

Influence of Critical Success Factors (CSFs) of Housing Co-Operative on Housing Provision in Ogun State, Nigeria



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ABSTRACT

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The purpose of this paper is to identify the Critical Success Factors of housing co-operatives that have a significant influence on the components of housing provision with the view to improving housing delivery. The data were sourced from the co-operative societies involved in the provision of housing in Ogun State through the Ministry of Community Development and Co-operative, located at Oke-Mosan in Abeokuta. The philosophy of the research is positivism and the research approach is quantitative. The study employs the survey method of data collection that makes use of a questionnaire as its research strategy. It involved the administration of 418 copies of a structured questionnaire on the Presidents and members of 52 co-operatives (whose population is 7,496) that responded to the study out of the 56 co-operatives that are engaged in housing provision in Ogun State, Nigeria; using a proportionate sampling method. The data obtained were analysed with the use of Categorical Regression Analysis. The finding showed that adequate participation of members, good quality of housing stock, involvement in building materials production, good corporate governance practices, and very low (1%-5%) management and operational cost are the Critical Success Factors of housing co-operatives that have a significant influence on housing provision.

1. INTRODUCTION

In Nigeria, the contributions of co-operatives to housing provision are well recognized by 1988, 1991, 2002, 2004, 2006, and 2012 National Housing Policies. These policies gave recognition to housing co-operatives as a major avenue for the achievement of sustainable delivery of housing units and also identified housing co-operatives as one of the key strategies through which the huge capital outlay required for the achievement of home-ownership, especially for the low-income earners could be sourced. However, some studies [1-3] have suggested the need to enhance the contributions of co-operatives to the delivery of housing in Nigeria without stating specifically how this could be achieved; hence, the need for this study.

The recognition given by past housing policies coupled with the need to enhance the delivery of housing, especially for low-income earners, by identifying the factors that are critical to the enhancement of housing delivery necessitates the carrying out of a study that will identify the Critical Success Factors (CSFs) of housing co-operatives and their influence on housing provision. The purpose of the study, therefore, is to identify the Critical Success Factors (CSFs) of housing co-operatives and their influence on the six (6) components of housing provision, namely: access to land, housing construction, number of housing units, access to loan, the monetary value of building materials and value of labour.

The significance of this study is that it will assist in determining the Critical Success Factors (CSFs) of housing

co-operatives that have a significant influence on the components of housing provision which when promoted will result in improved delivery of housing units.

Towards this end, a literature review was carried out on the contributions of Co-operatives to Housing Provision and the Critical Success Factors (CSFs) of housing co-operatives needed to enhance their performance with a view to identifying, specifically, the contributions co-operatives are making to housing provision and the Critical Success Factors (CSFs) required for better performance. The identified Critical Success Factors (CSFs) in the relevant literature were put to test in the study area. The survey method of data collection that makes use of copies of the questionnaire was applied with a total of 418 copies of the questionnaire administered to the Presidents and Members of 52 housing co-operatives with a total population of 7,496 members using the proportionate sampling method.

The data obtained from the respondents through the use of copies of the questionnaire were analysed with the use of Categorical Regression (CATREG) Analysis to determine the influence of the Critical Success Factors (CSFs) of housing co-operatives on housing provision.

The study is expected to reveal the influence of the Critical Success Factors (CSFs) of housing co-operatives on the components of housing provision which is currently unknown. The result and its implication are expected to assist in the enhancement of housing provision and in the achievement of a sustainable housing delivery model that will help in meeting the citizens' need for housing.

2. STUDY AREA

This study was carried out in Ogun State, South-west of Nigeria. The history of the area shows that many of the buildings within the rural areas in the state were produced through the pulling together of physical efforts, usually called 'aaro' and 'owe', and access to loan facility from the local co-operative saving societies within the area.

