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RESEARCH ARTICLE

HOUSING CORPORATIVE SOCIETY CONSORTIUM: A VERITABLE SOURCES FOR LOW-INCOME HOUSING DELIVERY IN NIGERIA.

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Abstract

Access to adequate and comfortable housing both in quality and quantity is fundamental to man's need. This constitutes an essential component for human living and has been observed as indispensable to individual's psychological, physical, economic and social well-being. However, housing problem keep increasing in Nigeria as unaffordability problem cut across all income class especially the low-income groups, where a great percentage of this class lives in a substandard house and slums. Hence, this appears to need persistent attention through other measures irrespective of the existing housing related program. With several studies on cooperative society's relevance towards Nigeria housing delivery system, there is limited information on the importance of cooperative societies' consortium towards low income housing delivery. This study establishes the importance of amalgamating different housing cooperative in delivering low income houses in Nigeria, through qualitative technique. Result from literatures indicates that collaborations of housing cooperative is vital in delivering low income earners' affordable housing subject to its operation in other African countries. It further maintained that such activity will stimulate less frustration attached with the search for commercial bank loan, create more social capital for members through the interchange of skills during team work, while offering more job opportunity and wealth creation.

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Introduction:-

Access to adequate and comfortable housing both in quality and quantity is fundamental to man's need, because such factor is indispensable to individual's psychological, physical, economic and social well-being. Following the position of Maslow's hierarchy of needs, several authors have confirmed the acceptance of housing as essential ingredients for individual's existence; after food thereby ranking second in man's pyramid of needs (Noonan, & Watson, 2017 and Manomano & Tanga, 2018). Consequently, the position of United Nations on adequate housing been a universal human right has caused housing provision to become a key point of urban policies in diverse government's agenda (Rolnik, 2014; Wells, 2018). Housing challenges over the world has been a result of urbanization and rapid population growth with low income groups mostly affected due to lack of decent and affordable accommodations (Okeyinka, 2014). Hence, government of developed and developing countries are tirelessly working to eradicate housing problems. For instance, they have signed several international instruments,

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declaration and agreements such as Habitat Agenda; Millennium Development Goals and other universally related documents to advance the importance of adequate housing and their concern to mankind. Noteworthy is that in real life housing goes beyond mere shelter into other social utilities and services that enhances a worthy living. Economically it constitutes an essential provision to nation through productivity and not just sheltering while similarly stimulating investment within other sectors of economies (Ayedun et, al 2017). More so, studies on labour impact assessment across countries of similar economies and demography like Nigeria revealed that every new house developed generate about 5.62% direct jobs while creating about 2.48% indirect jobs through related expenditures (Olugbenga et, al 2017). It therefore generates revenue for local government while positively affecting the GDP of such countries (Kumar, 2016). This justifies the potentials of housing development in an economy.

In recent years, housing provision programs has not just been subjected to new shelter developments either by individuals or government agencies but has further been stimulated through inner city upgrades; urban renewal programs and housing cooperative initiatives (Yakub et, al 2012). Nevertheless, several researches have revealed that Nigeria is facing a multi-dimensional housing problem both in quantity and quality like other developing countries, particularly from the low-income group which constitutes (70%) of her population (Gangas, 2017). Despite the abundance of ripe and unused land across Nigerian cities, accessibility to low interest capital creates a major limitation to easy acquisition of adequate and affordable shelter. This validates the suggestion of Janet (2016), that land acquisition and home construction involve incredible determinations in relation to affordability level of individual's or household income. Furthermore, the UN habitat (2005) also noted that inadequacy of affordable housing is a problem while that those who can access adequate housing find it unaffordable. The issue of continuous rural-urban migration which seems to have propelled the problem of population explosion in the cities; lack of basic infrastructure needed for good living standard; increase in birth rate and household numbers; disparity between housing quantity and price vis a vis capital available to pay such price have compounded accommodation problem in Nigeria (Nubi, 2015; Festus & Amos, 2015). Although response to this problem has been through private sector's housing provision through viable housing market hitherto, the major class (low income group) affected by this problem is yet to feel the impact of such actions due to unaffordability.

