housing, in general, is the process of providing a residential environment made up of shelter, infrastructure and services; to others, it represents one of the most recognised pointers to a person's standard of living and recognition in the society (Oladokun and Komolafe 2017). In Nigeria, several housing schemes have evolved over the years; embarked upon by government and private corporations at various levels, in attempt to provide shelter for its citizens, yet housing problems have become persistent especially for public servants in the country. From the on-going, it can be seen that the financial implication of Nigeria's housing delivery is quite enormous and equally requires a decisive policy of government to encourage robust participation by private sectors concerned.

Cooperative Societies and Housing Delivery

Co-operatives are people-centered and are owned, controlled, used and invested in by their members, who have a responsibility to support their co-operative by being an active member Adebeyejo and Oderinde (2013). Members are the heart and soul of a co-operative. The main purpose of a co-operative is for all members to join with a group of like-minded people to share in the benefits of co-operation, which are designed to meet the social, economic and cultural needs of its members. According to Sazama (2000) housing cooperative is one in which member-residents jointly own their building, democratically control it and receive the social and economic benefits accruable from living in and owning a cooperative. Housing co-operatives are often established to meet the needs and visions of certain groups of people, such as people from low income households, of specific ethnic or religious background, artistic persuasion, age, sex, sexual preference, disabilities, or environmental awareness. The general objective function of the housing co-operatives is to provide for the low and medium income class, decent and affordable housing. In terms of structure and function, they are mostly set up by civic organisations or private realtors

with partial funding from governments which in most cases act as policy maker or facilitator (Adeboyejo and Oderinde, 2013).

Various Forms 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. According to Clapham (2012) there are many forms of housing cooperative that vary in the rights and duties of the residents and owners. These forms vary in the rights and duties of the residents and owners as stated below:

Short Life Co-operatives: This exists to lease property on a short-term basis for usually homeless people for short periods. This allows empty property and collapsible structures or mobile homes situated on vacant plots owned by institutions; to be brought into use, often while awaiting redevelopment or rehabilitation.

Community Housing Co-operatives: This form of cooperative is formed by an umbrella association of individual cooperatives located within a neighbourhood. They usually come together to support one another and have the ability to purchase or lease new buildings based on experience and membership.

Mutual Housing Association: The Commission on cooperative 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. It 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.

Subsidised Co-operative: This form of co-operative receives some form of subsidy from a government or non-profit entity to lower the cost of the housing to the tenant stockholders;

Building Co-operatives: In this type of cooperative, housing is co-operative built, but the cooperative dissolves after construction is completed and housing is turned over to individual private ownership.

The Market Rate or Equity: 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.

A Limit Equity Cooperative: 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 cooperatives.

The Leasing Cooperative: 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).

Note: 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.

The par-value cooperative. Here residents jointly have an equal share in the ownership of the property (such as an apartment block). The payment required for ownership may be a symbolic sum or it may reflect the valuation of the dwelling. If a resident leaves, they will have their ownership share returned at its original value. In other words they do not benefit from any increase in property value. In some countries (such as the United Kingdom), many par-value cooperatives have been subsidised by governments.

Co-ownership or equity-sharing cooperatives. In several other forms of common ownership, residents do share in increases in property values. Some forms of common ownership have evolved in particular countries to facilitate individuals to own an apartment and to share responsibility and ownership of the common parts and the external fabric.

Condominium ownership: This is a leasehold or common hold ownership in the United Kingdom. These form may not be called cooperatives but they share many essential features with cooperatives. Some cooperatives of this kind may have many jointly owned facilities, such as retirement villages or common-interest communities in the United States.

Tenant management cooperative: Cooperatives may be formed to manage dwellings; whereas ownership is vested in a landlord. This form is common in social housing in some countries, such as the United States, the United Kingdom, or Scandinavia and is usually called a tenant management cooperative. The rights and obligations of the residents and the landlord are usually laid down in a management agreement. Residents may have responsibility for full or part management of a particular housing block or scheme. For example, they may control repairs but not rent collection.

