

Assessment of Effectiveness of Housing Intervention Strategies of Universities-based Cooperative Societies in Southwest Nigeria

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The growing demand for University education has led to the gradual elusion from residential housing needs of staff to the development of more academic facilities and no tangible plan has been made to provide housing for University staff. This paper assesses the effectiveness of housing intervention strategies of Universities-based Cooperative Societies to the staff of Nigerian Universities in Southwest Nigeria. Data were collected from 452 members and 6 officials across the 6 (six) purposively selected Federal Universities based Cooperative Societies in the South west Nigeria. Data were obtained on the strategies of housing intervention of these Cooperative Societies. The study revealed that the 6 (six) Cooperative Societies employed nine (9) strategies of housing intervention in the housing delivery process while specific loans for purchase of land; land acquisition, layout and allocation; provision of special loans for renovation of existing buildings; and processing of building and land title documents were the most effective housing interventions of the Cooperative Societies in meeting housing need of the University staff. The study concluded that while University-based Cooperatives have alleviated the problems of housing provision of their Cooperating members, there is need to further strengthen the capacity and growth of such Cooperative Societies toward assisting Nigeria University staff in the actualizing homeownership, especially in those areas of interventions where they are seriously less effective, such as contributory homeownership scheme and accessing housing loans from government agencies/banks. Government at all levels need to encourage the sustainability of housing interventions of Cooperative Societies in Nigeria with a view to eliminating the housing problem of University staff.

Keywords: Cooperative Society, Housing intervention, University education, Nigeria

Introduction

Higher institutions all over the world have been experiencing unprecedented growth in student population as enrolment increased more especially in the UK, USA, Ireland, China, India, Kenya, Ghana and Nigeria (Ghani *et al.*, 2018). In Nigeria, this growth is significant in the last three decades, largely due to the establishment of higher institutions (Afolayan, 2015). Increased student enrolment in higher institutions has necessitated the employment of additional manpower for the smooth running of these higher institutions (Akinsanya & Adewusi, 2017). One dire consequence of this

phenomenon is the resultant overuse and shortage of existing housing stock without commensurate provision of the same vis-a-vis the student enrolment and staff employment. As higher education plays a significant role in the socio-economic development trajectory of most countries (Ajayi & Ekundayo, 2008), housing provision in both quantitative and qualitative terms to staff of higher institutions would impact positively on their overall well-being and work productivity (Jiboye, 2011; Oluwunmi *et al.*, 2012; Akinyode, 2014). According to the study conducted by Ndukwe *et al.* (2015) in

Nigeria, it has been noted that residential housing has been elusive to university workers largely to lack of tangible plan by the government in housing provision for university staff in both federal and state owned universities. The inability of successive government to adequately plan and meet the housing need of these university workers has been hitherto linked to its dwindling resources and high cost of running university education in Nigeria (Ajadi, 2010). Against this background most university staff in Nigeria have embraced Cooperative Societies, which represent an informal but veritable way of fulfilling their aspirations of being home owners.

In prior literature, a voluminous body of work exists on housing provision, however such representative studies within the context of higher institutions in Nigeria are few (Ndukwe *et al.* 2015; Nnametu *et al.*, 2015; Akinsanya and Adewusi, 2017). Evidence of such extant studies on the contributions of Cooperative Societies in the delivery and provision of urban housing at such micro level in Nigeria include Gbadeyan (2011); Adedeji and Olotuah (2012); Adeboyede and Oderinde (2013); Oloke *et al.* (2017) and Oyalowo *et al.* (2018). From a methodological viewpoint, these prior studies were limited to Cooperatives domiciled either in higher institutions of learning or the private sector or a combination of both. While the findings from such empirical investigations might not be far from being realistic, the current study examined the different dimensions of housing interventions employed by six federal university-based Cooperative Societies in South-Western part of Nigeria. Unlike prior research, the present study examined Cooperatives within a wider geographical coverage in different institutional settings from which far reaching and meaningful empirical findings are generalizable. This is the focal point of this study. The objective of this paper is therefore in two folds. First, we identified the various strategies of housing interventions employed by the six Cooperative Societies for the members.

Secondly, we assessed the effectiveness of the housing intervention strategies employed in the housing delivery process based on the perception of the Cooperative members.