An investigation carried out by the author through the Ministry of Community Development and Co-operatives, Oke-Mosan, Abeokuta revealed that there is only one registered housing co-operative in Ogun State and it belongs to the members of Ogun State Civil Service. The housing co-operative was set-up mainly to assist and ensure that civil servants in the state have access to housing. Also, the investigation reveals that 55 other co-operatives which are registered as multi-purpose co-operatives are involved in the provision of housing for their members through the provision of loans for members, the supply of building materials at cheaper prices, or assisting members of the co-operatives to acquire land for the purpose of housing development.

The study was carried out in 12 local government areas in Ogun State where co-operatives were found to be involved in housing delivery out of a total of 20 local government areas in the State. They are: Abeokuta South, Ado-Odo/Ota, Ewekoro, Ijebu North, Yewa North and Yewa South local government areas. Others are: Ikenne, Ijebu North East, Ijebu Ode, Obafemi Owode, Odeda and Shagamu local government areas.

3. LITERATURE REVIEW

3.1 Contributions of co-operatives to housing provision

The contributions of co-operatives to housing provision for low-income groups, rural dwellers, and the urban poor are well recognised in scholarly works and many countries of the world as observed by Ojiagu and Onugu [4]. According to Muchadenyika [5], the contributions of housing co-operatives to the delivery of housing for low-income earners in countries like Japan, Kenya, Tanzania, China, and India, could be described as positive because they contribute significantly to housing provisions in these countries. Adediran and MohdAli [6] posited that housing co-operatives ensure the delivery of functional, affordable, and decent housing units for the low-income group while Gbadeyan [1] opined that co-operatives are making impressive contributions to housing provision, especially in the area of granting loans to members which most of them used to fund their housing project. Reis [7] reported two cases in Nigeria that expressed the contributions of housing co-operatives to housing provisions; they are: Owolowo Unions and Ibadan Co-operative Thrift and Credit Union. According to the author, the two co-operatives were engaged in facilitating homeownership for their members through the development of residential flats at a subsidised rate which were later assigned to their members. Adediran and MohdAli [6] also reported the contributions of two co-operatives- Credit Thrift Co-operative Society and Owo Multipurpose Co-operative Society in Ondo State, Nigeria- to housing provision for individual members to include: access to land acquisition and processing of building drawing documents.

In contrast to the submissions above, Oloke et al. [3]

observed that the popular belief that co-operatives involved in housing provision have done well is empirically unsubstantiated and went further to describe the success rate of their contribution as unimpressive. The author noted that the co-operatives were more successful in granting loans to individual members which invariably led to the actualisation of their privately-owned projects and further led to identifying the need to improve co-operatives' contributions to housing provision because of their success rate which was found to be less than 50%. In a related study that has to do with co-operatives' contribution to housing provision carried out in Zimbabwe, Marunga and Mberengwa [2] found that whereas the housing co-operatives were able to acquire land, develop site plans, and provided some services on their site, not a single housing unit was completed and occupied in the 10 years of their existence.

A summary of the findings of these studies shows that though co-operatives do contribute to housing provision in one way or the other, there is a need to identify and put in place a means of enhancing their performance such that more housing units can be produced.

3.2 Critical Success Factors (CSFs) for housing co-operatives

Critical Success Factors (CSFs) are factors that are germane to the success of housing provision and require adequate attention, they are specific actions needed to be taken for a set goal to be achieved [8]. They consist of activities or specific steps that are required for the generation of a positive outcome and the creation of meaningful values [9]. In relation to housing co-operatives, Oyebanji et al. [10] defined Critical Success Factors (CSFs), as specific action areas that must be established, focused on and applied so that housing co-operatives can function with utmost efficiency and assist in achieving a significant influence and an improved delivery of housing units. When prioritised, they contribute significantly towards the enhancement of housing provision and are a major requirement in the maximisation of the delivery of housing.

The essence of Critical Success Factors is to allow co-operatives to focus on increasing their capabilities to achieve greater success, eliminate unrelated performance measures, prioritise resource allocation, and add direction to strategic choices to reach goals and achieve new milestones.