Ajibade and McBean (2014) claimed that poverty is not equal to vulnerability, yet many of the poor citizens who cannot afford to pay house rents are susceptible to hardship and disaster risk which have taken lots of lives. A conscious solution to housing problem apart from the involvement of private sector housing delivery system has also been through co-operative society's existence in some part of the country. This has been reported as cost effective and a pragmatic way of house ownership (Azeez and Mogaji-Allison, 2017). Though Akinlabi, (2015) also noted the ineffective performance of Nigeria tertiary institution's cooperatives due to fund shortages; dearth of precise packages for residential loans, corruptions among managements/members, misappropriations and loan diversions into other use. Notwithstanding while research on cooperative societies in Nigeria has increased in recent decades including sectors like housing, agriculture, manufacturing sector and so on, ((Ojiagu&Onugu, 2015; Abbas, 2016; Akerele, 2017; Onasanya&Akerele, 2018 and Akinrotimi, 2018), there are still dearth of information and unfilled knowledge gap on the relevance and possible consortia effects of cooperatives societies on low income earner's housing delivery. The imperative roles of cooperative societies which keep promoting members living conditions have long been recognized in other countries and scholarly works, especially towards their low-income groups, urban poor and the rural dwellers (Ojiagu&Onugu, 2015). Cooperatives societies provide the services of aggregating individuals capital and other resources into economic unites. Being a voluntary (Non-compulsory), informal, self-controlled and autonomous business venture, it globally provides institutional frameworks which helps local communities to have control on productive events where they derive their livelihoods (Wayama, et al, 2008). Hence, this work aims at exploring the importance and usefulness of amalgamating housing cooperatives for housing delivery services in Nigeria with reference to South-West states. It is assumed to encourage connectivity and collaboration among income groups with an awareness of what is going on within their cities. It will also stimulate climate resiliency and inclusive development process.

Literature Review and Theoretical Basis: -

Synergism Theory: -

The term 'synergy' emanated from the Greek word synergos, meaning 'working together' (Harwood, 2000 and Coming 2003). This theory which has originally been hypothesized in 1983, explicates the development of cooperative operations with the justification for its secular trend over the years towards increasing living system's intricacies. Notably in research, this has gained diverse scientific backing with upward participation on the part of several collaboration with a consequential effect in the process of growth (Coming, 2014). Theoretically Synergies

can be linked with the theory of Metaphysics by Aristotole (Corning, 1998) which involves the initiation of platforms for participation or collaboration through dialogues among people, discipline and a system thinking (Benecke et, al 2007). It also requires the aptitude of several business components or corporations to produce more values through collaborations rather than working separately (Porter and Kramer, 2018). Juga, (1996) described synergism as a cooperative act of discrete agencies where the entire effect of a system or activities is larger than the effect of the sum taken independently. On the other hand, the literature on merger and acquisition often denotes synergy with reference to finance been acquired through merging of conglomerates, while literature of industrial economic will refer to it as part of economies of scale which leads to cost saving, therefore this helps to justify corporate acquisition and merger as well as cost saving on product delivery (Chang, 1990; and Benecke et, al 2007). Literally, synergies as maintained by Doctoroff (1977) are effects of created through things which operate collectively either in part or individually, hence it usually connected with a watchword ‘‘the joint is better than the totality of its parts’’. Hence, Synergism entails a collective (interdependent) result produce by more than one factor, basics, and individual parts. The synergism’s hypothesis is associated with natural science and has been attested as a relevant phenomenon in other research field such as social sciences; business and psychology (Corning, 1995).

Scholars have in different research studied cooperative synergism concept in social science. According to research, societal values through cooperative synergy has been found greater than the collective values from individuals. It has also been proposed to have certain connection between individuals which makes an entire system. Moreover, nowadays significant compromise has been seen relating to the importance of cooperation among individuals in promoting social and societal values. Such cooperation can be linked with derivation of voluntary agreement between individuals or social contract where civilizations is advanced and invested, to secure common welfare and protection or to control and equalize members’ relationship (Nakakaawa, et al, 2015; and Wang and Robey, 2016). In his study on ‘Owner built housing, resources and Implications for self-help policy in Zimbabwe’, O’Connell (1989) postulate cooperative synergism to include a joint effort of non-governmental bodies; private segment; community-based bodies and government in providing the shelter needs of the poor. While (Stavarakakis (2000), and Stein and Vance (2008) described it as combined relationship between housing cooperative societies and financial lending institutions, Hakizuwera (2007) reported it as a partnership between supportive non-governmental organisations and housing community-based organisations. Contrarily, this paper views cooperative synergism from the perspective of combining different housing cooperative or other cooperative societies that operates individually together to form a big consortium towards the provision of housing delivery. It is assumed that their combination as a consortium could make more viable in housing delivery through their benefits from economic of scales. Though there could be some challenges to the collaboration of these housing cooperative societies with resultant effect on the realization goals such as; lack of adequate resources to obtain land for standard housing delivery; existing government policy relating to housing market and lack of essential expertise to manage the process involve. This could produce no difference or even augment tension due to the grouping of individuals with diverse backgrounds. Such scenarios can then attract question like ‘can synergies succeed in the delivery of low-income class’s housing in Nigeria?

