

Assessment of the Impact of Cooperative Societies on Housing Provision among the Employees of the Federal Polytechnic, Bida. Niger State.

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Abstract

Involvement of cooperative societies in housing development is an urgent step needed to bring about the much transformation in the Nigerian housing sector. This study therefore aimed at assessing the impact of cooperative society on housing development among members of Employees of Federal Polytechnic Bida, Niger State. ,the objectives are , identify the existing cooperative societies in the study area and their membership strength ,assess total annual savings of each cooperative societies and examine numbers of beneficiary from housing loan. The cooperative societies in the institution are CT &CS , Mass cooperative society Senstaf cooperative society, Halal cooperative society and G-16 cooperative society .Purposive random Sampling technique was adopted in selection of 355 members of cooperative societies. Data collected were analysed using descriptive analysis, cross tabulation, and charts and. It was found out amongst others that Senstaf cooperative society records highest number of housing loan beneficiaries between years 2015 and 2019 with 31,47,15,63 and 63. It therefore recommended amongst others that Cooperators should be encourage to increases their savings into cooperative societies , so that they can have access to enough housing loan, since individual savings determine the amount of loan to be granted. Also Government at all levels need to encourage the sustainability of housing provision among the cooperative society in Nigeria with a view to reduce housing problems in tertiary institution and Cooperative societies in the institution should look inward for their fund raising portfolio through other

financial institutions in and outside the country such as Federal Housing Authority, Real Estate Investment Trust, Building Societies, Federal Mortgage Bank, commercial banks, Central Bank of Nigeria and other international financial institutions with long moratorium.

Introduction

The provision of decent, affordable and qualitative housing for the teeming population had been a cardinal objective of various governments across the world (UN-Habitat, 2010; Nguluma, 2016, Olayinka *et al.*, 2017). Despite this, housing problem in its quantitative and qualitative dimensions remains almost intractable particularly in developing countries, most especially in Africa, Central Asia and Latin America.

Nigeria's diverse housing problems revolve around overcrowding and slum housing. Many Nigerians cannot afford decent homes. They live in contraptions that can only be called 'Shelter' and not 'Housing'. 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. These measures have done little to address the situation. On the other hand, houses provided by the private sector operators are out of the economic reach of even the medium income earner. An effective and realistic strategy for providing decent houses in decent environments at decent prices is therefore crucial (Oyewole, 2010).

Odurn & Ibem (2011) noted that fewer studies have been carried out on the processes undertaken by group buyers in the alternative land and housing delivery systems in Nigeria. The study opined further that; group buyers such as cooperative societies can be considered most appropriate organizations that can assist government in meeting the targets set under the 1991 National Housing Policy aimed at ensuring that the disadvantaged people gain access to decent housing. According to Babade (2007), to adequately house the urban population in Nigeria, a conservative figure of 409,227 housing units should have been constructed in 1990. Due to neglect, the figure rose to 783,042 units in 1995; 1,333,176 units in the year 2000; 1,543,318 units in 2003 and 2,171,603 units in 2010.(UNCHS,2012)

Based on the above,Oyewole (2010) and Yakub *et al.*, (2012), proposed the involvement of cooperative societies in housing development as an urgent step needed to be backed by governments, to bring about the much needed transformation in the Nigerian housing sector. Hence, this studies to critically assess into the housing provision through cooperative societies among the employees of the Federal Polytechnic Bida, Niger State, Nigeria.

Aim and Objectives

The aim of this paper is to assess the impact of cooperative societies on housing provision among the employees of Federal Polytechnic ,Bida. Niger State .

The specific objectives of this work are to:

- i. Identify the existing cooperative societies and their membership strength in the study area

- ii. Examine the types of housing loan facilities provided by cooperative societies.
- iii. Identify the beneficiaries of housing loan from each cooperative societies

Location of Bida

Bida is located on the [highway](#) that linked Ilorin to Minna and Abuja. The Local Government Area (LGA) has an area of 1.698 km² and a population of 266,008 (NPC, 2006) with 9°05'N, 6°01'E, [Coordinates](#). Bida is the one of the largest town in [Niger State](#). It is located southwest of [Minna](#), capital of [Niger State](#). The major ethnic group is the [Nupe](#). Bida is the headquarters of the [Nupe Kingdom](#) led by the Etsu Nupe. (World Gazetteer, 2007).

