

The Role of Co-operatives in Securing Land for Urban Housing in Nigeria: A Case Study of NEPA District Co-operative Thrift and Loan Saving Association, Enugu

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The failure of government and the formal land delivery system to provide low-income earners with easy access to secured land tenure in developing countries calls for research on alternative means and ways through which this class of income earners can gain access to land for housing in urban areas. This study investigated the role of NEPA District Co-operative Thrift and Loan Saving Association, Enugu, Nigeria, in assisting members to secure land for housing. A qualitative research method was used in obtaining primary data through one-on-one interview with members of the co-operative society. Findings show that in addition to providing credits to members, the co-operative society was also involved in scouting for land, purchasing, titling, sub-dividing and allocating plots to beneficiaries. These ensured tenure security as beneficiaries were not subjected to double purchasing and activities of unscrupulous land agents, predator lenders and fake title vendors. The paper concludes that co-operative activities can play significant role in addressing urban land and housing crisis confronting low-income people, and thus should be encouraged in Nigeria and other developing countries.

Introduction

Inadequate supply of land for housing development and tenure insecurity are major constraints to effective housing delivery systems in many developing countries, including Nigeria. This is because there is a consensus that access to secured land tenure is the first step to home ownership. The inability of government to respond adequately to this challenge has continued to attract attention from urban policy experts, researchers and international development agencies. It was for this reason that the issue of access to land and security of tenure as a prerequisite to sustainable housing delivery systems topped the Habitat II agenda in 1996 where governments and other stakeholders were asked to show more commitments to prioritising issues of security of tenure especially for those with precarious housing conditions (UNCHS, 1996).

Although several efforts have been initiated by governments to address land accessibility and tenure security challenges in many developing countries; experts are however of the view that state legislations on land and formal land delivery systems introduced by colonial and post-colonial governments in sub-Saharan Africa in general and Nigeria in particular have proved inefficient in coping with the demands of contemporary times, particularly with respect to adequate supply of land to low-income earners for housing development (Iware, 1994; UN-HABITAT, 2006; Morka, 2007; Nubi and Ajoku, 2011). Before the introduction of state legislations on land by colonial government, a customary land tenure system which confers

ownership and management of land on traditional rulers, family heads and communities dominated in Nigeria. As a result, land had no registered owners and people claimed ownership of land on the bases of first settlement, conquest and ownership by distant ancestors. This development contributed to fragmentation of land, multiple claims of ownership, land and disputes (Aluko and Amidu, 2006; Nubi and Akjoku, 2011). The introduction of state legislations, acts and proclamations were intended to address these challenges. It is however observed that over the years the operation of both state and customary land tenure and management systems introduced via such legislations as the 1978 Land Use Act (LUA) has increased the incidence of double purchase of land from both the government and indigenous land owners and encouraged the activities of land speculators, fake title vendors and appropriation of land by government in Nigeria (Lawal, 2000; Aluko and Amidu, 2006). As Akinmoladun and Oluwoye (2007) noted, the introduction of the LUA encouraged the allocation of land to the rich and powerful in the society, politicisation of land allocation process, corruption and fraudulent practices in land market as well as delays in the process of land acquisition for development. These have no doubt contributed to making access to land for housing development a critical challenge, especially among low-income earners in Nigerian cities.

In the light of the foregoing, research efforts are focusing on alternative ways and means through which low-income earners can gain access to secured land tenure for housing

development in urban areas in developing countries (Rakodi and Leduka, 2003; Rakodi, 2007; Oloyede et al, 2007; Nkurunziza, 2007). Interestingly, studies have shown that co-operative efforts were engaged in by self-help organisations in securing access to vital services and resources in meeting personal and corporate socio-economic needs and aspirations in countries such as Thailand, Zimbabwe, the Philippines, Sri Lanka, Indonesia, Nigeria and many other developing countries (Boonyabanha, 2009; Hasan, 2009; Chitekwe-Biti, 2009; D'Cruz, et al, 2009; Teodoro and Rayos Co, 2009; Oyewole, 2010). This goes to suggest that self-help organisations such as co-operative societies can really play a significant role in addressing a number of societal challenges, including land tenure security and housing challenges confronting low-income earners in Nigeria.