Urban Housing Delivery for The Low-Income Earners: -

Housing is a basic need of man also an essential aspect of economic and social growth of any country, which cannot be overemphasized after food and before clothing. This is because aside food housing stimulates the generation of national growth, wellbeing and development. (Fadairo and Olotuah 2013; Abdullahi and Aziz, 2011). Although several literatures keep pointing out its fundamentality to wellbeing, yet housing remains a universal challenge for decades (Okeyinka, 2014; Nubi, 2015; Ebehikhalu and Dawam, 2015; Azeez and Mogaji-Allison, 2017). Noteworthy is that despite national government of different countries taking part and been a countersigners of the 1996 UNHABITAT declaration of the sustainable development and millennium goals which required an improvement in urban poor’s living standard, low income shelter provision for the poor especially in the urbanized centres has over the years persist in Federal, State and local government environments (Moyo, 2014 and Daniel, 2014).

Moreover, low income or housing provision generally is been implemented differently according to countries. For instance, Arnott, (2009) outlined the low-income housing into three types as it exists at the Federal level of United states such as; first, the public housing projects, owned and managed by local public housing authorities under the directives of the local governments, and finance majorly through federal government. Second low-income class is privately owned by non-profit making organisations or for profit making in which subsidies are been received from the government. Conversely, the third type is the tenant-based housing development been supported by the state. On

the contrary, Canada urban housing provision for the poor is majorly through cooperative societies, this are been assisted through autonomous resource groups who obtains land, design building and develops it through government's funding (Stavrakakis, 2000). Large federation of housing cooperatives undertakes all facets of housing developments for low income group of Sweden (UNHABITAT, 2005). The private sector's real estate developers are the key suppliers of low-income/ affordable housing in the Asia countries (Zhang and Ball, 2016). Thus, this has been in support of Government's ambition for home ownership of all income classes in Asia countries vis a vis her funding capacity been reinforced through vibrant housing finance scheme and enabling housing polices. Hence, have drastically improves the urban low-income class living conditions with more opportunities for employment opportunities; growing income and equality among the entrepreneurship groups who tap into new economic opportunities (yap, 2016). Contrarily in African countries, there have been pitiable conditions attached to economic performance over decades which have given birth to very little resources been channelled to low income housing delivery. Poverty among Africans is still broadly spread within large unit of its population as people lives more in an unplanned and informal settlement with lack of basic amenities such as infrastructures, good water sources, good security and related services ((UNHABITAT, 2001; Lufumpa, and Yepes, 2017).

History of Affordable Housing Provision in Nigeria: -

The requirement for affordable housing has long been a topic of interest in prominent policy issue across the globe. Among several challenges to housing affordability area is the inability of supply to keep up with the ever-growing demand. Hence, several programs have been initiated in tackling such challenge. This includes as follows:

