

*Full Length Research Paper*

# Constraints of affordable housing through cooperative societies in tertiary institutions in Lagos State, Nigeria

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This study evaluated the different constraints of affordable housing and the different strategies employed by cooperative housing societies in tertiary institutions in Lagos State to ameliorate these constraints. Data for the study were obtained from both primary and secondary sources. A set of questionnaire were designed. The questionnaire targeted the executives of the cooperative societies in the tertiary institutions in Lagos state and was administered using simple random sampling technique on executives of the cooperative societies in the tertiary institutions. A total of 50 executives of cooperative societies in the tertiary institutions in Lagos state were selected for questionnaire administration. Information were obtained on respondents' profile, type of cooperative societies, activities of the cooperative societies, methods of housing provision and the challenges faced by the cooperative societies in housing provision. Information was obtained from secondary data including: journals, publications and internet materials. Descriptive and inferential statistical techniques of data analysis were employed. Results revealed that the provision of general loans, provision of housing construction loan for members, provision of specific loans for the purchase of land, provision of special loans for renovation of existing buildings and collective purchase of land for building construction were the most dominant strategies adopted by the cooperative societies in the provision of affordable housing for their members in the study area. Result also revealed that cost of materials of construction and unnecessary bureaucracy were the most significant constraints to affordable housing provision by the cooperative societies in the study area. The study concluded that non availability of affordable housing is an issue across the state irrespective of the class and people with the low income earners facing the problem the most. The study recommended that dedicated recurrent funding by the government could systematically address the issue.

**Key words:** Affordable housing, cooperative societies, housing, housing constraint, Lagos State, tertiary institutions.

## INTRODUCTION

Access to adequate, affordable and quality housing is an important social goal in many countries. Housing fulfills a

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fundamental aspect of man's need given that access to safe and adequate shelter and basic service is essential to a person's physical, psychological, social and economic well-being. In the hierarchy of man's need, housing has been ranked second (Olotuah, 2000) and as a result, housing provision has become a paramount cornerstone of the policies of various governments. Affordable housing is crucial to maintaining an adequate labour force and also creates opportunities for people to be productive and contribute to their society. Yet around the world, in developing and advanced economies alike, cities are struggling to meet that need.

Studies have shown that Nigeria like any other developing nations 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.

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 et al. (2012) 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 (Fashakin, 1998; Sazama, 2000; National Co-operative Housing Association of America, 2001; Sheuya, 2007).

Oduin and Ibe (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 aiming 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.

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. Along this direction, this study is an attempt to examine affordable housing provision through cooperative societies in tertiary institutions in Lagos State, Nigeria.

## Literature review

Affordable housing which is defined as the ratio of income to housing cost has become elusive to an average Nigerian, in spite of numerous programmes put in action by the various government of the country (Obi and Ubani, 2014). Affordable housing is generally considered to be houses which meet the needs of households whose incomes are not sufficient to allow them to access appropriate housing in the market. Decent housing has been universally accepted as one of the basic needs of individuals, the family and the environment (Adeboyejo, 2005).

However, for many Nigerians, the desirability of owning or living in decent homes is as strong as the reality of its elusiveness. Inability to afford this prime asset is largely a root cause of the deficient housing situation in Nigeria. It is an established fact that many households in the country today, live below the poverty line. In fact, investigation has shown that the highest percentage of Nigeria's workforce works in the public sector and earns their monthly salary of below one dollar per day (Godwin, 2011). Other challenges associated with housing affordability is high cost of building materials, inadequate financial structure as well as poor managerial skill of our mortgage institutions.

## The challenges of housing

As an economic resource, the house provides space for production and access to income-earning opportunities. There is nothing that can be compared to having a comfortable dwelling to rest in after the daily activities of man, absence of this basic necessity, man can bring out the worse of behaviour if deprived of it or inaccessible to it. The present housing situations is characterized by high density, overcrowding condition and insufficient facilities.