The leadership style of the ancient town of Bida is emirship, and the head of the town is addressed as [Etsu Nupe](#). The town is known for its production of traditional crafts, notably glass and brassware. Bida is also known for its Durbar festival. It is also the home of the Federal Polytechnic, Bida ([Mohammed and Aremu, 2017](#)). The locational map of Bida shown in Figures

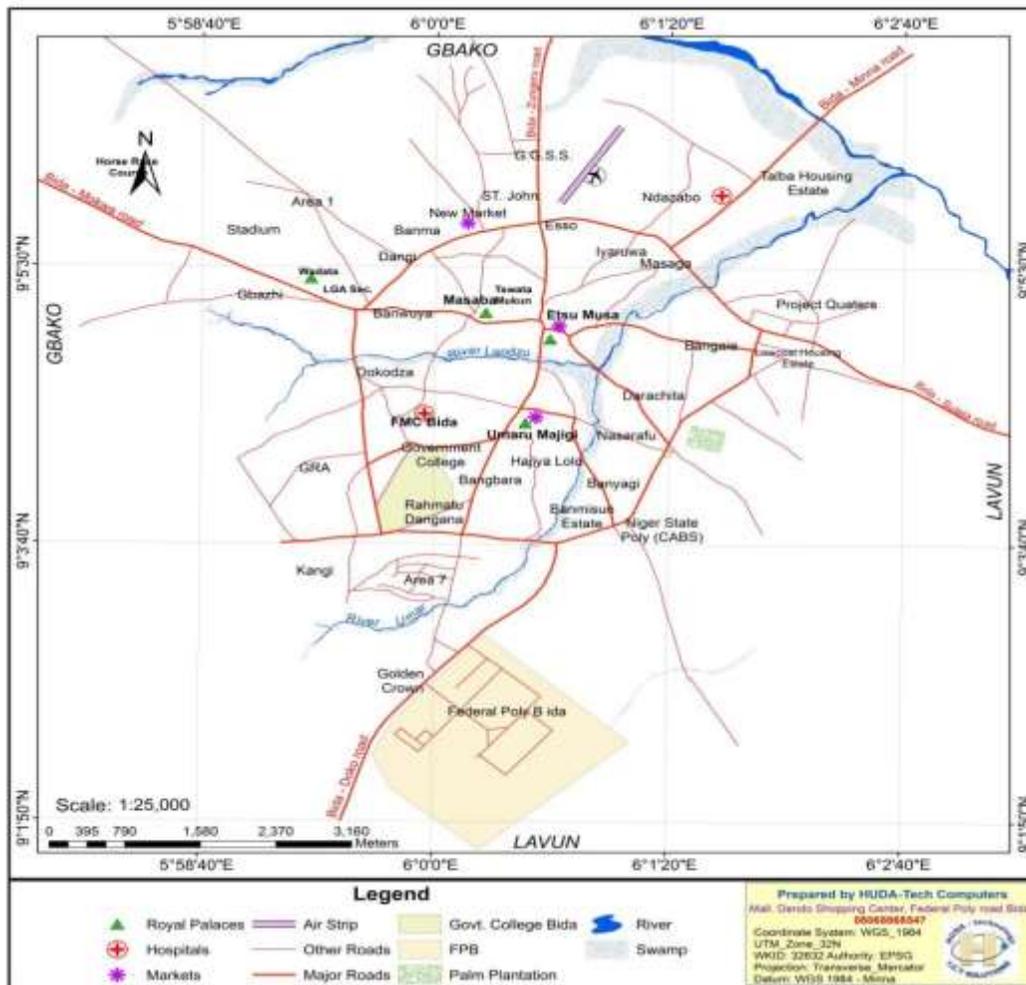


Figure 1.1: The Study Area in Bida Township Map

Source: Niger State Ministry of Lands and Housing, 2019

LITERATURE REVIEW

The Global Strategy for Shelter (2000), which was adopted by the United Nations General Assembly in 1988, lays considerable emphasis on "enabling" strategies to meet shelter needs. The Strategy recognizes that governments are unable to provide shelter for the majority of their populations, but play an important role in providing a framework which enables the private and community sectors to provide housing (UN-Habitat, 2006). 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. Housing problems seem to be from quantitative to qualitative, the effect of which reflect on the social, economic as well as cultural status of users and lead to pressures for cost reduction rather than value maximization for the construction industry. (Kabir & Bustani, 2008).

Studies have shown that Nigeria like any other developing nation is facing a multi-dimensional problem of housing, especially for low income earners who constitute the majority of the population (Adedeji, 2007). The problem of population explosion, continuous influx of people from rural to the urban centres and the lack of basic infrastructure required for a good standard of living, disparity between the price and quantity of housing, the number of households and the money available to them to pay these prices have compounded housing problems over the years (Olotuah, 2009).

Responding to this challenge, government had enacted various measures to alleviate the situation and one of the major responses to this has been public housing. Also, the private sector played active role in the provision of housing to the people by exploring viable housing markets in the country. However, access by low income earners to housing has become difficult simply because they cannot afford it. Recognizing this and assessing the inability of the low-income earner to have access to housing, the co-operative society has actively been involved in the provision of housing for their members through cooperative housing which is a pragmatic and cost-effective means of home ownership (Azeez & Mogaji-Allison, 2017). However, co-operative housing programmes and projects are initiated to meet the challenges. Co-operative housing has long been practiced even if it has provided only a small proportion of the housing required in rapidly growing urban areas in developing countries (Olotuah, 2009). In many industrialized countries, it provides substantial share of housing system. These latter countries have taken many years to organize co-operative housing at the local level, to organize regional and national supporting institutions and to promote and set in place a supporting policy and institutional framework. In many developing countries, this process is just beginning (UN-Habitat, 2006).