Previous studies (Ukaga, 1992; Musa, 2005; Adinya et al, 2008; Agbo, 2009, Oyewole, 2010; Enete, 2010) have examined the activities and modus operandi of different types of co-operative societies in Nigeria, but there has been little in-depth research on the activities of co-operatives in securing land for housing development in this country. It is against this background that the overall aim of this study was to examine the role of the NEPA District Co-operative Thrift and Loan Saving Association, Enugu, Nigeria, in providing members with access to land for housing development in Enugu metropolis. The specific objectives were to study the operations of this co-operative society and examine the extent to which the co-operative was involved in assisting members to overcome the myriad of challenges associated with securing land in the study area.

The finding of this research is expected to contribute to advancing our understanding on the expanding activities of co-operatives in contemporary times, especially on their role in addressing the urban housing crisis in Nigeria. It can also inform policies on the evolution of equitable land distribution and administration systems in Nigeria and other developing countries.

Co-operative Thrift and Saving Societies

According to Adekunle and Henson (2007), co-operatives are member-based organisations that help members to address economic problems by mobilising local savings and

administering credits as well as encouraging thrift and entrepreneurial activities among members. Adinya et al (2008) viewed co-operatives as friendly organisations with varied aims and objectives such as promoting the welfare of members and maintaining members' mutual interest. Also the International Co-operative Alliance (2011) defined co-operatives as autonomous associations of persons united voluntarily to meet their common economic, social, cultural needs and aspirations through jointly-owned and democratically operated enterprise. The foregoing definitions clearly show that co-operatives are self-governed socio-economic enterprises formed, owned and operated by voluntary associations of like-minded persons under democratic principles. Therefore, Kaswan (2007) opined that co-operative principles are based on the values of self-help, democracy, equality, equity, solidarity, fairness and caring for others.

Historical facts show that co-operative principles originated from the principles of the Rochdale Pioneers in 1844, but in Nigeria, traditional types of co-operatives such as Esusu (contribution clubs) and age groups that predate the advent of colonial rule in the country were formed and operated on the co-operative principles (Madu and Umehali, 1993). This goes to suggest that the co-operative principle is an age-old practice in Nigeria. The modern co-operative movement was however introduced in Nigeria in the wake of the global depression of 1929 and 1930. Specifically, the accounts of Ukaga (1992) and Musa (2005) show that the official introduction of the modern co-operative movement in Nigeria dates back to 1935 when the colonial government accepted the recommendations of Mr C F Strickland's report on the prospects of co-operatives in this country. Adinya et al (2008) and Agbo (2009) noted that the early co-operative societies in Nigeria were mainly farmers' societies for cocoa farmers in the west, palm produce farmers in the east and groundnut farmers in the north. It can be inferred from the above that co-operatives in the colonial era in Nigeria were basically formed to facilitate exploitation of agricultural raw materials for British and European industries.

In the post-independence era, the formation and operation of co-operatives in Nigeria have continued to be on the basis of Strickland's report and ILO recommendation 193 of 2000. Agbo (2009) opined that the Nigerian government has in the past few years promoted the formation

and growth of co-operatives in this country by insisting that the only way citizens can benefit from a number of agricultural and poverty alleviation programmes including Operation Feed the Nation (OFN), Better Life for Rural Women (BLFRW), Family Support Programme (FSP), Family Economic Advancement Programme (FEAP) and Government Assisted Mass Transport Schemes among others was through co-operatives. It is also noted that the government has continued to provide appropriate legislation and the policy environment in which co-operatives operate in Nigeria (Onuoha, 2002). For example, Enete (2008) pointed out that the current legislation guiding the registration and operations of co-operatives in Nigeria is the Nigerian Co-operative Societies Decree 90 of 1993. This legislation he noted established the Director of Co-operatives at Federal and State levels and the Department of Co-operatives under different Ministries at the State level. Enete further revealed that in a bid to promote the formation and growth of co-operatives in Nigeria, the aforementioned law does not restrict co-operatives to any particular activity as long as the overall objective is the promotion of socio-economic interest of its members. One can infer from the above that co-operatives in the post-independence era in Nigeria are seen as means of benefiting from, and participating in government programmes. It is therefore not surprising that public and private sector workers as well as those in the informal sector are engaged in co-operative activities in rural and urban areas in this country.