Other challenges include rapid urbanization process, rapid rural urban drift amidst many. The approach to housing policy in Nigeria to ameliorate these situations has tended to oscillate between the 'welfare mixed economy' and the 'free market model'. The conventional wisdom today is that "government has no business building houses", and that governments should focus on providing favourable investment climates, infrastructure and mortgage facilities to low-to middle income families (Akeju, 2007).

This contrasts with other areas of social policy such as education and health, where governments have applied a much more comprehensive and universal approach. Conventionally therefore, two contrasting models of housing policy identified are the non-statist and statist perspectives (Kemeny, 1992). These, Clapham et al. (1990) referred to, respectively as market model and the social democratic model. While one model advocates minimum intervention from the state, the other model is a strong advocate of state intervention to secure a joint to the various rights entitled to every citizen. These two models of housing policy approximate to the two schools of thought concerning the nature of housing: either as 'economic' good or as a 'social' good or service.

Advocates of a free market in housing often present an economic case, arguing that the market provides an efficient way of allocating scarce resources by directing productive factors into the supply of those goods and services which are most in demands. In the Nigerian context, official participation in housing may be viewed not only as a social and environmental necessity, but a political and economic expediency, necessary to support peace and stable development. Olayiwola et al. (2005) asserted that official interventions in housing are politically necessary options aimed at the control and regulation of the "contents" of housing through the urban space in order to prevent a disruption of the system or the total collapse of the prevailing social superstructure of the society. Private market mechanisms cannot meet the housing needs of the low-income groups; nor do they have the incentives to embark on housing for a segment of the population that cannot pay for it".

### ***Government intervention in housing delivery***

Justification for government intervention also points to the imperfections of the market, the need to cater for some groups in society who may not be able to make provision for themselves, and the need for the state to intervene in the market in order to provide costly but essential support networks and infrastructure. It is one of the prerogative duties of the government to provide adequate and affordable housing facilities especially for the lower income group among the civil servant who ordinarily may not afford a house due to the high cost of acquiring house

in the country. A given example of government intervention in housing is Australia government bodies which perform a vital role in the delivery of a well-planned built environments and a robust sustainable, equitable, social infrastructure.

In Nigeria however, many factors contributed to ineffectiveness of the government policy apart from the fact that the salary of the low income earner is a far cry to the cost of owning a house, the high cost of construction and the legal bureaucracy are also a contributing factor. Research on public housing impinges upon social policy in general and housing policy in particular, hence the need for an understanding of the role of the state in housing provision. With reference to the public sector, access to decent housing units is a major social welfare consideration and indirectly promotes economic well-being and sustainable development. Public housing is justified because housing is a necessity. It is expensive to provide as the method especially here in Nigeria to construct a decent housing is quite inaccessible to the low income earners yet the provision can be abused by the private sector and so lead to imperfections in the allocation of housing resources which is a major setback for the target citizenry.

Provision of civil servant housing in Nigeria is an important programme which has undergone a lot of review over the years. Housing policy can be viewed as a component of social policy, other areas being health care, education, employment, retirement, as well as policies for the socially disadvantaged. Social policy refers to the study of the role of the State in relation to the welfare of its citizens. Housing policy is closely linked with political philosophies resulting in different views as to the degree of intervention that is desirable.

However, the policy recommends strategies for improving the housing situation of the low income group and these include massive private and public investment in housing provision. Most employee outside the public or outside the organized private sector as well as many self-employed Nigeria earn well below the national minimum wage, thus represent about seventy percent (70 %) of Nigeria population that fall into this category which also form the core of the nation's economy (Ayeni, 1991). It is one of the prerogative duties of the government to provide adequate and affordable housing facilities especially for the lower income group among the civil servant who ordinarily may not afford a house due to the high cost of acquiring house in the country.

