

**PERFORMANCE EVALUATION OF CO-OPERATIVE SOCIETIES'
HOUSING PROVISION IN LAGOS STATE, NIGERIA**

By

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**A Ph.D THESIS SUBMITTED TO THE DEPARTMENT OF ESTATE
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IN ESTATE MANAGEMENT, COVENANT UNIVERSITY
OTA, NIGERIA**

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DEDICATION

This work is dedicated

To God Almighty

CERTIFICATION

This is to certify that Mr. OLOKE Clement Olayinka (Matric. No CUGP100232), carried out this research work in partial fulfillment of the requirements for the award of Doctor of Philosophy (Ph.D) in Estate Management of Covenant University, Ota under my supervision.

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in Lagos State, Nigeria

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ABSTRACT

The study evaluated the success rate of co-operative societies in housing provision in Lagos State, Nigeria. The aim of the study was to investigate how well or badly, co-operative societies have fared in meeting the housing needs of their members. The population of the study comprised of the 1,415 registered co-operative societies as contained in the Directory of co-operative societies in Lagos State (2011). The sample frame consisted of staff co-operative societies that are organized on the platform of formal organizations. Four set of questionnaires were administered namely CPEPQ to Principal Officers of 211 co-operative societies; CPEPIQ to 200 Parent Institutions and; CPEMQ to 3,826 members of the co-operative society as well as CPEAQ to the 12 Area Officers in the study area. The 359 institutional based co-operative societies and 11 housing co-operative societies were randomly selected from the twelve area offices culminating into 370 co-operative societies that constituted the sample frame. Based on an online model for determining sample size, the appropriate sample sizes of the institutional based co-operative society were determined at 95% level of confidence and 0.05 margin of probable error, resulting in the total number that constituted the sample size. Data collection instruments comprised four questionnaires designed by the researcher and directed to principal officers and members of the co-operative societies, key officers of parent institutions as well as the Area Officers. Eight Hypotheses were also set to establish the predictive capacity of the independent variables identified. Data generated were measured by means of descriptive statistics including frequency, percentages, likert scale and then analyzed by relative importance index as well as inferential statistics such spearman correlation and categorical regression analysis with the aid of Statistical package for Social Sciences (SPSS version 20). The overall performance was evaluated using balance scorecard technique. Findings showed that co-operative society's performance is below expectation in the study area with only 27.2% of the total number of members that set out to procure complete housing units at the onset achieving their objective at the end of the day while the strategy that was commonly adopted by the society was the grant of housing loan followed by land acquisition through the co-operative societies. The overall performance of co-operative societies in housing provision was strongly affected by government oversight functions, housing provision strategies, operating environment, executive traits, socio-economic characteristics of members, capital base and age of the co-operative societies. The research revealed that insufficient capital base, lack of external finance, high cost of urban land, lack of supportive policy for land acquisition in urban centres and off-site infrastructure critically hindered co-operative societies' ability in housing provision. One of the critical recommendations was that there is need for paradigm shift from generalist co-operative societies to specialist housing co-operative societies in view of the complexities and huge finance associated with housing development. The most significant contribution of this work is the construction of a hedonic model that predicts overall performance of a co-operative society in housing provision.

Keywords: Co-operative Societies, Housing Provision, Performance Evaluation,