Role of cooperative societies in housing finance

Oladokun and Komolafe (2017) opined that the co-operative approach to housing provision provides a framework for aggregating demand, as well as a systematic approach to housing finance, land acquisition and incremental building development, particularly among low and middle income earners. A co-operative society is a major means to achieving the goal of house ownership and for sustainable housing provision in the country. Through the co-operative societies, many people have been assisted to become home-owners, and this has gone a long way in solving the problem of housing especially among urban dwellers. When properly supported to mobilise funds at affordable rates, co-operative societies can support the yearnings of the government on 'housing-for-all' as they contribute significantly to solving the problem of housing shortage among the low income earners and also improve the quality of life of many Nigerian citizens (Kirk, 2022). In a similar view, a good cooperative system could be very useful and instrumental in the development and progress of any society. The simplest and most basic benefit of cooperative societies is the creation of an avenue for members to borrow money and obtain loans with minimal interest to meet their social and economic needs(Olujimi *et al.*, 2016). Housing Cooperatives buy properties and lease to their members at highly subsidised rates; they create economies of scale benefits for members and fast-track the process of housing completion. Co-operative groups improve access to land where large plots of land could be acquired for housing development. Given the relevance of cooperative societies in the financing and provision of housing,

Despite being a private source of housing finance, cooperative societies give their members short-term funding for housing development. In some instances, apart from the issuance of housing loans to their members, cooperative societies embark on actual building construction, where members are encouraged to save towards purchasing and owning their personal homes. Finally, in terms of geographical coverage, the study is limited to Edo Central, this is on account of the dearth of literature on the cooperative societies in the state and also on account of the depth of their housing supply and the significant number of cooperatives that are registered in this senatorial district when compared to other senatorial districts in the states. In addition, Edo Central is chosen for this study because observations and interactions with house dwellers show poor support on housing delivery among members of the societies.

Methods of Generating Funds by Co-operative Societies

Individuals require enormous size of capital to procure adequate housing, those who are 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. 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. Apart from their normal Thrift and Credit Operation Trading, Co-operatives' other source of incomes include: Entrance Fees/Sales of Forms; Withdrawal Charges; Investment Interest; Dividend Received; Interest on Bank Deposit; Donation; Income from Bond; and Profit from Asset Disposal (MODCMS, 2013). Most of these are in operative in most co-operative societies in Nigeria most especially the multipurpose co-operative societies.

However, financing housing project through this medium transcends the provision of soft loan to set up or keep businesses afloat, procure goods and services at subsidized rates or meet emergent needs 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 requires huge capital and has compelled majority of households to build incrementally, thereby taking long period before the house could be completed.

In an attempt to achieve these, co-operative Societies therefore apply two things for members;

Make housing procurement more affordable by procuring each or all of these items at wholesale or subsidised prices. 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. Olotuah (2009) 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.(Ogbeide, (2015).

RESEARCH METHODOLOGY

Ajayi (2017) described primary data to be data collected through surveys, observations, experiments, questionnaire, personal interview etc. The data for this study, being a survey research is generated from primary sources which include; questionnaires, oral interviews and discussions with cooperative societies' administrators, executives and members as well as personal observations. The study analysed the contributions of cooperative societies to housing delivery in Edo state. Therefore, information on contributions of cooperative societies to housing delivery. The total number of registered and active cooperative societies in Edo is Sixty five (65) as obtained from Federal Cooperative Societies, Edo Secretariat; but the twenty- two registered cooperative societies in the Edo Central Senatorial District was used in the survey. Using the population of 624, the sample size was obtained using online calculator available at Calculator.net. The result of the calculator gave the sample size as 496. The researcher adopted stratified sampling technique to get the sample size from each of the 22. Simple random sampling technique was applied to select members of cooperative to administer the questionnaire in each cooperative societies. Data successfully retrieved and collated were presented using descriptive statistical tools such as tables of frequencies and percentages. Thus, the objectives were analyzed using statistical tools such as frequency count, percentages and ANOVA (Analysis of Variance)

Data Presentation and Analysis

This section deals with the presentation of the questionnaires distributed and retrieved from the Cooperative Societies in Edo State. Data successfully retrieved and collated are presented using descriptive statistical tools such as tables of frequencies, percentages. Thus, the objectives were analysed using statistical tools such as frequency count, percentages and ANOVA (Analysis of Variance)

Table 4.1: People have really benefited from cooperative societies in Edo State.