Literature Review

Housing problems in Nigeria

Housing is recognized world-wide as one of the basic necessities of life and a pre-requisite to survival of man (Akinsanya & Adewusi, 2017). It is one of the important indices for measuring the welfare of a nation because of its ability to improve the health and wellbeing of its citizens and consequently improve the growth of the economy (Ayeniyi, 2015). While decent housing is important to every individual and nation, housing crisis remains one of the global problems and the rising challenge facing both urban and rural residents, particularly in most developing countries. Nigeria has experienced a rapid rate of urbanisation in the last one hundred years (Olotuah, 2006) resulting in explosive population growth in existing urban centres and formation of new ones. A major and visible consequence of this phenomenon is the rapid deterioration of existing housing stock, and the phenomenal increase in quantitative housing needs arising from shortages in housing units. Nigeria currently has a deficit of over 17 Million housing units (International Finance Corporation [IFC], 2017) and needs about 700,000 additional units each year for the next 20 years to offset the deficit (National Mirror, 2016). These estimates represent a formidable housing challenge in Nigeria.

The Nigerian government has demonstrated its concern for the state of housing in the country in various ways, but the several housing interventions adopted have not yielded any remarkable results. Amongst the housing interventions adopted by the Nigerian government are; Government's direct involvement in housing provision; Setting-up of mortgage finance organizations; formulation of the National Housing Policy; Provision for staff housing loans for government employees; Site and services, housing schemes, up to the

present-day of adoption of the Public-Private Partnership (PPPs) in other to enhance housing delivery in Nigeria (Nicholas & Patrick, 2015). The private sector housing interventions had been profit-making driven, which is usually beneficial to the high-income earners- those who can afford to pay market rates for housing and also qualify for mortgage loans (Oyalowo *et al.*, 2018). This tendency leaves the middle and low income earners with uphill task of having access to affordable housing in Nigeria (Oloke, 2015).

Despite the determination of the Nigerian governments to provide affordable houses for the citizens in their development plans, empirical studies suggested that expenditures on housing normally fell short of the planned target (Olotuah & Bobadoye, 2009; Abimaje *et al.*, 2014; Ndukwe, *et al.*, 2015; Olotuah, 2015). Hence, sixty years of the nation's independence the Nigerian housing policies have not yielded any remarkable result. The current housing crisis in Nigeria has brought to the fore the fact that neither the public nor the private sector can independently address the challenges of burgeoning housing provision for her citizens, thus assistance from informal housing sector like the Cooperative Societies becomes inevitable.

Role of Cooperative Societies in Housing Intervention in Nigeria

Cooperative Society is an autonomous association of persons united voluntarily to meet their common economic and social needs and aspirations through a jointly owned and democratically controlled enterprise, organised and operated on Cooperative principles (Jimoh, 2012). In recent times, the roles of Cooperative Societies around the world have gone beyond economic and financial empowerment of their members, with their potential extending into housing delivery (Oloke *et al.*, 2017). As noted by Cooperative Housing Federation International (2004), the approach entails the combination of Cooperative practices and methods with the principles and processes

of housing development for the purpose of providing housing for members. This Cooperative system is more prevalent and utilized for mass housing provision, especially in developing and emerging economies experiencing rapid urbanization and housing deficits (Oyalowa *et al.*, 2018).

In Nigeria, the composition and practice of Cooperative Societies are different from that obtainable elsewhere in the world. The existing studies on Cooperative Societies in Nigeria still focused more on economic and financial empowerment of their members with little attention on housing delivery (Oloke *et al.*, 2017). This is evident in numerous studies on Cooperative Societies, for instance, as a tool for poverty alleviation (Abbas, 2016; Adekola & Chidinma, 2017); financial sector reforms and financial empowerment (Agom, *et al.*, 2014); personal agency belief (Adekunle & Henson, 2007); and capital formation (Otto & Ukpere, 2011; Kareem *et al.*, 2012) among others. In the real sense, there are very few if any real or formal Housing Cooperative movements in Nigeria, though the various multi-purpose Cooperative Societies in Nigeria have increasingly been extending their activities and services to aspects of housing delivery. Yakubu *et al.* (2012) provided such evidence by conducting a study on the senior staff Cooperative Societies in Federal Polytechnic Bida and Nuhu Bamalli Polytechnic Zaria, Nigeria. The authors found that land acquisition, processing of building and land title documents, and building materials acquisitions as strategies for housing delivery employed by these two polytechnic-based cooperatives for their members.