To achieve the aim of this study, a total number of 19 Critical Success Factors for housing co-operatives were identified in the review of relevant literature and were put to test in the study area to determine their influence on housing provision. The Critical Success Factors identified in the literature are: adequate participation of members; recognition of housing cooperative in housing policy; committed leadership of the directors; prudent financial management; legal framework; effective communication; housing finance institution; technical service support; regular training for members and directors of housing co-operative; involvement in building materials production; regulatory framework; good quality of housing stock; average membership strength (not too big or too small); very low (1-5%) management and operational cost; the synergy between staff and executive members; partnership with other housing cooperatives, association or union; good corporate governance practice; and high organizational reputation and branding establishing network around fields.

3.3 Components of housing provision

The components of housing provision consist of the various ways through which housing co-operatives contribute to housing delivery. These are: (a) access to land for the provision of housing, (b) housing construction activities which generate job employment and also contribute positively to economic activities, (c) the number of housing units provided which constitute the whole essence of coming together to form a co-operative, (d) the loans provided by the co-operative for the actualisation of housing towards making individual member a house owner, (e) monetary value of building materials purchased which constitutes not less than 60% of the total cost of building a house [11], and (f) value of labour which also contribute meaningfully to job provision and the economy in general.

The study seeks to determine the influence of the Critical Success Factors (CSFs) identified in the literature on these 6 components of housing provision to know the Critical Success Factors (CSFs) that have a significant influence on each of them.

4. RESEARCH METHOD

The study adopted positivism as its philosophy and quantitative research approach. It further made use of a 4-step approach to achieve its objectives.

4.1 Identification and selection of Critical Success Factors (CSFs) of housing co-operative

The first step is the identification and selection of Critical Success Factors (CSFs) of housing co-operatives which had been given recognition in the improvement of housing provision in previous studies carried out in other climes as claimed by the author through the review of the literature.

4.2 Data collection

The second step is the collection of data. The data for the study were collected through the survey method that makes use of copies of a structured questionnaire given to the members of co-operatives found in the study area that are involved in housing provision. It involved the administration of 418 copies of structured questionnaires on the Presidents and members of 52 co-operatives (with a population of 7,496) that responded to the study out of the 56 co-operatives that are engaged in housing provision in Ogun State, Nigeria; using the proportionate sampling method. The determination of the sample size was done with the use of the sample size formula for finite population which according to Adam [12] is given by: $n = N / [1 + N(e)^2]$; where n is the sample size, N is the total population size and e is the maximum acceptable error which is (0.05). The sample size arrived at using the formula is 380. To accommodate non-responses, an adjustment factor of 1.1 was applied to increase the sample size by 10%, making the final sample size for the study to be 418. The proportionate sampling method was applied in the distribution of the copies of questionnaires to the co-operative members to give the members of the co-operatives equal opportunity of being selected for the study.

4.2.1 Reliability and validity

Prior to the conduct of the survey, construct validity of the

questionnaires was achieved through adequate operationalisation of the variables. Content validity was realised by:

(a) ensuring that the sample size is a good representation of the research population; (b) the subjection of the questionnaire to the opinion of experts based in Covenant University, Ota, Ogun State, Nigeria; (c) a focus group of researchers (also based in Covenant University, Ota) that moderated the data for the study; and the liberty given to the respondents to select their choices among the sets of the answers provided in the copies of the questionnaire.

The reliability of the data collection instrument was achieved by ensuring its accuracy and that all the questions in the copies of the questionnaires were answered by the respondents. Cronbachs' Alpha test was conducted on the 19 Critical Success Factors (CSFs) in the study area and it gave a value of 0.873 which is above the 0.7 recommended by Field [13], indicating that the collected data are highly dependable for further statistical analysis.

Other methods used to ensure the reliability of the data are: designing the questionnaire to ensure that the results are precise, stable, and reproducible; consistent application of the research methods; and making reference to existing copies of questionnaires engaged in a similar study and published in a peer-reviewed journal articles.

4.3 Identification of the Critical Success Factors (CSFs) of housing co-operative with significant influence on housing provision

The third step is the identification of Critical Success Factors (CSFs) that have a significant influence on Housing Provision. This was done through the subjection of the data collected from the study area to Categorical Regression (CATREG) Analysis.