Government's Intervention's Perspective: -

Several administrations of the country have taken steps towards housing improvements, and this justifies the need to help the imperfect market towards meeting housing need of the low-income groups especially. Some of the steps established by the government over the years include the formation and establishment of schemes and policies like: Lagos Executive Development Board in 1928; Nigerian Building Society in 1956; National Site and Service Scheme in 1986; launching of National Archetype Housing Program by the Federal Ministry of Works and Housing; formation of State Housing Corporations by various state governments in the country; creation of Federal Mortgage Bank of Nigeria in 1977; proclamation of the National Housing Policy document in 1991, which stimulated introduction of the National Housing Fund scheme by Decree No 3 of 1992, (Now National Housing Trust Fund); establishment of the Federal Mortgage Finance Limited in 2001 and the establishment of Ministry of Housing and Urban Development in 2003 to enhance affordable housing across the country. Despite all these programs the country was reported to require about 10 million housing units in 2006 to meet citizens' housing needs (Yar'adua, 2007). This grew up to about 17 million in 2017 with over N59.5 trillion required to bridge such deficit and about 2 million housing units required to be delivered yearly (Chime, 2016; Ayedunet, al 2017 and Rahimian et al, 2017). Subsequently, several issues contribute to the ineffectiveness of the schemes and policies aside the fact that the low-income groups earn far below the cost of owning a house, legal bureaucracy especially on land and high cost of construction materials and professional fees, poor administration, inadequate funding all offer a challenge (Festus and Amos, 2015 and Obiadi et, al 2017). Affordable housing as a necessity can be said to be expensive to provide in Nigeria as this target group often finds it inaccessible, while it is been battered by private sector. This have led to imperfect allocation of shelter resources and inequality been a key setback for the citizens (Aduwo, et al, 2016). The housing policy which is linked with political ideas that are subject to diverse views have tried to provide houses for the low income at some point through massive public and private sector's investment in housing delivery across the country. Noteworthy is that employees outside organized private sector and the public sector vis a vis the self-employed groups who represents about 80% of the estimated 60 million urban population earns far below the recommended national minimum wage (Ankeli et, al 2017). As a result, there appears to require another strategy in meeting such their demands through cooperative societies consortium which relates with the private sector intervention as it exists in some other African countries.

Private Sector's Intervention in Housing Provision: -

The current means of meeting the persistent shelter needs of Nigerians have been through the private sector which consists of individuals and corporate organisations (Makinde, 2014). This class of people either construct houses for their employees, direct use, sale or rental purposes, and their building blocks significantly dominates the country's housing market. An argument in support of this leadership role in housing delivery is based on their effectiveness and efficiency in mobilizing housing units to the target population, as well as the weakness and misappropriation within the public sector (Azeez and Mogaji-Allison, 2017). Hence, this led to the creation and official recognition of the Real Estate Development Association (REDAN) in 2002. It also includes the implementation of subsidized rate

of interest for National Housing fund scheme by government; housing finance sector's reformation with the initiation of secondary mortgage market and creation of Building materials Producers Association of Nigeria. Although report as it that both formal and informal sector were the provider of 90% houses across the country as at 2002, with more production delivered by the private sector (FGN, 2002), nevertheless, private sector's efficiency in housing delivery with little or no supporting environment especially from the public sector still leave their effort not felt by the citizens. In whatever form their effort might take however the unaffordability of housing delivered due to high cost of construction versus expected profit on capital invested have caused individuals in the low-income class to embark on incremental building process through their income with dearth of government assistance (Adeyeni, et al 2016). This process involves a step by step method of housing development, such house is not completed quickly or immediately after construction begins and the construction pattern depends on the developer or owner. However, such process further contributes to the persistent housing challenges in Nigeria in areas like the propagation of slum settlement across core urban areas and cities borders resulting from lack of planning, and inability for housing market to meet demands of low income groups who cannot afford to build shelter for themselves; urbanisation rate which has augmented the course of uncontrolled urban areas' development beyond the physical limits into a wide urban sprawl with illegal activities (Aduwo et, al, 2016).