The study of Adedeji and Olotuah (2012) examined the activities of eight Cooperative Societies in the Federal University of Technology, Akure and observed that four of the Cooperative Societies rendered home ownership schemes to their members, two of the Cooperatives employed rental loan schemes, while the remaining two Cooperatives fund several property development as method of housing

provision for their members. In a quest to provide affordable housing to its teeming cooperative members, the recent research by Azeez and Mogaji-Allison (2017) identified the provision of general loans, housing construction loan, provision of specific loans for purchase of land, provision of special loans for renovation of existing buildings and collective purchase of land for building construction as the most dominant strategies adopted by the 22 Cooperative Societies in 6 public tertiary institutions in Lagos State. Oloke *et al.* (2017) observed that loan grant and private project development were more successful amongst the approaches adopted by the 97 institutional based Cooperative Societies in Lagos State toward provision of housing for their members. Adeboyejo and Oderinde (2013) surmised that housing schemes, granting of loans to members and direct building construction up to the provision of facilities and services including furnishing are the housing delivery initiatives of the

Cooperative Societies in Ibadan, Ogbomoso and Oyo- the three major urban centres in Oyo State. A summary of all these identified housing interventions in extant literature is presented in Table 1.

Emanating from the literature, it is evident that based on their charter and constitution, housing intervention is not an integral part of Cooperative Societies' mandates, yet they engaged in housing delivery for their members by employing some array of intervention programmes. In addition, while evidence of prior studies on intervention programs employed by higher institution based Cooperative Societies is relatively thin, this present study intends to complement the literature by examining the effectiveness of factors of housing interventions of federal university- based Cooperative Society in Nigeria, with particular emphasis on the six states in South-western part of Nigeria.

Table 1: Strategies of housing intervention identified in existing literature

Strategies of Housing Intervention	Supporting literature
Land acquisition and allocation, processing of land and building and title documents and building material acquisitions/procurements	Adedeji and Olotuah (2012), Yakubu <i>et al.</i> (2012), Adeboyejo and Oderinde (2013), Oloke <i>et al.</i> (2017)
Home ownership schemes, rental loan schemes and funding for property development	Adedeji and Olotuah (2012), Oloke <i>et al.</i> (2017)
Provision of general loans, housing construction loan, provision of specific loans for purchase of land, provision of special loans for renovation of existing buildings and collective purchase of land for building construction	Odum and Ibem (2011), Adeboyejo and Oderinde (2013), Azeez Mogaji-Allison (2017)
Loan grant and private housing project development and complete home purchase	Oloke <i>et al.</i> (2017)
Housing schemes, granting of loans to members and direct building construction up to provision of facilities and services including furnishing	Adeboyejo and Oderinde (2013), Adedeji and Olotuah (2012)

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Methodology

Study data and data processing

The study is based on a survey research approach involving the collection of data from two principal respondents (the Cooperative members and Cooperative officials) through the use of questionnaire in the study area. Apart from providing a methodical framework for data collection in built environment research (Laryea & Leiringer, 2012), the choice of survey research is premised on its appropriateness in answering the questions of how, when, where and what concerning the current research objectives, so as to ensure meaningful generalisation of the research results to the wider population (Saunders *et al.*, 2012). In addition, the current study adopted survey research in line with some previous related studies on housing Cooperative Societies (See, Yakubu *et al.*, 2012; Adediji & Olotuah, 2012; Oloke *et al.*, 2017). Two sets of questionnaire were self-administered to 452 Cooperative members and 6 officials of the selected Cooperative Societies to gathered information on the effectiveness of the housing intervention strategies of the Cooperative Societies. Using a purposive sampling approach, data were collected from six Federal University-based Cooperative Societies in the South-western part of Nigeria. The choice of South-west geopolitical zone of Nigeria is premised on its rich cooperative culture and practice in Nigeria. Also, the zone housed a larger number of higher institutions when compared to other geopolitical zones of Nigeria. All these attributes make it suitable for this research.

The data collected for the purpose of analysis entailed the various forms of housing interventions employed and made available to their members by the Cooperative Societies. The choice of the investigated variables earmarked as housing interventions is based on those (1) identified from the extant literature and (2) explored to be available to Cooperative members as validated by officials of the Cooperative Societies. In all this, this yielded 10 sample items of housing intervention strategies.

Subsequently, these 10 sample items for housing intervention strategies was assessed for content validity so as to reflect the extent to which they were representative, comprehensive and together constitute an adequate definition of the actual construct (Polit & Becker, 2006; Almanasreh *et al.*, 2018; Shrotryia & Dhanda, 2019).