4.4 Summarisation of the significant influence of Critical Success Factors (CSFs) of housing co-operatives on housing provision

The fourth step is the summarisation of the significant influence of the 19 Critical Success Factors (CSF) of Housing Co-operatives that were identified in the literature on each of the 6 components of housing provision, namely: Access to Land, Housing Construction, Number of Housing Unit, Access to Loan, Monetary Value of Building Materials and Value of Labour.

5. RESULTS AND DISCUSSION

A total number of 19 Critical Success Factors (CSFs) of housing co-operatives (obtained from the review of literature) were investigated in the study area to determine the relationship between these independent variables and the six components of housing provision (dependent variables), namely: Access to Land, Housing Construction, Number of Housing Unit, Access to Loan, Monetary Value of Building Materials and Value of Labour. The data obtained from the study area were analysed with the use of Categorical Regression (CATREG) Analysis. The results of the regression analyses are presented in Tables 1-6 while Table 7 shows the summary of the significant influence of Critical Success Factors (CSFs) of housing co-operatives on each of the components of housing provision in the study area.

In Table 1, the results of the analysis of the influence of Critical Success Factors (CSFs) of housing co-operatives on the 'Access to land' component of housing provision showed that Critical Success Factors (CSFs) influenced 'Access to land' both positively and negatively but not all are significant. The Critical Success Factors (CSFs) with positive Beta coefficients and significant influence p-values ($p < 0.05$) are: involvement in building materials production (0.35; 0.00), recognition of housing cooperative in housing policy (0.50; 0.00), regulatory framework (0.19; 0.04) and very low (1-5%) management and operational costs (0.32; 0.03). Other Critical

Success Factors (CSFs) of housing co-operatives with significant p values ($p < 0.05$) but with negative influence include: good quality of housing stock (-0.27; 0.00), technical service support (-0.15; 0.02), partnerships with other housing co-operatives, association or union (-0.20; 0.01), prudent financial management (-0.21) and high organizational reputation and branding (-0.27; 0.00). As reported by the R square of the model summary, the combined influence of the Critical Success Factors (CSFs) contributed 43.3% to the variance of determining 'Access to land' for housing provision.

Table 1. Influence of Critical Success Factors (CSFs) on 'Access to land' for housing provision

Critical Success Factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	f	Sig.
Regular training for members and directors of housing co-operatives	-0.00	0.16	1	0.00	0.98
Effective Communication	-0.05	0.09	1	0.29	0.59
Adequate Participation of Members	-0.08	0.18	1	0.18	0.67
Good Quality of Housing Stock	-0.27	0.10	2	7.26	0.00*
Involvement in Building Materials Production	0.35	0.12	4	8.84	0.00*
Recognition of Housing Co-operative in Housing Policy	0.50	0.14	3	12.27	0.00*
Legal Framework	-0.11	0.18	3	0.61	0.61
Regulatory Framework	0.19	0.10	2	3.39	0.04*
Housing Finance Institutions	-0.03	0.11	1	0.08	0.78
Technical Service Support	-0.15	0.09	4	2.90	0.02*
Committed leadership of the directors	0.09	0.06	3	2.06	0.11
Partnerships with other housing co-operatives, associations or unions;	-0.20	0.09	2	4.64	0.01*
Establishing networks around friends	-0.16	0.11	2	1.94	0.15
Prudent financial management	-0.21	0.06	1	11.59	0.00*
Synergy between staff and executive members	-0.22	0.14	2	2.40	0.09
High organisational reputation and branding	-0.27	0.13	3	4.53	0.00*
Good corporate governance practices	0.38	0.24	1	2.43	0.12
Very low (1-5%) management and operational costs	0.32	0.15	1	4.79	0.03*
Average membership strength (not too big or too small)	0.14	0.13	1	1.15	0.29
Model Summary					
Multiple R (%)	65.8				
R Square (%)	43.3				
Adjusted R Square (%)	36.0				

