

**INVESTIGATION OF THE CONTRIBUTIONS OF CO-OPERATIVE  
SOCIETIES TO HOUSING PROVISION IN OGUN STATE, NIGERIA**

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**AUGUST, 2022**

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COVENANT UNIVERSITY, OTA, OGUN STATE, NIGERIA**

**AUGUST, 2022**

## **ACCEPTANCE**

This is to attest that this thesis is accepted in partial fulfilment of the requirements for the award of the degree of Doctor of Philosophy (Ph.D) in Architecture, in the Department of Architecture, College of Science and Technology, Covenant University, Ota, Ogun State, Nigeria.

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## **DECLARATION**

**I, BAIYEWU, OLABISI BABATUNDE (14PCA00786),** declare that this research was carried out by me under the supervision of Prof. Abiodun O. Olotuah of the Department of Architecture, School of Environmental Technology, Federal University of Technology, Akure; and Prof. Eziyi O. Ibem of the Department of Architecture, Faculty of Environmental Sciences, University of Nigeria, Enugu Campus, Enugu. I attest that the thesis has not been presented, either wholly or partially, for the award of any degree elsewhere. All sources of data and scholarly information used in this thesis were duly acknowledged.

**BAIYEWU, OLABISI BABATUNDE**

**Signature and Date**

## **CERTIFICATION**

We certify that this thesis entitled ‘**INVESTIGATION OF THE CONTRIBUTIONS OF CO-OPERATIVE SOCIETIES TO HOUSING PROVISION IN OGUN STATE, NIGERIA**’ is an original research work carried out by **BAIYEWU, OLABISI BABATUNDE (14PCA00786)** in the Department of Architecture, College of Science and Technology, Covenant University, Ota, Ogun State, Nigeria under the supervision of Prof. Abiodun O. Olotuah and Prof. Eziyi O. Ibem. We examined and found this work acceptable as part of the requirements for the award of the degree of Doctor of Philosophy (Ph.D) degree in Architecture.

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## **DEDICATION**

This thesis is dedicated to God Almighty who sustained me and provided all I needed to complete the Ph.D degree programme; and to the memories of my late father, Chief Osuolale M. Baiyewu, who suggested Architecture as my course of study and gave me all the support I needed till I became a registered Architect.

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## **ABBREVIATIONS**

The following acronyms were used in this research:

BUMPAN – Building Materials Producers Association of Nigeria

CBN- Central Bank of Nigeria

CBOs – Community-Based Organisations

CSFs - Critical success factors (CSFs)

FGN - Federal Government of Nigeria

FHA – Federal Housing Authority

FMBN – Federal Mortgage Bank of Nigeria

HDA – Housing Development Administration

ICA – International Co-operative Alliance

MHL – Mass Housing Law

NACHU – National Co-operative Housing Union

NCDF – North Country Co-operative Development Fund

NCP – National Co-operative Policy

NGOs – Non-Governmental Organisations

NHF – National Housing Fund

NHPB - National Housing Policy

NHUDP - New National Housing and Urban Development Policy

PPP- Public-Private Partnership

SEC- Securities and Exchange Commission

SHF – Social Housing Foundation

SHOs – Self-Help Organisations

UNCHS – United Nations Centre for Human Settlements

ZINAHCO – Zimbabwe National Association of Housing Co-operatives

## ABSTRACT

The New National Housing and Urban Development policy (2002) identified housing co-operatives as part of a sustainable delivery framework for the housing sector through which new housing units could be provided. However, there is a lack of understanding of the contributions of co-operatives to housing provision in past years. The study, therefore, investigated the contributions of co-operatives to housing provision in Ogun State in a bid to improve the performance of various strategies of housing provision through co-operatives in Nigeria. The study is in tandem with Sustainable Development Goals (SDGs) adopted by the United Nations in 2015 to ensure access to adequate, safe, and affordable housing for all by the year 2030. The research involved the administration of structured questionnaires to the fifty-two (52) Presidents and 418 members of co-operatives involved in housing provision activities in the study area, using both purposive and proportionate sampling method. The analyses of the data were done with the use of frequency and percentage distributions, mean score, standard deviation, Kruskal-Wallis test, analysis of variance (ANOVA), Spearman Correlation, Principal Component Analysis (PCA), and Categorical Regression (CATREG) analysis. The findings of this study imply that cooperatives involved in housing provision in the study area contribute to housing delivery mainly through improving members' access to key housing inputs, such as land, building materials, and housing finance rather than engaging in the actual construction of housing units. This study is also instructive in revealing that the contributions of cooperatives to housing delivery can be improved through large and active membership, better management of their resources, and elimination of barriers preventing access to affordable land and building materials in Nigeria.

***Keywords: Activities, Challenges, Critical Success Factors (CSFs), Housing Co-operatives, and Housing Provision.***