One of the vital characteristics of thrift and saving co-operatives is the ability to encourage capital mobilisation and accumulation of wealth among members (Musa, 2005; Enete, 2008). This is in recognition of the fact that capital accumulation is a prerequisite for economic development, and thus co-operatives emphasise savings and investments among members in meeting common interests (Adeyemo and Bamire, 2005). In view of this, co-operatives have been conceived of as platform through which a disadvantaged group can secure access to vital resources and a means of encouraging social integration and cohesion in many developing countries in Africa (Lemanski, 2008; Develtere et al, 2008).

The review of literature shows that different types of co-operatives exist with different names and goals in different countries (Adeyemo and

Bamire, 2005; Agbo, 2009; Oyewole, 2010). In Nigeria, farmers' co-operatives are the most common. This is to be expected going by the agro-based nature of the Nigerian economy. However, co-operative thrift and saving societies are known to be on the increase among traders, artisans, public and private sectors workers in urban and rural areas in Nigeria. This is because co-operatives are seen as vital channels through which low-income people can gain access to resources they needed to improve on their socio-economic status and benefit from government programmes (Agbo, 2009; Enete, 2010). Ukaga (1992) specifically identified three types of co-operative associations: production, marketing and multi-purpose co-operatives in Nigeria. The different types of co-operatives he noted were usually managed by patrons, committees and executive officers, and members meet from time to time to review the associations' activities and financial situation. With regards to saving and thrift co-operatives, Adeyemo and Bamire (2005) and Adekunle and Henson (2007) found that these type of co-operatives were engaged in the mobilisation of savings and provision of credit facilities needed by members to engage in different forms of entrepreneurial activities. They also found that the ultimate goal of thrift and saving societies was to encourage thrift among members and shield them from what they called 'loan sharks' and predator lenders. Enete (2010) identified two classes of co-operatives in Enugu State, Nigeria. The first were the non-registered co-operatives that derived their credits from the informal sector, while the second were the registered co-operatives that sourced their credits from government and the formal sector. That study found out that although the registered co-operatives had a stronger resource base due to government patronage; both classes of co-operatives were equally meeting members' needs and aspirations in the study area.

In the area of housing, Oyewole (2010) identified a number of housing co-operatives operating in the UK, America and Kenya, Malawi and South Africa. He observed that housing co-operatives in the aforementioned countries were actively involved in providing members with credit facilities for meeting their housing needs, and that their compositions and operations were quite different from the investment and credit societies commonly found in Nigeria. That study found that co-operative investment and credit societies in Ogbomosho, Nigeria, comprising



Figure 1: Enugu in the context of Nigeria.

Source: World Development Indicators Database, April 2006.

mainly low and medium income people, provided members with credit facilities for housing construction. This finding provides support to the view that co-operatives can be agents of affordable mass housing delivery in Nigeria (Mabogunje, 2005).

From the foregoing review of literature, it is evident that despite the different names and forms co-operatives have assumed within and outside Nigeria, they have been globally recognised as instruments for social and economic transformation, poverty alleviation and social integration, especially in developing countries. It is also evident that co-operatives are not restricted to particular activities and sectors of the economy in both urban and rural areas. However, in the context of Nigeria, much is not known on the activities of co-operatives in addressing increasing lack of access to decent housing and secured land tenure among low-income people in the country. This is mainly due to the paucity of research on this subject matter. The current study is therefore an attempt to bridge this gap in research.

Context of Study

Enugu is a colonial city that owes its origin to the discovery of coal deposits in Udi scarps

in 1909. It lies approximately between longitude $07^{\circ} 26'E$ and $07^{\circ} 37'E$, and between latitude $06^{\circ}21'N$ and $06^{\circ}30'N$ on altitude of about 228.9 meters above mean sea level. It covers land area of about 72.525 square kilometres in Igbo speaking area of Southeast Nigeria. Enugu is currently the administrative headquarters of Enugu State and a strategic city in South-East geopolitical zone of Nigeria (see Figure 1).