Challenges of Meeting Nigerian Urban Poor and Low-Income Housing Needs: -

Adu, 1992 in Ayedun et al, (2017) acknowledged capital as the economic power required for materials and resources deployment towards the attainment of housing scheme and policies. Likewise, (Diogu 2004; Nubi, 2015) recapped the significant of funding in the provision and ownership of housing, while emphasizing on the tendency of individuals to save towards house ownership for their families. This is because housing investment similar to other sector involves an opportunity cost which relates to return on alternative type of investments. Therefore, where investment returns on housing is proportionate to or superior to other investment class, there will be a significant investible capital in-flow for more developments mostly in the private sector and vice versa (Ayedun et al, 2017). A study on housing issues in Nigeria by (Amao and Odunjo, 2014; Ibimilawa and Ibitoye 2015; Popoola and Alamu, 2016) reported that individual's housing development in the country is inhibited by land administration issues; dearth of long term housing finance; poor infrastructure like, water, electricity and good roads; interest rate and continuous inflation increase; low earning capacity and inability to mobile loan to individuals by governments established housing scheme. More so, Adetokunbo et, al (2013) reported the existence of burdensome legal framework, high cost, land acquisition in relation to mode of obtaining certificate of occupancy/ title perfection as well as Governor's consent. This is subject to the operation of Land Use Act of 1978 which governs all land in the country. Additionally, multiple taxation, stamp duty, transfer duties and levies affect the housing affordability and accessibility of low-income groups in the country. Ayedun and Oluwatobi, (2011) recognized high building material cost versus citizens' unwillingness in the use of such materials for their housing development; lack of housing tutoring by individuals and developers as part of the problem associated with affordable housing delivery in the country. While (Ademiluyi, (2010) ,Onibokub, (1983), Ibimilawa and Ibitoye (2015), and Ayedun, et al (2017) recapped by listing the observed problems of housing as follows: poor implementation plan relating to the housing policy; huge difference between households income and house price which subject them to unaffordability; lack of focus and continuation in policy as a result of frequent change on government that often nose-dive in properly assessing and evaluating current programs and policies; high and continuous increase in building materials; absence of effective organization between housing related agencies in the government tiers; abuse of authority through misappropriation of funds among housing related agencies in terms of project planning, execution and contract awards and also nepotism and political influence in the sitting of housing estates as well as distribution of housing units to individuals.

Cooperative Societies :-

Cooperatives originated in England in the eighteen centuries in solving the issues of human degradation and sufferings during England's revolution. This was socially felt and noticeable among the public who then required a substantial improvement to their deteriorating living condition. At this period, employers were making good profit while their employees earning at a subsistent rate in contrast to the rising living cost (Ukpere, 2010). This affected workers welfare and income negatively in terms of meeting other basic needs such as food and clothing (Bryce, 1996). Hence, the notion of cooperative movements was considered and inspired by utopian socialist Robert Owen and Welsh philanthropist (1771-1858), and the German social reformer Victor Aimé Huber (1800-1869). Robert Owen, who was later referred to as the father of cooperative societies across the globe (Otto and Ukpere, 2011). More so, different meaning has been ascribed to cooperative society by different people. According to the International Labour Organization and International Co-operatives Alliance (2003), this organization been a non-

governmental organisation and the canopy of the worldwide cooperative's organisation, defines it as an independent association of individuals who are voluntarily unified together in meeting a mutual cultural, economic and social, goal or needs. This is present in every age of humanity and it emanates as a result of ill issues which offers difficulty for employees at work (Tchami 2007). The group of individuals often involve in a cooperative business aspires through a mutually owned and democratic control enterprise (Birchall, 1997). The drive for cooperatives societies across the world today is to permits individuals with similar interest to unite and pool together their resources towards reaching a common goal which might not be easy to attain individually. This suggest that cooperative societies allow individuals either as natural person or corporate entity with a little amount of a specific product to use, transform or sell at a lower price to join together with others in a formation of business for a reduction in price and to benefit from economies of scales. It can be seen as a capitalist and democratic organisation where consumers are the owners of the business (from manager to the clerk) with no profit-making aim. This set of people are mostly categorised with limited means of income out of which an equitable contribution is made so as to obtain equal or fair share of profit and risks attached to the undertakings of its activities. However, the aim and process involved in establishing a cooperative business, training, information and education is somewhat linked with entrepreneurial rigors, part of the reason why it requires feasibility appraisal that leads to business plan, this which have become inevitable for any business operation in the competitive world (Davis, 2016).