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). According to Owojuyigbe (1998), Nweze (2003), Godwin (2011), Nwankwo, Ewuim and Asoya (2013) and Kareem *et al.*, (2012), cooperative societies play essential roles in national development, of particular interest and concern is the activity

of cooperative societies in the area of housing development (Fasakin, 1998; Sazama, 2000; National Co-operative Housing Association of America, 2001; Sheuya, 2007).

Cooperative housing is an alternative housing model that provides a foundation for community building and shared responsibility through innovative housing design and inclusive resident governance structures (Ganapati, 2010). Cooperative housing is an increasingly popular housing model across the developed world particularly for social housing (Robertson and Theisen, 2011).

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 (Jaadla, 2002; Pedersen, 2002; Ellery, 2008).

The reason for this, according to UN-Habitat (2006), may be connected with the ways in which the housing co-operatives are structured at the primary, secondary and the apex levels over the years. In addition to this, supportive policy and institutional framework are in place. In many developing countries such as Nigeria, Philippines and South Africa this process of developing the cooperative housing approach is in its infancy, brought about by the failures experienced in other delivery approaches (Jimoh, 2012).

Onukwugha (2000) indicates that the need for housing co-operatives originated from the fact that most housing problems in the developing countries can only be solved within the framework of viable, integrated and self-administered communities. Governments of many countries often impose what the governments feel are the solutions to the housing problems of the citizens without a recourse to finding out if such solutions are what the people want or not. The statement below gives credibility to the preceding statement in that the imposition of government solutions to housing problems are not limited to the developing countries (Jimoh, 2012).

METHODOLOGY

SOURCE AND METHOD OF DATA COLLECTION

Two sources, namely Primary (field) research and Secondary (Library and Internet) research methods were employed in sourcing data for this research. Primary data these are based on investigation survey, observations, questionnaire administration and conduct of oral interviews with members of cooperative societies. Secondary data this is the method by which information is collected through the obtainable literature and materials. The resources and data collected through these sources includes written documents by experts and authors, acquisition of relevant , layouts and housing loan documents of the cooperative societies in the study area which was obtained from members of the officials of the cooperatives in the institution.