Enugu is a rapidly growing city and consists of 12 major neighbourhoods, namely, Uwani, Ogbete, Asata, Thinkers Corner and Ogui New Layouts. Others are Achara Layout, Awkunanaw, Maryland, New Haven Layout, Abakpa, Trans-Ekulu and Emene (see Figure 2). These neighbourhoods constitute three Local Government Areas: Enugu East, Enugu North and Enugu South that make up the Enugu metropolis. Its population comprising mainly public servants, students and artisans (Ibem, 2001), has grown from about 10,000 in 1921 to 722,664 in 2006. Estimates show that the current population of the city could be around 1,000,000 (Federal Republic of Nigeria, 2007; Rakodi, 2007). One of the notable challenges brought about by the rapid population and spatial growth in Enugu is inadequate supply of land for housing and urban development. This has shown manifestation in the increasing

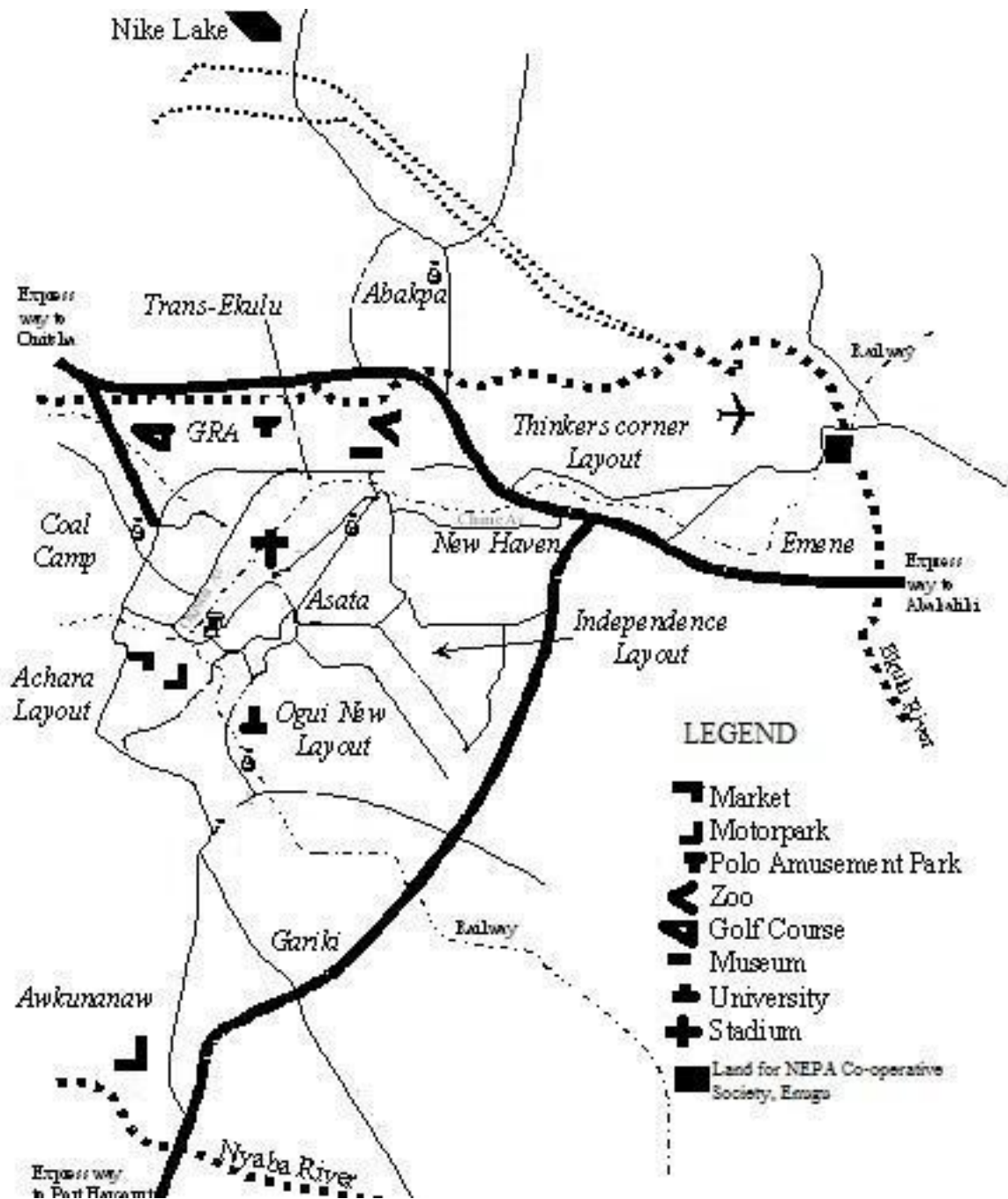


Figure 2: Enugu Metropolis showing major Neighbourhoods and Location of land acquired by the Co-operative Society

Source: Modified from www.igboguide.org/index.php?/=maps

obsolesce and blighted nature of core areas of Uwani; Asata, Ogui, Abakpa and Ogbete among others.