The forms of cooperatives services across the globe include consumer cooperatives; producer cooperatives; financial cooperatives; housing cooperatives and marketing cooperatives; public service provision cooperatives; Agricultural cooperatives; support service cooperatives; self-employed workers cooperatives and so on. (Roye et, al 2017; Ayedun et, al 2017 and Serfontein and de wall, 2018). Additionally the ideologies of any cooperative society should involve the follow: member's and community's welfare as key objectives; voluntary membership with equal rights; Fairness; mutual confidence; independent and autonomic; cooperation among workers or managements; Morality; cash payments; Educative and informative; Equal distribution of any benefits; selfless services with a spirit of cooperation and love; Economical without misusing resources or capital and so on (Fhadila, 2017). However, cooperative development within associations is subject to diverse forms depending of the country of origin. For instance, cooperatives societies in Latin America is based on the European promoter's ideas, in relation to Schulze-Delitzsch and Haas, Frenchman Gide and the German Raiffeisen. That of Asia countries being part of the British territory holds an English notion, while African countries has a less homogenous cooperative notions and differs according to language such as French, Portuguese, Belgian or English (Okem and Stanton, 2016). In Africa English speaking countries such as Nigeria cooperatives historically operates based on the British colonial administration model similar to that of Asia. Prior to colonisation in Africa, indigenous lived happily and serenely together through cooperation, this dates to human existence where ethnics and tribes were organised into structures, allocates jobs and resource within themselves while they trade with external (Ayedun et, al 2017). The fact that government cannot meet the needs of the populace promoted the formation of different cooperatives societies in modern Nigeria. This then provides a stake in economies directly to communities and individuals through the creation of strong inducements for cooperation and social cohesion nationally, locally and regionally (Aston, 2011). Aston also noted the global proofs of cooperatives with a potential growing instrument through the international membership of above 800 million vis a vis almost half of the global populace enjoying their memberships. Aston then resolved that cooperative societies are possibly the most typical business model in relation to Ubuntu concept of South Africa.

Cooperative Societies Relevance in Nigeria Low Income Housing Delivery:-

In his study on 'Nigerian Co-Operative Societies Act, 2004: A Bridge still far' Yebisi, (2014) noted that the gradual decrease in traditional communal welfare system of Nigeria which relates to neo-colonialist and colonialist society, where individuals across societies sees everything as a means of trade, is been divided between management, investors and customers. That are the owners, controllers and end users of business or product and each of these parties placing its interest above others offers a reverse to the meaning of cooperative. Alternatively, cooperative society is an enterprise where the parties such as owner, controller and end users are the same party who usually originates to cater for member's needs through service provision, purchasing, marketing and so on. The modern cooperative societies started in Nigeria with the enactment of cooperative society ordinance No 9 of 1935. This has become very popular across the country as the governments of the country keep withdrawing and cutting off from some services been provided for its citizens. Noteworthy is that it performs a crucial role in the country's development; by providing administrative framework required for citizens mobilization as well as structuring them into formidable groups towards productivity (Okoli, 2016). As a result of this, jobs and wealth have been created in Nigeria through this source while also promoting poverty alleviation among the low-income earners (Oluyombo, 2013 and Gomina et, al, 2015). The enterprise has been viewed as a dependable finance source where individuals

can secure cash as loans in a suitable manner to sustain their household and other responsibility. It has been viewed to considerably reduce poverty across societies through capital lending to all income class base on their contributions. Unlike banks where collateral form part of the basis for loan acquisition, cooperative members are not usually subjected to collateral provision, which makes their operations easy, fast and effective as loan can be obtained between one week to a month contrary to banks which could take six (6) months and above due to document demands, verifications and administration process to ensure risk minimizations. This is because loan and other transactions in most cases are carried out on behalf of interested party in connection with his or her employees. Moreover, Kareem, et al (2012) noted that almost every organisation or industry in Nigeria operates a cooperative society especially the government establishments, and where they operate as a non-government establishments, they are subjected to the mobilization of funds to required communities or groups as well as motivating members to save more through their effective service of saving and pooling such funds together for onward lending to the same members. Ayedun et al (2017) noted that cooperative members in Nigeria have extended their business with a resultant effect of profit increase in recent years through cooperative assistance. Additionally, in his study on 'Nigerian Microfinance Policy' Oladejo (2011) posit the presence of cooperatives as a better finance alternative to other schemes such as housing in the economy.

Cooperative Society Consortium Towards Low-Income Housing Delivery:-

The global interest in cooperative society's relevance towards housing delivery in this 21st century particularly for the low-income class cannot be overstressed. Similar to the 19th century, the world is experiencing economic changes that seem to be causing negative social consequences like poverty increase, social exclusion, exploitation of women and children as well as risk of life. This then affect a larger percentage of humanity though sometimes it meets the requests of the people in an underserved market and provide a redesigning of scheme that can deliver the necessary valuable product such as housing. Akinlabi, (2015) reported that cooperative society positively affects members' wellbeing, alleviate poverty and increase capital formation especially in developing countries, Nigeria inclusive. With a report of 48, 856 cooperatives existing across the southwest of Nigeria in 2012, it can be reason that the wide spread of cooperatives significantly contributes to the provision of citizens' basic needs at a fixed and low rate of interest, subject to their promptness to service delivery such as direct sales and purchase of household equipment, food, land acquisition for housing development, staff welfare transportation system provision at low charges and so on (Oladejo, 2013). Further it appears that the current low-income housing delivery conditions in Nigeria calls for other measures such as cooperative housing consortium as it was reported very vital by Fasakin, (1998) to be an aiding process in land acquisition and housing delivery for this income groups. Although the integration of low-income house seekers through synergism is to deliver functional, affordable and decent home, however, this can also stimulate an environment which encourages better understanding for managing related businesses.