Dependent Variable: Access to Land; Level of Significant at 5% ($p < 0.05$); Significant p-value @ 5% ()*

In Table 2, the Critical Success Factors (CSFs) were regressed against the Housing construction component of housing provision by the co-operatives. The result of the analysis revealed the Critical Success Factors (CSFs) that have positive and statistically significant ($p < 0.05$) influence to include: involvement in building materials production (0.18; 0.00), establishing networks around friends (0.00; 0.00), and good corporate governance practices (0.74; 0.00). However, some Critical Success Factors (CSFs) including effective communication, adequate participation of members, good quality of housing stock, etc. exhibited negative influence but lack significant explanatory power ($p > .05$) The combined influence of Critical Success Factors (CSFs) contributed around 62.7% of the variance of the explained variable (that

is, Housing construction for housing provision) as indicated by R Square in the analysis model summary.

The analysis of the influence of Critical Success Factors (CSFs) on the 'Number of housing units' provided by the co-operative members is presented in Table 3. It is evident from the results that only 'adequate participation of members' showed a statistically significant explanatory power ($p < 0.05$) as a Critical Success Factor (CSF) but with a negative influence (beta -0.21). However, the combined influence of Critical Success Factors (CSFs) for the co-operatives contributed 32.3% of the variance in explaining the variable, that is, the 'Number of housing units' for housing provision as shown by the R Square value in the model summary.

Table 2. Influence of Critical Success Factors (CSFs) on ‘Housing construction’

Critical success factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	F	Sig.
Regular training for members and directors of housing co-operatives	0.00	0.02	1	0.06	0.81
Effective Communication	-0.00	0.00	1	2.36	0.13
Adequate Participation of Members	-0.00	0.00	3	0.33	0.80
Good Quality of Housing Stock	-0.00	0.02	1	0.03	0.87
Involvement in Building Materials Production	0.18	0.07	2	6.73	0.00*
Recognition of Housing Co-operative in Housing Policy	0.10	0.06	1	2.97	0.09
Legal Framework	0.02	0.03	3	0.43	0.73
Regulatory Framework	0.00	0.01	4	0.02	1.00
Housing Finance Institutions	0.00	0.01	1	0.13	0.72
Technical Service Support	0.01	0.01	1	0.16	0.69
Committed leadership of the directors	0.00	0.01	1	0.07	0.79
Partnerships with other housing co-operatives, associations, or unions;	-0.00	0.00	1	0.63	0.43
Establishing networks around friends	0.00	0.00	3	4.97	0.00*
Prudent financial management	-0.00	0.00	2	1.98	0.14
Synergy between staff and executive members	0.01	0.01	1	1.13	0.29
High organisational reputation and branding	-0.07	0.05	4	1.88	0.11
Good corporate governance practices	0.74	0.10	2	57.44	0.00*
Very low (1-5%) management and operational costs	0.07	0.07	2	1.11	0.33
Average membership strength (not too big or too small)	-0.02	0.02	1	0.77	0.38
Model Summary					
Multiple R (%)	89.1				
R Square (%)	62.7				
Adjusted R Square (%)	37.5				

Dependent Variable: Housing Construction; Level of Significant at 5% (p<0.05); Significant p-value @ 5% ()*

Table 3. Influence of Critical Success Factors (CSFs) on ‘Number of housing units constructed’