Enete (2008) found that there were about 6,985 registered co-operatives with about 70,000 members in Enugu State as at October 2005. As would be expected, agricultural co-operatives dominated non agricultural co-operatives in the area. That study noted that the number of registered co-operatives increased rapidly between 2003 and 2005. This was corroborated

by (Agbo, 2009) who also found that co-operative activities were on the increase in Enugu. Records show that five different categories of co-operatives: agricultural co-operatives, credit unions, building co-operatives and housing co-operatives exist in Enugu. As a result, government has established several institutions devoted to the study of co-operatives in Enugu State. Among these are the Federal Co-operative College, Orji River, Department of Co-operatives and Rural Development of the

Enugu State University of Science and Technology (ESUT) and the Centre for Rural Development and Co-operatives (CRDC) in the University of Nigeria, Nsukka among others (Agbo, 2009). It was for this reason that Enugu was purposely chosen for this study. Also based on findings from the review of literature indicating that most prior studies in Nigeria focus mainly on farmers' co-operatives, the current study sought to investigate a different type of co-operative outside the agricultural sector. Hence, the NEPA District Co-operative Thrift and Loan Society, Enugu, was chosen as a case study. This choice was also based on findings of a preliminary investigation by the researchers, which shows that this co-operative society is one of the oldest and best organised public sector workers' co-operative societies in the study area.

NEPA District Co-operative Thrift and Loan Saving Association, Enugu

NEPA District Co-operative Thrift and Loan Saving Association, Enugu, is a voluntary, self-help and autonomous organisation founded and operated on co-operative principles as identified in the review of literature. This co-operative society was registered in accordance with the Co-operative Societies Ordinance of 1935, which has been replaced by the Co-operative Development Act of 1993 in Nigeria. At inception in 1974, the co-operative had a total of 18 members and this has increased to 250 members as at February 2009. Membership of the co-operative society comprises both male and female staff members of the National Electric Power Authority (NEPA) now known as Power Holding Company of Nigeria (PHCN) - a parastatal under the Ministry of Industry, Mines and Power in Nigeria. Available records show that the majority of members of this co-operative were low and middle-income earners. This is in line with evidence in Oyewole (2010) indicating that co-operatives in Ogbomosho, Nigeria, were dominated by low and middle-income earners. The implication of this is that outside the aegis of co-operative movement, a majority of these people may really find difficulty in securing access to land for the construction of decent housing in Enugu metropolis in the formal and informal land market.

The operations of this co-operative society in terms of overall objectives, control and management as well as voting right of members,

are in line with co-operative principles as enunciated by the International Co-operative Alliance. This assertion is based on existing records of the co-operative made available to the researchers. Also in line with evidence in literature (Ukaga, 1992) is the fact that the daily affairs of this co-operative society are run by elected executive committee comprising the President, Vice President, Treasurer, Secretary, Financial Secretary and Public Relations Officer.

As is true in co-operatives across the world, NEPA District Co-operative Thrift and Loan Saving Association, Enugu, promotes savings mobilisation as a way of encouraging members to invest in their social and economic development. The major source of credit to this co-operative is check-off dues deducted at source from members' monthly emoluments. Under this arrangement, each member decides his/her monthly contribution to the co-operative based on income level. An individual's monthly contribution ranges between ₦1,000 (US\$7) and ₦5,000 (US\$35) and this source of credit is complimented by other sources - including registration or application fees, profits from occasionally bulk purchased food items such as rice, milk and canned food items, sold to members at affordable price and dividends from investments in shares and stocks. Although, this co-operative also grants credit facilities to qualified members, such facilities are usually interest free and paid back within one year through deductions from the beneficiary's monthly emoluments. The general inference that can be drawn from the foregoing is that the operations of this co-operative are indeed based on the co-operative principles of democracy, equality, self-help and caring for the overall welfare of members.