Sampling Technique

Purposive random Sampling method was adopted in selection of member of the cooperative societies across the entire sample frame in the application of questionnaire. In administering

the questionnaires to the co-operative members, who have registered as cooperative members of one of the cooperatives in the study area. It was administered to those who have their Staff ID and those who don't have shown evidence of their membership.

Method of Data Analysis

The data were coded and cross - arranged to enable the responses to be statistically analysed. Descriptive statistics was adopted for the analysis of the data and information collected. Also, the SPSS (Statistical Package for Social Sciences) application software was employed for the analysis. Other software package such as ArcGIS 10.3 was also used to develop the study area maps and other maps needed

Data Presentation

The results from the analysis of this research were presented in tables, figures and charts.

RESULT AND DICUSSION

Existing Cooperative Societies in the Polytechnic

Table 4.1 also revealed that MASS cooperative society has highest number of cooperative members with 1251 members. This is followed by CT & CS with 1209 members, SENSTAFF with 998 members, Halal with 862 members and least is G-16 with 435 members. This implies that Halal cooperative is the fastest growing cooperative in the Polytechnic in terms of membership registration.

Table 4.1: Existing Cooperative Societies and Membership Strength

Cooperative Societies	Members
CT & CS	1209
MASS	1251
SENSTAFF	998
G-16	435
Halal	862

Source: Field survey, 2019.

Annual Total Savings by the Cooperative Societies

The study reveals in Figure 4.2 that G-16 Cooperative Society has highest annual total saving for years under study – i.e. year 2015 – 2019. The cooperative have total annual savings of ₦403,713,119 in the year 2015 and increase to ₦511,631,001 in the year 2016, decrease in the year 2017 to ₦437,031,951 and for years 2018 and 2019 it increases to ₦562,804,596

and ₦621,394,005 respectively. In the year 2015, SENSTAFF records ₦287,613,594 total annual savings, SENSTAFF record ₦314,292,891, ₦295,332,722, ₦264,547,577 and ₦326,463,848 for the years 2016, 2017, 2018 and 2019 respectively. MASS Cooperative Society records ₦115,897,806 in the year 2015, total annual savings of the cooperative society continue increasing with ₦173,136,606, ₦228,554,807, ₦347,304,030 and ₦411,128,401 for the years 2016, 2017, 2018 and 2019. CT & CS Cooperative Society record ₦65,167,003 for the year 2015. Total annual savings of the cooperative society increase to ₦173,136,606 in the year 2016, it decrease to ₦92,512,812 in the year 2017. The cooperative society later record increased annual total savings for the years 2018 and 2019 with ₦100,260,230 and ₦121,190,181 amounts.

Table 4.2: Annual Total Savings Realised by Cooperative Societies 2015 – 2019

Cooperative Societies	Year 2015	Year 2016	Year 2017	Year 2018	Year 2019
CT & CS	₦65,167,003	₦105,210,154	₦92,512,812	₦100,260,230	₦121,190,181
MASS	₦115,897,806	₦173,136,606	₦228,554,807	₦347,304,030	₦411,128,401
SENSTAFF	₦287,613,594	₦314,292,891	₦295,332,722	₦264,547,577	₦326,463,848
G-16	₦403,713,119	₦511,631,001	₦437,031,951	₦562,804,596	₦621,394,005
Halal	-	-	₦5,319,221	₦12,122,139	₦15,093,110

Source: Author's fieldwork, 2019

Annual Total Loan Disbursements by the Cooperative Societies

The study reveals in Figure 4.1 that G-16 has higher annual loan disbursement for the year 2015 with ₦343,411,209 followed by SENSTAFF, MASS and CT & CS cooperative societies with ₦193,951,502, ₦82,379,922 and ₦59,103,112. For the year 2016, G-16 record ₦396,131,011 as the highest amount of annual total loan disbursement for the year among the cooperative societies, followed by SENSTAFF, MASS and CT & CS with ₦181,260,010, ₦123,306,941 and ₦100,000,000 respectively. As at 2017, G-16 record ₦273,621,213 as total annual loan disbursement, followed by MASS with ₦203,884,911, SENSTAFF with ₦127,208,935, CT & CS with ₦92,000,000 while Halal cooperative society record lowest with ₦4,211,191. G-16 also records highest total annual loan disbursement for the year 2018 with ₦398,364,201. This is followed by MASS, SENSTAFF, CT & CS and Halal cooperatives with ₦322,381,096, ₦203,259,111, ₦99,101,011 and ₦10,291,000 respectively.