### ***Private intervention in housing delivery***

The new drive at meeting the housing needs of Nigerians is anchored on private sector led housing delivery. The housing market in Nigeria is dominated by the private sector stock of buildings. Studies have revealed that as at

2002, it was the formal and informal private sectors that were consistently providing over 90% stock in the country (FGN, 2002). However, the housing units produced by the private sector are usually out of reach of the low income earners. This is as a result of the determining factor which is the price system working through the interplay of demand and supply and ultimately excludes the low income earners (Agboola and Adegoke, 2007).

The private sector in the housing delivery consists of the individuals and corporate organizations which are usually for direct use of their staff, for rental or sale. The sector has been more efficient in the production of housing and only need an enabling environment for the sector to meet the housing need of the people. It emerged as a result of the need to meet the increasing demand of housing which could be due to the failure of the public sector to meet this demand. The private sector involvement goes beyond direct housing construction to manufacturing of types of building materials, supply of labour and capital (Windapo, 2007).

The argument in favour of private sector is directed towards the efficiency and effectiveness of the private sector as well as the corruption and inefficiency of the public sector. This has called for the introduction at stimulating and assisting the private sector to pay the leading roles in housing production and delivery. The reforms includes the establishment of Real Estate Developers Association of Nigeria, Building Materials Producers Association of Nigeria, the introduction of reduced interest rates on national housing fund loan to members and restructuring of the housing finance sub-sector to include the introduction of secondary mortgage market. However, the housing units produced by the private sector are usually unaffordable to the low income earners. This has been a major limitation of the sector and could be attributed to the cost of construction of each house which is usually on incremental development. More so, the provision is for profit making and any house owner who has expended as much as it takes to build a house will want to recoup his capital investment.

### ***Cooperative society as an alternative to affordable housing delivery***

Against the backdrop of the various housing provision especially to the low income earners it is imperative that other prospective measures should be applied. Various authorities have proffered strategies for improving housing delivery. Fasakin (1998) suggested that the cooperative housing movement should be given a closer look. Oduwaye (1998) posits that the rigid bureaucratic system of government should be streamlined, while issues of land allocation and housing finance should be addressed. Omole (2001) suggested that financial institutions should be more accessible to the people.

It has been observed that the activities of cooperative

societies in financing housing are impressive in Nigeria in the past three decades. Agbola asserted that these societies are usually organized as social associations but with more explicit commitment to financial activities of individuals and thus the collective interest of their members. Their emergence is generally a response to prevailing social needs of their localities. These cooperative groups have very effective methods of generating funds both from within and outside their members. Such funds, irrespective of their stated purposes, which seldom specifically include housing, could sometimes be diverted to house building.

In addition to giving house-building loans to members, cooperative societies also embark upon model housing construction aimed at encouraging members to save towards purchasing a dwelling. This is an attempt to imitate government housing schemes to which most of their members do not have access. Examples can be cited from Reis into the activities of two cooperative unions at Ibadan in 1995. The two cooperative unions are Ibadan Cooperative Thrift and Credit Union (C.T.C.U.), and the Owolowo Union. Reis (1995) observed that the two cooperatives, though with varied membership, facilitate house ownership for members in divers ways, one of which is construction of blocks of flats, which were allotted to members at subsidized rates. Such ventures illustrate the potentials of cooperative societies to curtail the effect of economic recession on its members. Also, cooperative organizations such like Owo Multi-purpose Cooperatives, Credit Thrift Cooperative Society (CTCS) in Ondo State, Nigeria are playing significant roles in assisting members in owning houses. Such assistance is given in the area of land acquisition, processing of documents and materials acquisition.

### **The study area**

In terms of land mass, Lagos State is the smallest state in Nigeria, yet the second most populous State after Kano with a population of 9,013,534 (NPC, 2006). It lies in Southwest Nigeria, on the Atlantic coast in the Gulf of Guinea, west of the Niger River delta, located between Latitude 6° and 7° North of the Equator and Longitude 3° and 4° East of the Greenwich Meridian. It is arguably the most economically important state and houses the nation's largest urban area. Lagos is the major centre of commerce of Nigeria.