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	208	48.0		
A	141	32.5		
UD	31	7.2	3.94	1.34
D	35	8.1		
SD	18	4.2		
TOTAL	433	100.0		

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The data in table 4.1 shows the response of the respondents who have really benefited from cooperative societies in Edo State. It reveals that majority (80.5%) of the respondents agreed that people have really benefited from cooperative societies in the state. The value of 3.94 obtained for the mean was close to 5, on the 5- point Likert Scale. This mean value confirmed that the people have really benefited from the cooperative societies in Edo State.

Table 4.2: Cooperative societies having special concession for those borrowing for housing project

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	140	32.3		
A	143	33.0		
UD	28	6.5	3.36	1.69
D	99	22.9		
SD	23	5.3		
TOTAL	433	100.0		

Table 4.2 reveals that Cooperative societies have special concession for those borrowing for housing project. The data shows that most (65.3%) of the respondents agreed. This implies that the cooperative societies have special concession for those borrowing for housing project. This percentage is supported by the mean value of 3.36, which was close to the maximum obtainable score on five point Likert Scale.

Table 4.3: Cooperative societies charge lower interest rates than other credit sources for housing projects

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	165	38.1		
A	87	20.1		
UD	42	9.7	4.01	1.44
D	119	27.5		
SD	20	4.6		
TOTAL	433	100.0		

Table 4.3 shows that Cooperative societies charge lower interest rates than other credit sources for housing projects in Edo State. The response from data gathered reveals that 58.2% agreed that Cooperative societies charge lower interest rates than other credit sources for housing projects. The value of 4.01 obtained for the mean was close to 5, on the 5- point Likert Scale. This mean value confirmed that Cooperative societies charge lower interest rates than other credit sources for housing projects.

Table 4.4: Cooperative societies are the easiest means of funding for housing projects

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	220	50.8		
A	122	28.2		
UD	29	6.7	3.84	1.481
D	40	9.2		
SD	22	5.1		
TOTAL	433	100.0		

Table 4.4 shows that cooperative societies are the easiest means of funding for housing projects. From the data collected it shows that majority (79.0%) agreed that cooperative societies are the easiest means of funding for housing projects. The value of 3.84 obtained for the mean was close to 5, on the 5- point Likert Scale. This mean value confirmed that cooperative societies are the easiest means of funding for housing projects.

Table 4.5: Conditions in cooperative societies for the accessing of funding are less stringent

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	213	49.2		
A	116	26.8		
UD	33	7.6	3.91	1.35
D	50	11.5		
SD	21	4.8		
TOTAL	433	100.0		

The data in table 4.5 shows the responses that conditions in cooperative societies for the accessing of funding are less stringent. 76.0% of the respondents agreed that conditions in cooperative societies for the accessing of funding are less stringent. This percentage is supported by the mean value of 3.91, which was close to the maximum obtainable score on five point Likert Scale.

Table 4.6: Cooperative societies have more flexibility with regards to repayment period

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	219	50.6		
A	107	24.7		
UD	15	3.5	3.91	1.41
D	71	16.4		
SD	21	4.8		
TOTAL	433	100.0		

The data in table 4.6 shows the responses that Cooperative societies have more flexibility with regards to repayment period. 75.3% of the respondents agreed that Cooperative societies have more flexibility with regards to repayment period. This percentage is supported by the mean value of 3.91, which was close to the maximum obtainable score on five point Likert Scale.