Lastly, as at 2019, G-16 records ₦431,119,600 total annual loan disbursement, this is followed by MASS with ₦381,431,117, SENSTAFF with ₦325,169,358, CT & CS with ₦119,213,115 and Halal with ₦11,539,812 respectively. The result shows that G-16 disburse highest amount of annual total loan for the years under review. This implies that G-

16 is the strongest cooperative society in the Polytechnic in terms of financial disbursement.

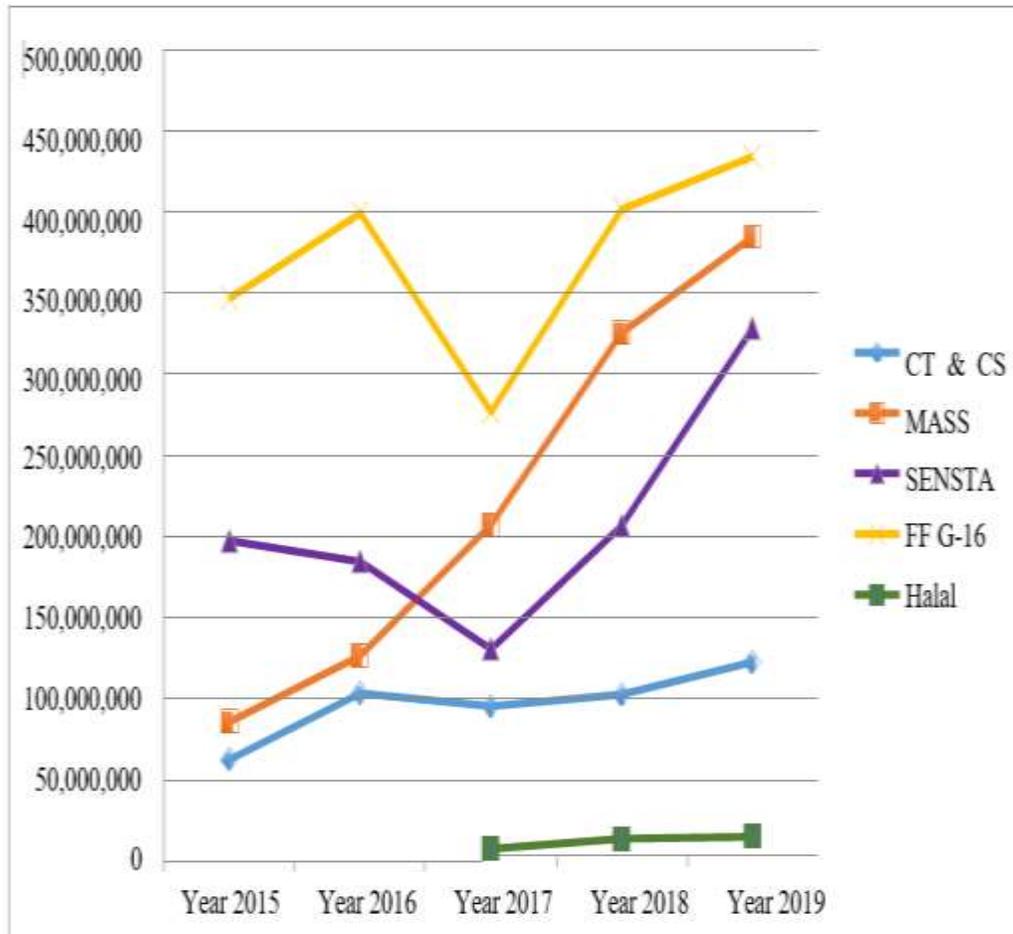


Figure 4.1: Annual Total Loan Disbursements by Cooperative Societies 2015 – 2019
Source: Author’s fieldwork, 2019