The result of the content validity of the measurement scale of housing intervention based on the responses of the six (6) Cooperative Society's officials is presented in Table 2. As shown in Table 2, the individual content validity index (I-CVI) for the 10 scale items ranged from 0.833 to 1.000 (4 items had I-CVI equalled 1.000 and 6 items a I-CVI score of 0.833) while the overall Ave/S-CVI for the items was 0.900. Following the benchmark provided in earlier research (Polit & Becker, 2006; Shi *et al.*, 2012; Zamanzadeh *et al.*, 2015), these reported I-CVI values and the overall Ave/S-CVI both demonstrated a very *high* content validity of the items as a relevant construct of housing interventions utilized by Cooperative Societies in housing delivery. Furthermore, the results of the Kappa statistics (Table 2) complement the reported Content Validity Index (CVI). The reported Kappa (k) values for the 10 items are non-negative and ranged from 0.9195 to 1.000. As these values surpassed 0.740 based on the evaluation criteria suggested by Polit and Becker (2006) and Zamanzadeh *et al.* (2014), this implied that the high degree of agreement among the 6 officials regarding the scale items did not occur by mere chance.

Lastly, by using a 5 point Likert scale, the reliability of the housing intervention strategies scale was obtained from the 383 Cooperative members through the Cronbach's alpha reliability test. The reliability test (Table 3) first yielded a Cronbach's alpha (α) coefficient value of 0.875 and a subsequent rerun of 0.881 upon the exclusion of one of the items (provision of general loans) from the scale items. As shown in Table 3, the exclusion of this item is justified as it has the lowest corrected item-total correlation (0.369) and squared

multiple correlation value (0.295). As these values were below the threshold of 0.40 suggested by Gliem and Gliem (2006), the item (provision of general loans) was deleted. On this basis, the research

instrument used for this study is reliable and more than the acceptable reliability margin of 0.7 provided in vanGriethuijsen *et al.* (2015) and Taber (2018).

Table 2: Ratings on a 10-item scale for housing interventions by seven experts using a 4-point relevant scale

S/N	Housing Interventions	No. in agreement	I-CVI	Pc	Kappa
1	Land acquisition, layout and allocation	6	1.000	0.015625	1.0000
2	Processing of building and land title documents	5	0.833	0.09375	0.9195
4	Provision of general loans	6	1.000	0.015625	1.000
5	Provision specific loans for land purchase	6	1.000	0.015625	1.000
6	Provision of special loans for renovation of existing buildings	5	0.833	0.09375	0.9195
7	Collective purchase of land and embarking on building construction	5	0.833	0.09375	0.9195
8	Outright acquisition of complete housing	5	0.833	0.09375	0.9195
9	Contributory homeownership scheme	5	0.833	0.09375	0.9195
10	Accessing housing loans from government agencies/banks	5	0.833	0.09375	0.9195
		Ave/S-CVI	0.90		

Note. I-CVI = item content validity index; Ave/S-CVI = overall scale content validity average; Pc = probability of agreement on relevance $Pc = \left[\frac{N!}{A!(N-A)!} \right] 0.5^N$. Where, N is the number of Cooperative Societies officials selected for the purpose of content validity assessment and A is the number of Cooperative Societies officials who were in agreement that the item is relevant. The coefficient of Kappa is given as $k = \frac{[I-CVI-Pc]}{[1-Pc]}$.

Table 3: Reliability test of housing intervention scale

Item	Housing Interventions	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
1	Land acquisition, layout and allocation	.597	.470	.863
2	Processing of building and land title documents	.578	.438	.865
3	Building materials acquisition	.652	.511	.859
4	Provision of general loans	.369	.295	.881
5	Provision specific loans for land purchase	.671	.637	.857
6	Provision of special loans for renovation of existing buildings	.751	.616	.851
7	Collective purchase of land and embarking on building construction	.715	.564	.854
8	Outright acquisition of complete housing	.597	.532	.863
9	Contributory homeownership scheme	.620	.517	.862
10	Accessing housing loans from government agencies/banks	.462	.518	.874
Item-total statistics		Scale statistics		
No. of cases		383	Mean	28.42
No. of items		10	Variance	23.322
Cronbach's alpha coefficient (α)		0.875	Std-Dev	4.829

This level of reliability demonstrated that the remaining 9 scale items represent a well-established housing intervention scale and that no further removal of the items would enhance this measure of reliability. The removal of provision of general loans from the scale can further be justified within the context that the members across the six cooperative societies considered such intervention a multi-purpose intervention to beneficiaries, and not housing specific. This contextualization of the reliability of the remaining nine (9) sample items as good construct of housing intervention strategies provided a rationale to examine the effectiveness of the various housing interventions employed by the six Cooperative Societies in housing delivery from the viewpoints of the members.