Critical success factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	F	Sig.
Regular training for members and directors of housing co-operatives	-0.04	0.20	1	0.04	0.84
Effective Communication	-0.19	0.13	1	2.00	0.16
Adequate Participation of Members	-0.21	0.09	3	5.07	0.00*
Good Quality of Housing Stock	-0.17	0.32	3	0.28	0.84
Involvement in Building Materials Production	-0.39	0.28	2	1.91	0.15
Recognition of Housing Co-operative in Housing Policy	-0.04	0.16	1	0.07	0.79
Legal Framework	0.15	0.11	1	1.73	0.19
Regulatory Framework	-0.05	0.36	1	0.02	0.89
Housing Finance Institutions	0.15	0.51	1	0.09	0.77
Technical Service Support	0.05	0.10	2	0.23	0.79
Committed leadership of the directors	0.11	0.11	1	0.96	0.33
Partnerships with other housing co-operatives, associations, or unions;	0.03	0.11	2	0.09	0.91
Establishing networks around friends	-0.17	0.13	2	1.65	0.19
Prudent financial management	-0.07	0.10	3	0.43	0.73
Synergy between staff and executive members	0.10	0.22	1	0.19	0.66
High organisational reputation and branding	0.29	0.80	3	1.07	0.36
Good corporate governance practices	0.16	0.27	3	0.35	0.79
Very low (1-5%) management and operational costs	0.47	0.32	4	2.20	0.07
Average membership strength (not too big or too small)	-0.15	0.15	3	1.00	0.39
Model Summary					
Multiple R (%)	67.2				
R Square (%)	32.3				
Adjusted R Square (%)	18.9				

Dependent Variable: Housing Unit; Level of Significant at 5% (p<0.05); Significant p-value @ 5% ()*

In Table 4, the influence of the Critical Success Factors (CSFs) on Access to loans was examined as an element in the provision of housing by the co-operatives for their members. The results of the analysis show that the influences of Critical Success Factors (CSFs) such as: establishing networks around friends (0.28; 0.00) and very low (1-5%) management and operational costs (0.55; 0.00) are positive and statistically significant ($p < 0.05$). The study also discovered the negative influence of some Critical Success Factors (CSFs) such as: good quality housing stock (-0.43; 0.00) and involvement in building materials production (-0.32; 0.01) to be statistically significant ($p < 0.05$) to getting Access to loan by the co-operators for housing provision. The combined influence of Critical Success Factors (CSFs) on Access to a loan for housing provision accounted for 44.3% of the variance in explaining the variable (that is, the number of housing units for housing provision) as indicated by R Square value in the model summary.

The analysis in Table 5 shows the relationship between the explanatory variables of Critical Success Factors (CSFs) and the 'Monetary value of building materials' for housing provision. The results of the analysis show the Critical Success Factors (CSFs) that exhibited positive and statistically significant ($p < 0.05$) influence to include: committed leadership of the director (0.04; 0.04), good corporate

practices (0.60; 0.03), and very low (1-5%) management and operational costs (1.03; 0.00). The influences of Critical Success Factors (CSFs), such as: good quality of housing stock (-0.65; 0.00), involvement in building materials production (-0.50; 0.03) and prudent financial management (-0.06; 0.00) were statistically significant ($p < 0.05$) but contributed negatively as indicated by their Beta values. However, the combined influence of the Critical Success Factors (CSFs) on the 'Monetary value of building materials' for housing provision explained around 67.4% variance in determining the Monetary value of building materials for housing provision by the co-operatives as shown by the analysis of R Square in the model summary.

The results of the analysis of the influence of Critical Success Factors (CSFs) on 'Value for labour' for housing provision are presented in Table 6. The study observed the statistical significance ($p < 0.05$) and positive influence of 'good corporate governance practices' (0.99; 0.00). However, the contributions of other Critical Success Factors (CSFs) were non-significant to explain the 'Value for labour' for housing provision by the co-operatives as indicated by their p-values ($p > 0.05$). The R square of the model summary analysis reported that the combined influence of Critical Success Factors (CSFs) accounted for about 67.4% of the variance in the 'Value of labour' for housing provision.