This research focuses on all the tertiary institutions in Lagos State. This includes universities, polytechnics, institutes of learning and colleges of education. There are nineteen (19) tertiary institutions in the state and these include: Four (4) universities, six (6) polytechnics and nine (9) colleges of education. Among which are: Lagos State University, University of Lagos, Yaba College of Technology, Lagos State Polytechnic, Adeniran

**Table 1.** Selected tertiary institutions in Lagos State and number of cooperative societies.

S/N	Institutions	No of cooperatives	Name of cooperative societies
1	UNILAG	5	Unique UNILAG staff multipurpose cooperative society; Thrift cooperative multipurpose society; Guest houses multipurpose cooperative society; Academic staff cooperative society and USTRA cooperative Society
2	LASU	6	Lasu cooperative thrift and credit society; Lasu christain cooperative society; Lasu muslims cooperative society (Zero interest); SSANU cooperative society and Lasu agric cooperative society
3	Adeniran Ogunsanya College of Education (AOCED)	5	General co-operative Society (Non /teaching Staff); COESU for non-academic staff; Charity Cooperative society – Christian members; Zero interest cooperative society (Muslim members); Agric cooperative society.
4	Lagos State Polytechnic	3	Staff of Laspotech Cooperative; Zero Interest cooperative society; Agric cooperative society.
5	Federal College of Technology	1	Academic multipurpose society
6	Yaba College of Technology	2	Yabatech Cooperative Society, YCT Agric and Multipurpose Cooperative society
	<b>Total</b>	<b>22</b>	

Source: Authors' Field Survey, 2015.

Ogunsaya college of Education, Caleb University, Federal College of Education Akoka, Grace Polytechnic, National Open University, Ronik Polytechnic and St. Augustine College of Education among others. There are 151 tertiary institutions in Nigeria while those situated at Lagos represent a total 28.69% of the tertiary institutions in Nigeria as a whole.

**METHODOLOGY**

Data for this study was derived from both primary and secondary sources. Purposive sampling technique was adopted for the study in which all the six public tertiary institutions were selected (University of Lagos (UNILAG), Lagos State University, Ojo (LASU), Adeniran Ogunsanya College of Education (AOCED), Lagos State Polytechnic (LASPOTECH) Yaba College of Technology (YABATECH) and Federal College of Technology.

Pilot survey revealed that there were twenty two (22) cooperative societies in the selected public tertiary institution in Lagos state (5, 6, 5, 3, 2 and 1 respectively in UNILAG, LASU, AOCEd, LASPOTECH, YABATECH and Federal College of Technology, Akoka) (Table 1). To determine the size of the sample, a famous formula referred to as 'Yard's formula' was used. It is expressed mathematically as:

$$n = N / 1 + N \alpha^2$$

Where n = desired sample size; N = population size; A =

maximum acceptable margin of error = 0.05

Therefore, in determining the sample size, the researcher made use of estimated population of one hundred and thirty-five (70) respondents from the co-operative societies in tertiary institutions in Lagos State.

$$n = ? \quad N = , \quad \alpha = 5\% = 0.05; \quad n = 135 / 1 + 70 (0.05)^2; \quad n = 135 / 1.375; \quad n = 50.90; \quad n = 50.90 \text{ respondents}$$

Therefore, the sample size used on the basis of the calculation is 50.90 respondents. However, in order to give room for error margin, the researcher made use of 50 respondents. Hence, a sample size of fifty (50) executive members of the co-operative societies in the six (6) selected public tertiary institutions in Lagos State were used to represent the entire population of the respondents. The reliability analysis used SPSS software to evaluate the independent variables on the dependent variable. The result shows that reliability scale test for the items of the questionnaire score is 0.944 (Cronbach's Alpha). This thus affirmed that the research instrument used for the study is reliable as it is more than the least accepted reliability score of 0.7. Meanwhile, only forty-four (44) questionnaires was completed and returned for analysis.