Research Methods

The study was conducted using qualitative research methods with the data derived from both primary and secondary sources. Primary data was collected through one-on-one interviews conducted with purposively selected members of the Co-operative Society between 2008 and 2009. Key informant interviews were specifically directed at 13 members of Land Acquisition Committee (LAC) of the NEPA District Co-operative Thrift and Loan Society, Enugu. It is important to state that this committee comprised six elected executive committee members who run daily affairs of this

co-operative society and seven randomly selected members appointed by the co-operative to serve with members of executive committee in undertaking the task of securing land for members. By relying on members of the LAC as key informants, we are not ignorant of the issue representativeness of the sample. However, going by the overall goal of the research, a purposive sampling technique used in selecting those interviewed allowed the sampling of informants to be narrowed down to a specific group of people who were in better position to provide the reliable data for the current research.

The interview was based on an interview guide containing both semi-structured and open-ended questions. Questions were among other things on the operations of the co-operative, and level of its involvement in acquiring and securing land for housing development for its members. In addition to initial interviews, follow-up interviews were conducted specifically with the president and secretary of the co-operative for further clarification on issues related to title registration, subdivision and allocation of plots to beneficiaries. The interviews were manually recorded by the researchers. The secondary data was obtained from documented evidence of land transaction between the co-operative and landowners, constitution and bye-laws, records of meetings and membership records of the co-operative. Other sources of secondary data were published and unpublished works, books, journals as well as research and conference papers. The data derived from both primary and secondary sources were coded and analysed manually using content analysis and simple descriptive statistical tools such as tables.

Findings of Study

Role of the Co-operative Society in Securing Land for Housing

As indicated earlier on, there is paucity of research on the role of co-operative thrift and loans societies in the acquisition of land for housing in the study area. This motivated the current research to investigate the role NEPA District Co-operative Thrift and Loan Saving Association, Enugu, in securing land for housing for its members. The following paragraphs present key findings of the study in this regard.

The first key aspect of the involvement of the co-operative society in securing land for housing

for its members was scouting for land. This involved the use of personal contacts by members of the LAC to identify purchasable land and make known to the land owners the intention of the co-operative society to purchase that parcel of land. In addition to this, the LAC was also involved in the verification of land title in the land registry. According to those interviewed, this aspect of the land acquisition process was undertaken by the co-operative to protect its members from the activities of land speculations and unscrupulous land agents and vendors of fake land titles whose activities constitute a barrier to the smooth operation of the land and housing market in the study area. Specifically, title verification was aimed at ensuring tenure security for beneficiaries, which is pursuant to the principle of co-operatives of protecting the interest of members in all transactions involving co-operative societies.

The second major involvement of the co-operative in this land acquisition process was in negotiating the price of land with land owners and providing credits for the actual purchase of 20.712 hectares of land from Ama-Akpu, Nkwubor Community, Nike in Enugu East Local Government Area. Figure 2 shows the location of this land within Emene neighbourhood; about 25 minutes drive from the city centre. In addition, the co-operative also provided credits for items used for customary rites (see Tables 1 and 2). For the purpose of clarity, it is important to mention that by the customary land tenure system as operated in Nigeria, Ama-Akpu, Nkwubor Community had title over land not acquired by government for developmental purposes in their community. It was for this reason that customary rites were required before land is sold to buyers in the community. In this case, the principal customary rite performed by the co-operative was what they called 'seating and eating ceremony' involving an elaborate eating and drinking ceremony by the entire Ama-Akpu Nkwubor Community and representatives of the co-operative society. The other customary rite performed was the traditional signing of land purchase agreement. These customary rites were important as they signified the acceptance of the community (land owners) to the sale of part of their ancestral land to the co-operative (buyer) and also as a condition for signing the land purchase agreement between land owners and buyers.