For the purpose of determining the sample for the study from a total population of 9738 members of all the selected Cooperative Societies, the Krejcie and Morgan formula was employed as seen in equation 1:

$$S = \frac{[X^2 * N * P(1-P)]}{[D^2(N-1) + X^2 * P(1-P)]} \quad (1)$$

Where; S = required sample size, X^2 = the table value of chi-square for one degree of freedom at the desired confidence level (3.841), N = population size, P = the population proportion assumed to be 0.5, since this would provide the maximum sample size, D = the degree of accuracy expressed as a proportion of 0.05. Given the problem of non-response in most questionnaires based survey, we provided for non-response rate and adopted 85% estimated response rate (ERS) of the calculated sample size (Willimack *et al.*, 2002; Neuman, 2005) to derive the actual sample size. The derivation of the actual sample (Sa) is based on the formula in equation 2:

$$Sa = \frac{S * 100}{ERS(\text{in percentage})} \quad (2)$$

Therefore, an actual sample size of 452 was obtained and proportionately distributed among members of the selected Cooperative Societies by the researchers. On this basis, the level of effectiveness of housing interventions of the Cooperative Societies was subsequently determined by asking the 452 members (respondents) to rank each of the nine (9) scale items on a 5 point Likert scale, where 1= Very Effective; 2 = Effective; 3 = Neutral; 4 = Not Effective and 5 = Not Very Effective. After accounting for missing information, a total of 383 questionnaires were found practically useful for the analysis.

Data analysis approach

Aside the use of descriptive statistics such as frequency counts, percentages, mean, and standard deviation. The extent of the effectiveness of housing intervention strategies employed by the Cooperative Societies in housing delivery was measured using the Mean Effective Score (MES). To derive the MES, point scores (P) which ranged in a descending order from 5 for the highest ranked housing intervention criterion (scale item) to the least ranked criterion with a point score of 1 were attached to the corresponding ranks (r) of the respondents in an ascending order of 1 to 5 (1- Very Effective to 5 - Not Very Effective). The MES is the summated score of the product of the number of respondents returning a choice for a particular criterion, the corresponding point score (P) and rank(r) for that particular criterion /item divided by the total number of respondents (Ameyam & Chan, 2015). The Mean Effective Score for each criterion of housing intervention can be determined using the following mathematical expression obtained from Olawande (2011): Where, MES = Mean Effective Score; P_{i-n} = point score for each criterion; $i = 1, 2, 3 \dots N$; n = number of respondents returning a choice for a particular criterion; c = criterion and N = total number of respondents.

$$MES_{i=1-n} = \frac{[(P_1 \times n_1 r_1 c_1) + (P_2 \times n_2 r_2 c_2) + (P_3 \times n_3 r_3 c_3) + \dots (P_{10} \times n_{10} r_{10} c_{10})]}{N}$$

Where, MES = Mean Effective Score; P_{i-n} = point score for each criterion; $i = 1, 2, 3 \dots N$; n = number of respondents returning a choice for a particular criterion; c = criterion and N = total number of respondents.

In determining the effectiveness and non-effectiveness items, a benchmark value of 3.19; which represents the group mean score for the 9 strategies of housing intervention was adopted. Similar approach has been employed by Chileshe and Kikwasi (2014) and Ikediashi and Okwuashi (2015). Strategies with deviations above this benchmark of were regarded as effective (SS), while strategies below this benchmark were considered as not effective.

Data analysis

Effectiveness of Housing Interventions of the Cooperative Societies

Table 4 depicts the result of the effectiveness of the housing intervention strategies employed by the six Cooperative Societies based on the perception of the 383 members. It showed the result of mean effective scores of the nine strategies for housing intervention of Cooperative Societies as viewed by members in the study area. It was revealed that provision specific loans for land purchase ranked 1st with a mean score value of 3.45. This is the most effective housing intervention strategy adopted by all the Cooperative Societies in housing delivery in the study area. Land acquisition, layout and allocation ranked 2nd with a mean score value of 3.33.

Similar to specific loans for land purchase, this strategy of housing intervention of Cooperative Society is also effective as it assists members with funds to purchase land. Another effective strategy of housing intervention of the Cooperative Societies is the provision of special loans for renovation of existing buildings which ranked 3rd with a mean score value of 3.33. Processing of building and land title documents with a mean score value of 3.20 was ranked 4th out of the 9 housing intervention strategies of the Cooperatives. Interventions such as outright acquisition of complete housing, building materials acquisition, collective

purchase of land and embarking on building construction, accessing housing loans from government agencies/banks and contributory homeownership scheme with mean score values of 3.16, 3.16, 3.15, 3.08 and 3.06 were ranked 5th, 6th, 7th, 8th and 9th respectively.