Table 4.7: To a large extent people are aware of cooperative societies as a funding sectors for housing delivery in Edo State

RESPONSE	FREQUENCY	PERCENT	MEAN	SD
SA	193	44.6		
A	84	19.4		
UD	57	13.2	4.13	1.29
D	48	11.1		
SD	51	11.8		
TOTAL	433	100.0		

The data in table 4.7 shows that to a large extent people are aware of cooperative societies as a funding sectors for housing delivery in Edo State. It reveals that majority (64,0%) of the respondents agreed that to a large extent people are aware of cooperative societies as a funding sectors for housing delivery in Edo State. The value of 4.13 obtained for the mean was close to 5, on the 5- point Likert Scale. This mean value confirmed that to a large extent people are aware of cooperative societies as a funding sector for housing delivery in Edo State.

In-depth Interview**Table 4.8: Number of beneficiaries and amount benefited from 2013-2022.**

Year	Number of beneficiaries	Amount benefited (₦)		
		Long term	Short term	Land loan
2013	Not available	Not available	Not available	Not available
2014	Not available	Not available	Not available	Not available
2015	Not available	Not available	Not available	Not available
2016	Not available	Not available	Not available	Not available
2017	Not available	Not available	Not available	Not available
2018	Not available	Not available	Not available	Not available
2019	12	Not available	Not available	Not available
2020	20	233,553,379.59	19,719,444.31	11,668,457.70
2021	Not available	259,747,615.40	19,555,669	15,716,639.40
2022	24	Not available	Not available	Not available

The table above contains number of beneficiaries and amount benefited. The data were only available for few years; the Cooperative Societies could not provide data for other years.

For the years available, it can be seen that there was 66.7% increase in the number of household beneficiaries from 2019 to 2020. And by 2022, the number of beneficiaries have doubled the value given for 2019. Similar findings can be seen in the amount benefited, there is slight increase the total long term loans given to members.

Test of Hypothesis**Hypothesis One**

Ho: there is no significant contributions of cooperative societies to housing delivery in Edo State.

Table 4.9 ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit (tab)
Between Groups	17.225	3	5.741	3.410	0.016	2.610
Within Groups	2909.20	1728	1.683			
Total	2926.427	1731				

Consequently, decision rule is to accept the research hypothesis (H_1) and reject the (H_0) hypothesis, if the calculated value is greater that the critical or table value. It is apparent here that ANOVA calculated value (3.410) is greater than the critical value (2.610) which simply means the null

hypothesis was rejected. Therefore, we accept H_1 alternative hypothesis which states that there is significant contributions of cooperative societies to housing delivery in the Edo State.

FININGS, CONCLUSION AND RECOMMENDATIONS

Findings

The study analysed the Contributions of Cooperative Societies to Housing Delivery in Edo State. The main objective was to highlight the contributions of cooperative societies to housing delivery in Edo State. The study adopted mixed methods design (survey design and in-depth interview). The following were the findings of the study: Cooperative Societies significantly contributed to housing delivery in Edo State. Cooperative societies operate flexible mode of re-payment of loans given to members and the re-payment are basically taken at source.

The members of cooperative societies are able to recover at least (80-90) % of the loans given to members for housing. According to responses from various cooperative societies it shows that people have really benefited from cooperative societies in housing delivery. This is by helping them to procure building materials, getting housing loans from cooperative societies, land allocation to cooperators, getting fund for large scale business by which they raise money for building construction and supply of furniture and fittings. This implies that the cooperative societies have special concession for those borrowing for housing project and members are encouraged by being charged lower interest rate for their loan.

Conclusion

The study has been able to highlight the contributions of cooperative societies to housing delivery in Edo State and established that people have really benefited from cooperative societies in housing provision.

Recommendations

Based on the findings the following recommendations are made:

In order for cooperative societies to encourage housing provisions, government should direct deposit money banks to grant cooperative societies zero interest rate loan purposely for housing provision as this will engender mass housing delivery in Edo state and Nigeria . Government can also create special waiver in the aspect of acquisition of building materials for cooperative societies. This can be done through government giving special directives to manufacturers of building materials to give certain concession to cooperative societies. The management of

cooperative societies can intensify their efforts in providing loans for their members by forming alliance with other cooperative societies to form association in order to enjoy economy of scale in housing provision. The government can also provide grants for cooperative societies to enhance their financial capacity. This will enable them to meet the housing needs of the members.

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