The actual payment for the land was done

through a cheque made to the community in the name of Ama-Akpu Nkwubor Community Development Union (ACDU). The ACDU is a community-based organisation responsible for the overall physical and economic development of the community. It has six elected officials (see Table 2), and the cheque was handed over to the elected Chairman of this union who was the leader of the representatives of the community. Part of the money paid to the community was actually spent in opening up an access road to the proposed housing estate. The 17 representatives of the community who signed the land purchase agreement comprised 6 elected officials of the Community Development Union and 11 appointed representatives of family heads in the community. The money given to them as shown in Table 2 was their customary entitlement, and as community leaders and family heads, they are entitled to spend it. Moreover, the involvement of the different stakeholders in the community by the co-operative was to ensure that members were not exposed to double purchasing, exploitation by land agents and owners. To this end, it may be argued that the involvement of the co-operative in negotiating directly with indigenous land owners and purchasing land from them without involving land/or estate agents were remarkable steps in eliminating

problems usually associated with indigenous land owners and fake titles common in the urban land market in Nigeria. This is considered a fundamental step in addressing tenure security in the customary land tenure system in the study area.

As is true in most Nigerian cities, paying for land and performing all customary rites alone does not ensure tenure security in Enugu. It was for this reason that the co-operative society was also involved in the title registration of purchased land. This involved the submission of an application accompanied by certified survey plan, land purchase agreement and certificate of registration of the co-operative (documentation) and payment of prescribed charges for the issuance of a Certificate of Occupancy through the Executive Secretary, Land Allocation Committee of the Ministry of Land and Housing. There were delays in the issuance of the Certificate of Occupancy as noted by those interviewed, which was due to that fact the consent of the Executive Governor of Enugu State was required for the issuance of a Certificate of Occupancy as stipulated by the Land Use Decree of 1978 of the Federal Republic of Nigeria as amended by the Land Use Act 2004. The involvement of the co-operative in the titling process is significant in two ways. First is that it shielded beneficiaries from encumbrances and

	Items	Unit Cost (Naira)	Total Cost (Naira)
1	1 Big Cow	70,000	70,000
2	2 Big Goats	10,000	20,000
3	10 Big Chickens	1,000	10,000
4	32 Cola Nuts	50	1,600
5	6 Heads of Tobacco	600	3,600
6	Potash	300	300
7	50 Tubers of Yam	300	15,000
8	8 Cartons of Gulder Beer	1,500	12,000
9	8 Cartons of Star Beer	1,500	12,000
10	5 Cartons of Small Stout Beer	3,000	15,000
11	6 Crates of Amsteel Malt Drink	1,600	9,600
12	5 Crates of Mineral (Soft Drink)	750	3,750
13	5 Jars of Palm Wine	2,000	10,000
14	6 Bottles of Seaman Schnapps (Hot Drink)	500	3,000
15	6 Pieces of Wrapper Cloth (George Type)	1,200	7,200
16	Miscellaneous condiments for cooking	10,000	10,000
17	Packets of assorted type of cigarettes	250	2,250
	Total		N 250,300 (US\$1726.21)

Table 1: Items for Seating and Eating Ceremony
Source: Field Work (2009)

	Beneficiaries of Customary Entitlement	Amount (Naira)
1	Chairman of ACDU	20,000
2	Vice Chairman of ACDU	10,000
3	Treasurer of ACDU	10,000
4	Secretary of ACDU	15,000
5	Financial Secretary of ACDU	10,000
6	Assistant Secretary of ACDU	10,000
7	11 Family Heads (N 6,000 each)	66,000
	Total	N141,000.00 (US\$972.41)

Table 2: Requirements for Signing Land Purchase Agreement.
Source: Field Work (2009).

fraudulent practices associated with title registration in Nigeria, and second is that it was another step to ensure land tenure security based on state legislation, that is the Land Use Act.

Furthermore, in line with the principles of co-operatives which emphasise fairness, equity and equality, the co-operative society engaged the services of independent consultants to prepare a survey plan and sub-divide the land into plots of equal size. A comprehensive layout for the proposed housing estate for the co-operative society was also prepared. From Figure 3 it can be seen that the layout of the proposed estate has 300 plots with provisions for roads, school, market and open spaces. This goes to suggest that the co-operative has the intention of developing a good housing environment and is out to check haphazard and slum development.