**RESULTS AND DISCUSSION**

This section investigated the strategies adopted by the cooperative societies in the provision of affordable

**Table 2.** Current range of activities of your co-operative society in housing provision.

<b>Activities of cooperative societies</b>	<b>N</b>	<b>Mean Score</b>	<b>Rank</b>
Provision of general loans	44	4.00	1
Provision of housing construction loan for members	44	3.95	2
Provision of specific loans for the purchase of land	44	3.36	3
Provision of special loans for renovation of existing buildings for members	44	3.23	4
Collective purchase of land for members for building construction	44	3.09	5
Help in accessing housing loans from government agencies for members	44	2.84	6
Pooling of professional skills and expertise in the construction process	44	1.89	7
Construction of houses for purchase by general public	44	1.73	8
Construction of houses for purchase by members	44	1.59	9
Construction of houses for renting to general public	44	1.50	10
Construction of houses for renting to members	44	1.32	11
Help in accessing housing loans from banks for members	44	1.23	12

Source: Authors' Field Survey, 2015

housing in the study area. Thus, Table 2 shows the current range of activities of respondents' cooperative society in housing provision in the study area. It was revealed that provision of general loans ranked 1<sup>st</sup> with mean of 4.00. This is usually the dominant strategy usually adopted by most of the cooperative societies in the study area, as this offer members finance for all activities including house construction. Provision of housing construction loan for members ranked 2<sup>nd</sup> with mean of 3.95. In this instance, the cooperative societies assist members with finance for house construction or maintenance. Another prominent activity usually undertaken by the cooperative societies is the provision of specific loans for the purchase of land which ranked 3<sup>rd</sup> with mean of 3.36. Here, the cooperative societies facilitate land acquisition and development, including processing titles and providing building plans.

Therefore, it can be concluded that of all the activities undertaken by the cooperative societies in housing provision in the study area, the first-three highly ranked activities of the cooperative societies are the ones well pronounced and most commonly known by the people who are supposedly members of the cooperative societies because they have benefited from them.

Meanwhile, ranked last on the table of the strategies adopted by the cooperative societies are: 'they help in accessing housing loans from banks for members' with mean of 1.23, this activity is less dominant because of the stringent measures and high interest rates usually charged by the financial institutions. Construction of houses for renting to members has mean of 1.32 and construction of houses for renting to general public has mean of 1.50. This can be attributed to the fact that the cooperative societies have not fully implemented these strategies. These activities though on the list, ranked very low which indicated that they have no considerable effect

in the society and members have not been enjoying such benefits when compared with those activities which ranked very high. Thus, it could be concluded that the first four activities of the cooperative societies were the most common strategies adopted by the cooperative societies in housing provision in the study area.

### **Constraints to housing provision by the cooperative societies in the study area**

On the barriers co-operative societies faced in the provision of affordable housing to its members in the study area as presented in Table 3, it was revealed that 'the type of construction method used increases the cost and makes housing expensive' ranked 1<sup>st</sup> with mean of 2.36; this is seen by members as the most prominent barrier to affordable housing provision by the cooperative societies because the cooperative societies are engaged in sophisticated design and methods of construction which makes the houses built unaffordable to majority of the members. Bureaucracy is affecting the provision of housing by co-operative societies ranking 2<sup>nd</sup> with mean of 2.32; bottlenecks in accessing funds and stringent measures in loan acquisition by the cooperative societies. Government policies is affecting the provision of housing by co-operative societies ranking 3<sup>rd</sup> with mean of 2.09, this arises from corruption and lack of political will from decision makers. Internal management issues in co-operative societies ranked 4<sup>th</sup> with mean of 1.93; at times, there are often disagreement among the executives of the cooperative societies which delays fund mobilization and allocation.