Annual Total Housing Loan Disbursements by the Cooperative Societies

The study reveals in Figure 4.2 that G-16 records the highest amount of housing loan disbursement between years 2015 and 2019 with ₦234,301,186, ₦196,021,000, ₦211,410,111, and ₦331,018,131. However, G-16 did not record any housing loan disbursement for the year 2019. SENSTAFF records total annual housing loan disbursement of ₦71,000,000, ₦66,500,000, ₦84,000,000, ₦13,000,000 and ₦145,500,000 for the years 2015, 2016, 2017, 2018 and 2019. MASS records ₦34,500,000, ₦78,000,000, ₦80,500,000, ₦55,000,000 and ₦100,000,000 for the years 2015, 2016, 20147, 2018 and 2019. CT & CS records ₦23,000,000, ₦56,000,000, ₦51,000,000, ₦27,000,000 and ₦44,500,214 total annual housing loan disbursement for the years 2015, 2016, 2017, 2018 and 2019. The study reveals that total annual disbursement of Halal cooperative society for the year 2017, 2018 and 2019 was ₦2,500,000, ₦4,000,000 and ₦7,000,000 respectively.

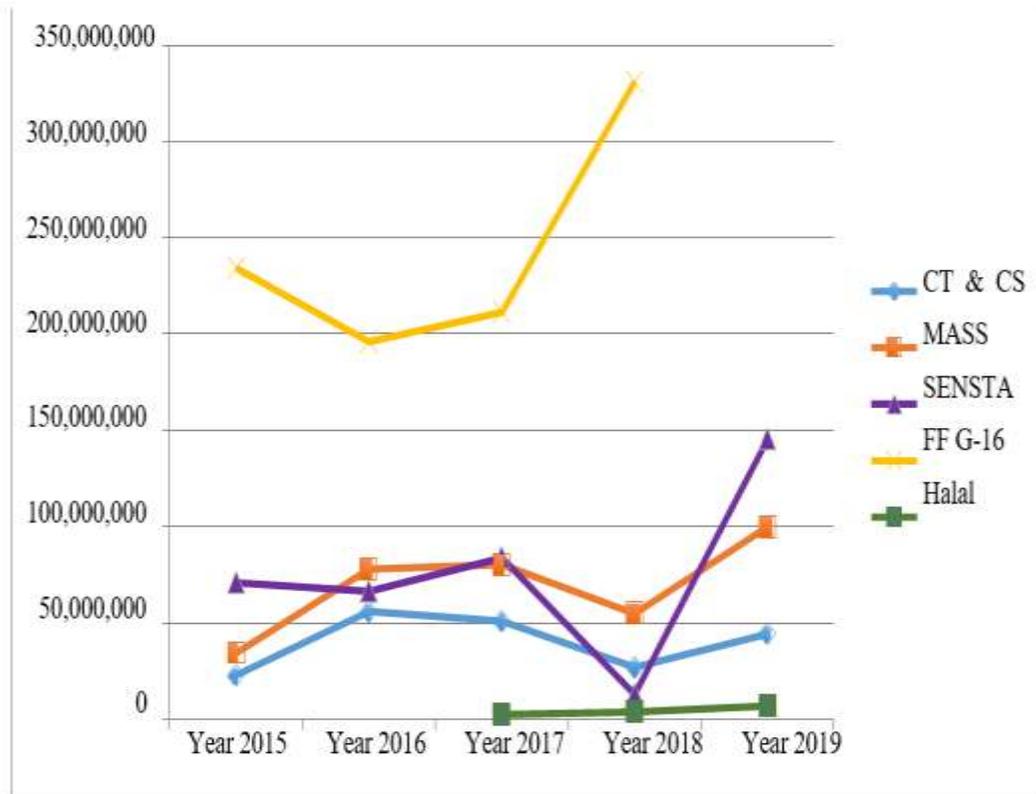


Figure 4.2: Annual Total Housing Loan Disbursements by Cooperative Societies 2015