Actual allocation of the plots shown in Figure 3 to beneficiaries was based on open-secret ballot system, and each beneficiary was allocated plot(s) on the basis of number(s) picked in the balloting process. A total of 120 members representing about 48% of the entire membership strength of the co-operative benefited from the land acquisition scheme. Beneficiaries were members who voluntarily indicated interest in this land acquisition scheme through formal application to the co-operative. Since the number of plots acquired was more than subscribers to this scheme, each of the 120 beneficiaries was entitled to two plots provided such a member was able to pay for the extra plot of land. Although, this study did not investigate why the remaining 52% of the members of this co-operative society did not subscribe to this particular scheme, it was however found that the co-operative society has



Figure 3: Layout of plots at the proposed NEPA District Co-operative Thrift and Saving Loans Housing Estate, Enugu.

Source: LAC of NEPA District Co-operative Thrift and Saving Loans Association, Enugu.

different kinds of credit facilities and benefits for its members. So this land acquisition scheme was just one of those benefits available to members of NEPA District Co-operative Thrift and Saving Loans Association, Enugu.

In line with the finding in the preceding paragraphs, the total expenditure on securing this land was considered as a form of credit facility granted by the co-operative to interested members to acquire land for housing development. The plot(s) of land allocated to beneficiaries were used as collaterals for this credit facility. To this end, each beneficiary pay the sum of ₦98,000 (US\$675.86) per plot of land, which was about three times less than the cost per plot (₦250, 000) (US\$1,724.14) within the neighbourhood at the time of this transaction. Repayment of this credit facility by beneficiaries was through monthly deductions from their emoluments over a period of time according to the number of plots acquired.

It is important to note that the difference in cost per plot paid by beneficiaries of the co-operative's land and the prevailing price within the neighbourhood, and the opening up of the access road to the site by the community can be attributed to the size of land purchased and the negotiation strategies adopted by the members of the LAC of the co-operative. These show that the co-operative society clearly understood the power and benefits in collective bargaining and group purchase of land, and thus took advantage of these in negotiating the cost of land with the land owners on behalf of its members. Based on evidence from the study, it is noted that the involvement of indigenous land owners and government agencies by the co-operative society in securing land for its members as well as preparation of good site layout of proposed housing estate were significant steps in addressing the problems usually associated with indigenous land owners and tenure insecurity in the urban land and housing market in Nigeria. They were also steps taken to ensure orderly development of a decent housing environment by its members. These, among other benefits justified the involvement of the co-operative society in all stages of this land acquisition scheme.

Conclusion

This case study on the role of co-operatives in securing land for urban housing has shown that NEPA District Thrift and Loan Saving

Association, Enugu, Nigeria, is an autonomous, self-help and voluntary organisation formed and operated on co-operative principles by public sector works in the energy sector in Nigeria. Findings of the study show that the majority of members of the co-operative were low and middle-income earners confronted with the challenge of gaining access to secured land tenure for housing in Enugu. It is evident from the study that despite obvious challenges the co-operative took advantage of the merits in collective bargaining to provide 120 of its members with access to secured land tenure for housing in decent environment within Enugu metropolis. To a reasonable extent, co-operative effort as found in this case study played a significant role in addressing the challenges of double purchase of land, insecurity of tenure, high cost of land and lack of access to credit facilities. This is because the co-operative society was involved in scouting for land, negotiating with indigenous land owners, providing credit facilities for purchasing land, registration of title with government and allocating sub-divided plots to beneficiaries.

The implication of findings of this study are several, but the chief among them is that co-operatives can play a significant role in addressing urban land and housing accessibility challenges confronting low-income people in Nigeria and other developing countries. Therefore, to build upon lessons from this study, the paper suggests that:

- i. The formation of housing co-operatives among low and middle-income earners should be encouraged and promoted to provide members with opportunities to gain access to land for housing development. This will help in addressing the problem of homelessness in Nigeria.
- ii. Policy actions are required to make land allocation to low-income people be based on co-operatives as is the case with access to many government poverty reduction programmes in Nigeria.
- iii. Comprehensive review of modalities for the issuance of a certificate of occupancy is needed to reduce delays in land title registration. Preference should also be given to genuine co-operatives in the registration process, so as to encourage more of such organisations to initiate land acquisition schemes for interested members.
- iv. The co-operative society should liaise with

physical development control agencies and engage the services of relevant professionals (architects, builders, engineers) in overseeing the orderly development of the

proposed housing estate. This is to ensure that minimum requirements are met and that the proposed housing estate is developed as planned.

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