Inaccessibility to finance by mortgage bank is causing the barrier to housing provision ranked 5<sup>th</sup> with mean of 1.61; several cooperatives have had difficulties in

**Table 3.** Barriers co-operative societies face in provision of affordable housing.

Constraints	N	Mean Score	Rank
The type of construction method use increases the cost and make housing expensive	44	2.36	1
Bureaucracy is affecting the provision of housing by co-operative societies	44	2.32	2
Government policies is affecting the provision of housing by co-operative societies	44	2.09	3
Internal management issues in co-operative societies	44	1.93	4
Inaccessibility to finance by mortgage bank is causing the barrier to housing provision	44	1.61	5
High dependency on foreign building materials is a major problem	44	1.50	6

Source: Authors' Field Survey, 2015.

**Table 4.** Measures implemented by co-operative societies to ameliorate these barriers.

Type of measures engaged	N	Mean score	Rank
Removing instalment increment in building cost by ensuring collective construction whereby materials are purchase in bulk	44	3.68	1
Acquiring building materials directly from the manufacturers thereby subsidized financing costs for members	44	3.09	2
Using collective in-put of member skills in the construction process	44	2.59	3
Accessing funds from the state government through the collective interest of the members	44	2.18	4
Using collective interest of the members to access loans from mortgage banks	44	1.91	5

Source: Authors' field Survey, 2015.

sourcing funds from financing institutions. One of the hitches is the need to raise large sums of capital and at the same time incur the liability to pay interest on borrowed capital. This makes financing for cooperative housing development a major challenge due to insufficient financial resources. High dependency on foreign building materials is a major problem ranked 6<sup>th</sup> with mean of 1.50. This corroborates observations made by Ogunsemi (2010) and Adedeji (2007) that high cost of building materials is a bane to housing delivery in Nigeria.

To this extent, it can be deduced that the aforementioned are barriers the co-operative societies in the study area encountered in the provision of affordable houses and this affects their ability to satisfy such desires of the members.

### Measures implemented by cooperative societies to remove the constraints of housing provision

Table 4 shows information on the measures implemented by co-operative societies to ameliorate the barriers to housing provision for members in the study area. Removing installment increment in building cost by ensuring collective construction whereby materials are purchase in bulk ranked 1<sup>st</sup> with mean of 3.68, this implies that when materials for housing construction are built in bulk it tends to reduce the cost. Acquiring building materials directly from the manufacturers thereby

subsidized financing costs for members ranked 2<sup>nd</sup> with mean of 3.09, using collective in-put of member skills in the construction process ranked 3<sup>rd</sup> with mean of 2.59, accessing funds from the state government through the collective interest of the members ranked 4<sup>th</sup> with mean of 2.18, this has been found effective in America where 17% of the total number of rent-reduction housing units in America are cooperatives and where its growth has been attributed to the high government support it gets through direct funding and legislation. Using collective interest of the members to access loans from mortgage banks ranked 5<sup>th</sup> with mean of 1.91. This is seen by members as the least measure to remove the constraints of affordable housing provision by the cooperative societies in the study area because studies have shown that mortgage financing in Nigeria is not well developed.

### Conclusion

The focus of this study was on evaluation of the different constraints of affordable housing and developing different measures to ameliorate these constraints. The study indicated that cooperative societies have provided housing loan to a substantial number of its members enabling them to purchase land and own their personal houses. It further shows that type of construction methods and materials of construction makes housing to be expensive and unaffordable to the members. The issue of

bureaucracy in accessibility to finance is another constraint to affordable housing provision by the cooperative societies in the study area.

Consequently, government programmes could systematically address the issue if only it were sustained with the support of dedicated recurrent funding. These concerns the problems encountered in sourcing land and financing construction. Also, there should be a direct involvement of the government in the bureaucratic process of land allocation and putting up financing facilities to enable cooperative societies to be considered without stringent conditions.

## CONFLICT OF INTERESTS

The authors have not declared any conflicts of interest.

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