It has been reported that the financial contributions of the enterprise to housing delivery has been impressive in Nigeria and does can further be enhanced through effective grouping. This is because more funds can be generated within and outside members where collaboration emerges between groups. Such capital regardless of its purpose could sometimes be used for members' housing development. housing cooperative consortium can stimulate large house constructions similar to government model so as to encourage members savings towards house purchase and further promote social equality between citizens are able to purchase government owned houses and the low-income groups who cannot afford it. Like the Report given by Reis (1995) on the activities of the Owololo Unions and Ibadan cooperative thrift and credit union (C.T.C.U) (Being an individual society) in facilitating members' home ownership through the development of flats which was later assigned to members at subsidized rate. It can be said that cooperative society consortium will better curtail economic recession effect on their members than acting as individuals. Also, the individual activities of cooperatives societies in Ondo state such as Credit Thrift Cooperative Society (CTCS) and Owo Multi-purpose Cooperatives towards members land acquisition and processing of required documents can further be advanced through consortia effects. Widstrand (1972) also remarked that formation of cooperatives consortiums can intensify their hidden viabilities which might not be achieved as an individual group. Purchase of construction materials in bulk through consortium can also promote economic of scale. More so, using a case study of housing cooperative consortium in Budiro, Zimbabwe, Paradza and Chrisia (2017) reported that such amalgamation which emanated due to government's inability to meet low income groups' housing delivery. Hence 80% of low-income housing is currently delivered through housing cooperatives consortium either provides land and other assistance to organised home seekers. Research in other countries like Japan, Kenya, Tanzania, China and India also revealed that cooperative synergism or consortium towards low income home seekers has proved successful (Muchadenyika, 2017). In Budiro, 64 benefited housing cooperative members reported the synergism

activities to have helped them in pooling resources together for their housing development such as material resources, human resources, and financial resources, while also helping in widen their resource base as well as developing the basic amenities on the site (water, sewer, roads and electricity) towards their house ownership (Muchadenyika, 2017). 14% noted the described action as beneficial owing to competitions which further increased at cooperative levels with a result of novel ideas, strategies and innovations release. Relevance of combined human skills through the synergism towards housing delivery were reinforced by 5% members of the housing cooperatives. Muchadenyika also noted that consortium stimulated a solid neighbourhood and strong bond most importantly as individuals work in collaborations with other as a team for a long term to deliver their own housing units. This helped them to advance close bond while benefiting from social capital. Hence, such synergism in Nigeria can ensure effective planning for home delivery. Although the collaboration of different groups with different backgrounds can offer some difficulties in reaching consensus on operation and goal attainments; rigid processes and time wastage in decision making rather than on project implementation however, a better understanding through sensitization at individual cooperative through consortium level can aid goal implementation and achievements. This can also stimulate better leadership responsibilities with little burdens. Moreover, the grouping of cooperative societies towards housing delivery requires compatibility to avoid conflicts and prompt un-attainment of goals. For instance, the grouping together of work place cooperatives will yield more result than merging them together with community-based cooperatives and vice versa. This is due to their mode of resource generation and goals as the former get their contributions directly from workers salary through employers while the latter operates on the entrance of contributions from members who are mostly informal employers with low income base. Further cooperative consortia require an apex board who will be legally registered as an umbrella of other cooperatives groups and will deal with issues of borrowing and lending power as well as legal issues like land titling processing and acquisition of C of O on behalf of members for their house ownership. This will make security of tenure not to be in limbo for onward financial transactions. More so, constitution with code of conduct within organisations, as well as organisations and third parties should be promoted to help increasing the capacity and reduce any novel problem that can emanate during operations. There is also need for shared responsibility between management team and members so as to minimize challenges in handling issues at each level. For instance, where management of cooperatives constitutes members of the consortium board, work load will increase with other crucial issues at cooperative levels been left unresolved for a span period of time. Hence, this can further create a challenge at the lower level as leader's attention will be tied up at the consortium levels with more managerial and running costs. Hence, there is need for participatory planning approach where some members who are also home seekers can be awarded responsibilities towards their house ownership for better performance. Though such public consultation with home seekers can be time consuming and costly yet this is commonly advocated in housing delivery by scholars across the world. Paradza and Chrisia (2017) also noted the relevance of technical assistance and Educational trainings towards synergism for low income housing delivery, while also stressing the need for optimum size where cooperative synergism can work. This is because where large body exists diseconomy of scale can override economic of scale while a small size may also not enjoy the associated economic of scale. Hence optimum size of housing cooperative consortium will help to obtain maximum profits while loss will be kept at minimum. Transparency and democracy at cooperative consortium level cannot also be ignored in attaining desired outcome when housing delivery is involved. This is because where indiscipline exists; the member's contributions can easily be diverted for leaders or representatives' personal uses at the expense of the cooperative goal development. This suggests that consortia of any organisation can stimulate economic of scale with positive effect on members through conditions like: goal-oriented leadership; democratic management; optimum size; misappropriation free service.