Source: Author's fieldwork, 2019

Annual Total Number of Housing Loan Beneficiaries by the Cooperative Societies

The study reveals in Figure 4.3 that in the year 2015 SENSTAFF records highest number of housing loan beneficiaries with 31 cooperative members, this is followed by MASS with 28 number of beneficiaries, G-16 with 10 number, while CT & CS record lowest with 7 number of housing loan beneficiaries for that year. For the year 2016, SENSTAFF records 47 number of housing loan beneficiaries, followed by MASS, CT & CS and G-16 with 43, 34 and 15 numbers of beneficiaries respectively. SENSTAFF records highest number of beneficiaries of housing loan with 15 members in the year 2017, followed by MASS who record 39, and then CT & CS, G-16 and Halal with 22, 20 and 2 respectively. Also in 2018, SENSTAFF records highest number of housing loan beneficiaries with 63 members, this is followed by G-16 with 38 numbers of beneficiaries, Mass with 21, CT & CS with 19 and Halal with 3 numbers of housing loan. Beneficiaries. For the year 2019, SENTAFF record 92 numbers of housing loan beneficiaries, this is followed by MASS with 59, G-16 with 49, CT & CS with 12 and Halal with 4 numbers of beneficiaries of housing loan. This result reveals that SENSTAFF records highest number of housing loan for all the years under review while Halal cooperative societies records lowest number of housing loan beneficiaries between 2017 and 2019, and this is because the cooperative society is new compared to others.

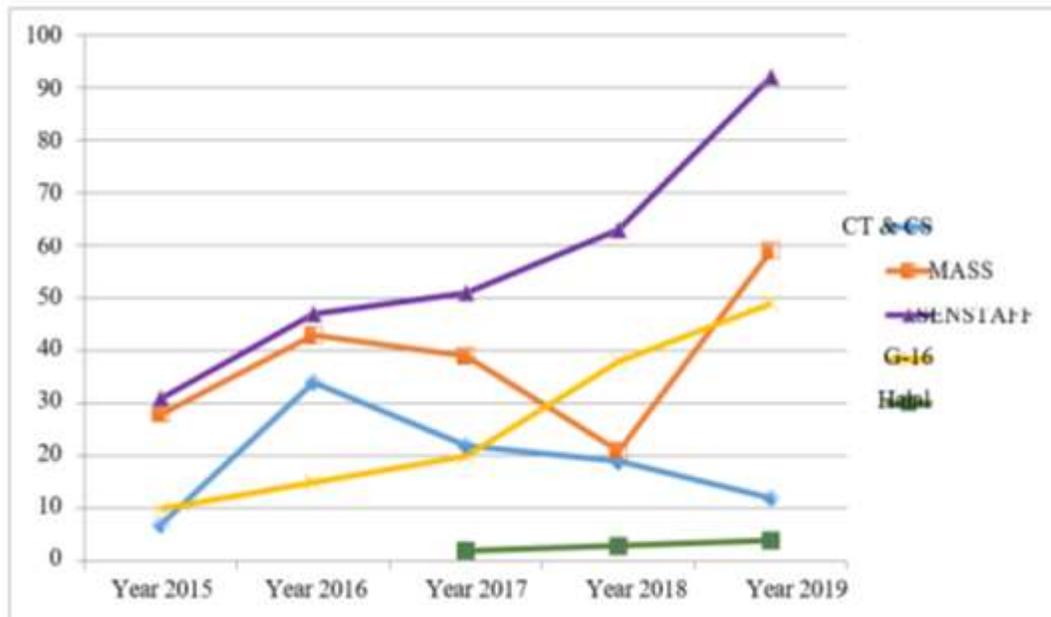


Figure 4.3: Annual Total Number of Housing Loan Beneficiaries by Cooperative Societies 2015 – 2019

Source: Author's fieldwork, 2019

Level of Satisfaction of Cooperative Members on Housing Loan Facility

The responses on satisfaction of cooperative members on housing loans were shown in Table 4.3. Five attributes were considered in this analysis, which include: interest rate, affordability, transaction, availability and collateral.