A cursory examination of the Table also revealed that the level of effectiveness of only four (4) housing interventions (provision specific loans for land purchase, land acquisition, layout and allocation, provision of special loans for renovation of existing buildings and processing of building and land title documents) are well above group mean score (3.19) of all the 9 housing intervention strategies employed by all the Cooperative Societies. Thus, a useful inference from this finding is that respondents not only rely more on these 4 housing interventions, but these interventions represent effective strategies in achieving the housing needs of the Cooperative members. The deviations of these 4 housing interventions are positive (0.262, 0.144, 0.108 and 0.011) and above the mean value of all the housing intervention strategies of the Cooperatives.

Further examination of Table 4 showed that 5 of the identified housing intervention strategies have negative deviations from the group average (3.19). They are “outright acquisition of complete housing”, “building materials acquisition”, “collective purchase of land and embarking on building construction”, “accessing housing loans from government agencies/banks” and “contributory homeownership scheme”. The negative deviations of these interventions are -0.026, -0.031, -0.039, -0.114 and -0.135 respectively. The implication of this finding is that these 5 housing intervention strategies are *less effective* as the derived level of effectiveness based on the ranking of the contributing

members for each of these interventions is lesser the aggregate effectiveness of all the housing interventions of the Cooperatives.

This finding of this research confirmed the earlier findings of the Azeez and Mogaji-Allison (2017) who ranked 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 to be the most dominant strategies adopted by Cooperative Societies. Our findings also complement the study of Yakubu *et al.* (2012) that identified land acquisition, processing of building and land title documents, and building materials acquisitions as strategies of housing delivery for the Cooperative Societies. However, this study is contrary to Oloke *et al.* (2017) who observed that granting of loans and private project development are the most successful strategies adopted by Cooperative Societies in housing intervention. Therefore, it can be concluded that of all the nine strategies of housing interventions of Cooperative Societies to housing delivery in the study area, the first four highly ranked strategies of housing interventions of the Cooperative Societies

are the most effective strategies and commonly known by members of the Cooperative Societies in meeting their housing needs.

Conclusion and Recommendations

The study assessed the effectiveness of housing intervention strategies of the Federal Universities-based Cooperative Societies in Southwest Nigeria. This is in view of the preponderance on the development of more academic facilities in the Nigerian Universities and privation in provision of housing for universities staff by the Nigerian government. The study shows that the Cooperative Societies employed many housing intervention strategies which have helped in meeting the housing needs of majority of the university staff. It further indicated that provision of specific loans for purchase of land; land acquisition, layout and allocation; provision of special loans for renovation of existing buildings and processing of building and land title documents are the most effective housing intervention strategies of the Cooperative Societies as the strategies ranked first, second, third and fourth respectively amongst other housing intervention strategies of the Cooperative Societies.

Table 4: Derivation of mean effective scores and relative importance indices for housing interventions of the Cooperative Society

S/N	Housing Intervention Criterion	Mean Rating	StdDev	Deviation From Group Mean	Ranking
1	Land acquisition, layout and allocation	3.334	1.0404	0.144	2
2	Processing of building and land title documents	3.201	1.0814	0.011	4
3	Building materials acquisition	3.159	1.1462	-0.031	6
4	Provision specific loans for land purchase	3.452	0.9006	0.262	1
5	Provision of special loans for renovation of existing buildings	3.298	1.1080	0.108	3
6	Collective purchase of land and embarking on building construction	3.151	1.1728	-0.039	7
7	Outright acquisition of complete housing	3.164	1.1679	-0.026	5
8	Contributory homeownership scheme	3.055	1.2120	-0.135	9
9	Accessing housing loans from government agencies/banks	3.076	1.2064	-0.114	8
	Group mean score	3.19			

The study concluded that while the university-based Cooperatives have alleviated the problems of housing provision of their cooperating members, there is the need to further strengthen the capacity and growth of such Cooperative Societies toward assisting Nigerian university staff in actualizing homeownership, especially in those areas of interventions where they are less effective, such as contributory homeownership scheme and accessing housing loans from government agencies/banks. Finally, Governments at all levels need to encourage the sustainability of housing intervention strategies of Cooperative Societies in Nigeria with a view to eliminating housing problem of university staff.

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