Recommendation:-

There is need for critical urban planning within a free market of the economy and government intervention as regards cooperatives' ability to stimulate housing delivery. The need for further studies on the development of housing delivery strategies to ameliorate urban housing challenges cannot be overemphasized. This will not just address the less privilege's housing deficiencies but also the effects of climate change, which is part of the key issues covering the imminent of informal settlements. Even where cooperatives synergies are possible, problem of loan acquisition due to financial institutions reluctance in disbursing loan to this group exist. It is therefore recommended that government across Nigeria should intervene through comprehensive and workable intervention policy that can enhance loan accessibility by these societies. A clear policy approach for cooperative synergism will significantly promote the effectiveness of the groups. For instance, any policy on land and development should be properly initiated before further action on housing delivery is taken as this will give awareness to all parties concern on what is allowed and what is not allowed to be done on such land. This is because it can have an adverse effect on

the current and other potential housing cooperatives who wish to be members of the housing consortia board in future. Also, with a proper documentation and prompt acquisition of deed titles, using a registered land acquire through cooperative consortium for collateral later on will be ease. This will reduce the time of development as well as possible loss of property which can throw people back into homelessness or even a tenancy situation which they have scaled through before. Further a proper understanding of how cooperative consortium works cannot be ignored for effectiveness. Good leadership, interaction with contemporary management systems and rigorous training, a clear role of government in cooperative scheme and ability to be innovative towards the demands of this changing world are all essential for a good service delivery. More so, Government at all local levels, international development agencies and non-governmental organisations should advance their interest in the provision of progressive supports and supervision of the cooperative societies to ensure adherence to goals and objectives. This is because construction of houses is expensive in the country and where cooperatives embarks on large projects heavy machineries and highly skilled men power might be required from the government. Women should not be left out in the formation of cooperative consortium as their leadership role in such consortia can boost the realization of Millennium Development Goals on poverty alleviations and women empowerment. Their involvement can also promote new ideas to enhance cooperative synergism through the establishment of new housing delivery boards and other related actors within academics and non-governmental organization who will transfer the idea to the locals around them. Other housing agencies should also partner with cooperative consortiums in funding housing delivery activities. This will help to ease development rate while reducing time of delivery to members

Conclusion:-

Adequate housing offers a physical and emotional rest on every individual. This work examines the potentials of housing cooperative's consortium towards low-income housing delivery and ownership in Nigeria. Considering the significance of cooperatives in Nigeria economy particularly from the low-income groups, and its consortia effect in housing delivery system within developing countries, the work recognized the relevance of commitment through cooperative synergies in Nigeria low income housing delivery. Most cooperative societies often relief the community in their quest for financial support in form of a staff or member's loan hence, where synergy of this society is promoted, it will support house ownership either through mass housing delivery or site and service delivery towards individual's housing construction and a healthy living. Social capital can also be managed for members while they benefit from exchange of skills over the time of collaboration. More so the ability to procure lands with title for members' housing delivery will be easier while increasing the advantage of membership and onward loan acquisition from lending institutions. Study makes possible recommendations that government should offer a comprehensive and workable policy model for cooperatives' loan accessibility and synergies in support of the housing delivery and ownership in Nigeria.

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