The study reveals in Table 4.6 that 201 (56.62%) of respondents said they are fairly satisfied with interest rates on housing loan granted by the cooperative societies, followed by 56 (15.77%) who are very dissatisfied with the interest rates on housing loans. For those that are dissatisfied, satisfied and very satisfied with the interest rates on housing loans granted by the cooperative societies were 41 (11.55%), 40 (11.27%) and 17 (4.79%) respectively. This is expected because issues of interest rates are always discussed at the congress of the cooperative societies. In terms of affordability of housing loan, 158 (44.51%) of the respondents are very dissatisfied, followed by 76 (21.41%) who are dissatisfied. For those that considered affordability of housing loan to be fair, satisfied and very satisfied are 63 (17.75%), 46 (12.96%) and 12 (3.38%). This implies that despite low interest rates on the housing loan, majority of members of cooperative societies found it difficult to access those loans due to their income status and responsibilities.

In contrast, the result reveals that 172 (48.45%) of the respondents are satisfied with transaction cost on the housing loan facility, this is followed by 71 (20.00%) who are very satisfied. Only 28 (7.89%), 31 (8.73%) and 53 (14.93%) are very dissatisfied, dissatisfied and fairly satisfied with the transaction cost on the housing loan facilities of the cooperative societies. This implies that transaction cost is not among the factors that hinders provisions of

housing loans by the cooperative societies in the Polytechnic. Although, availability of housing loan could be a major challenge because 221 (62.25%) of the respondents are very dissatisfied with the availability of housing loans by the cooperative societies, this is followed by 113 (31.83%) who are dissatisfied with the availability of housing loans. This is an indication of shortage of fund by the cooperative societies most especially in terms of housing loan provision.

However, for collateral used for accessing cooperative housing loans, 169 (47.61%) are fairly satisfied, this is followed by 75 (21.13%) who are very satisfied with the collateral used for housing loans. For those who are very dissatisfied, dissatisfied and satisfied with the collateral used for housing loans were 58 (16.34%), 31 (.73%) and 22 (6.20%) respectively. In this case there is mix reaction by the cooperative members, although there is an indication that collateral is not a major problems of housing loan provisions by the cooperative societies in Bida Polytechnic.

Table 4.3: Level of Satisfaction of Cooperative Members on Housing Loan Facility

Attributes	Very Dissatisfied		Dissatisfied		Fair		Satisfied		Very Satisfied	
	Dissatisfied		Satisfied							
	No	%	No	%	No	%	No	%	No	%
Interest Rate	56	15.77	41	11.55	201	56.62	40	11.27	17	4.79
Affordability	158	44.51	76	21.41	63	17.75	46	12.96	12	3.38
Transaction cost	28	7.89	31	8.73	53	14.93	172	48.45	71	20.00
Availability	221	62.25	113	31.83	5	1.41	11	3.10	5	1.41
Collateral	58	16.34	31	8.73	169	47.61	22	6.20	75	21.13

Source: Author's fieldwork, 2019

CONCLUSION AND RECOMMENDATION

Based on the research finds .It was concluded that cooperative societies are faced by major problems and challenges which include shortage of fund and inadequacy in term of housing loan provided by the cooperative societies has made the employees of the Federal Polytechnic to have small number of beneficiaries on housing loan. The strongly recommend that Cooperators should be encourage to increases their savings into cooperative societies , so that they can have access to enough housing loan, since individual savings determine the amount of loan to be granted. Governments at all levels need to encourage the sustainability of housing provision among the cooperative society in Nigeria with a view to reduce housing problems in tertiary institution. Also Cooperative societies in the institution should look inward for their fund raising portfolio through other financial institutions in and outside the country such as Federal Housing Authority, Real Estate Investment Trust, Building Societies, Federal Mortgage Bank, commercial banks, Central Bank of Nigeria and other international financial institutions with long moratorium.

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