Table 4. Influence of Critical Success Factors (CSFs) on 'Access to loan' for housing

Critical success factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	F	Sig.
Regular training for members and directors of housing co-operatives	0.04	0.17	2	0.07	0.93
Effective Communication	0.05	0.11	1	0.19	0.67
Adequate Participation of Members	0.09	0.06	3	2.25	0.08
Good Quality of Housing Stock	-0.43	0.12	4	13.78	0.00*
Involvement in Building Materials Production	-0.32	0.18	4	3.40	0.01*
Recognition of Housing Co-operative in Housing Policy	0.12	0.09	2	1.57	0.21
Legal Framework	0.28	0.17	1	2.65	0.11
Regulatory Framework	0.14	0.17	2	0.65	0.52
Housing Finance Institutions	0.16	0.12	1	1.74	0.19
Technical Service Support	-0.20	0.14	1	2.01	0.16
Committed leadership of the directors	0.11	0.12	1	0.76	0.38
Partnerships with other housing co-operatives, associations, or unions;	-0.17	0.12	2	1.96	0.14
Establishing networks around friends	0.28	0.07	1	14.60	0.00*
Prudent financial management	-0.16	0.09	1	3.05	0.08
Synergy between staff and executive members	-0.15	0.16	1	0.80	0.37
High organisational reputation and branding	0.14	0.18	3	0.63	0.60
Good corporate governance practices	0.19	0.23	2	0.67	0.51
Very low (1-5%) management and operational costs	0.56	0.16	3	11.48	0.00*
Average membership strength (not too big or too small)	-0.18	0.15	3	1.48	0.22
Model Summary					
Multiple R (%)	78.6				
R Square (%)	44.3				
Adjusted R Square (%)	26.4				

Dependent Variable: Access to Loan; Level of Significant at 5% ($p < 0.05$); Significant p-value @ 5% (*)

Table 5. Influence of Critical Success Factors (CSFs) on 'Monetary value of building materials' for housing development

Critical success factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	F	Sig.
Regular training for members and directors of housing co-operatives	-0.05	0.04	1	1.97	0.16
Effective Communication	0.03	0.02	3	2.25	0.08
Adequate Participation of Members	0.04	0.03	1	1.19	0.28
Good Quality of Housing Stock	-0.65	0.28	3	5.58	0.00*
Involvement in Building Materials Production	-0.50	0.27	2	3.49	0.03*
Recognition of Housing Co-operative in Housing Policy	0.09	0.06	2	2.22	0.11
Legal Framework	0.02	0.06	2	0.16	0.85

Regulatory Framework	-0.02	0.04	1	0.27	0.60
Housing Finance Institutions	0.04	0.02	1	3.44	0.07
Technical Service Support	-0.05	0.05	2	0.71	0.49
Committed leadership of the directors	0.04	0.02	1	4.42	0.04*
Partnerships with other housing co-operatives, associations, or unions;	-0.02	0.03	1	0.40	0.53
Establishing networks around friends	0.04	0.03	1	1.53	0.22
Prudent financial management	-0.06	0.02	4	7.57	0.00*
Synergy between staff and executive members	0.01	0.04	1	0.06	0.81
High organisational reputation and branding	-0.09	0.12	3	0.63	0.60
Good corporate governance practices	0.60	0.27	1	4.73	0.03*
Very low (1-5%) management and operational costs	1.03	0.33	4	9.87	0.00*
Average membership strength (not too big or too small)	-0.04	0.05	3	0.56	0.64

Model Summary

Multiple R (%)	88.7
R Square (%)	67.4
Adjusted R Square (%)	37.1

Dependent Variable: Monetary value of Building Materials; Level of Significant at 5% (p<0.05); Significant p-value @ 5% ()*

Table 6. Influence of Critical Success Factors (CSFs) on ‘Value of labour’ for housing development

Critical success factors (CSFs)	Standardised Coefficients				
	Beta	Std. Error	Df	F	Sig.
Regular training for members and directors of housing co-operatives	-0.08	0.08	2	1.02	0.36
Effective Communication	0.02	0.03	1	0.62	0.43
Adequate Participation of Members	0.04	0.04	3	0.91	0.44
Good Quality of Housing Stock	-0.02	0.07	1	0.10	0.75
Involvement in Building Materials Production	0.02	0.22	1	0.01	0.91
Recognition of Housing Co-operative in Housing Policy	-0.01	0.10	1	0.00	0.96
Legal Framework	0.05	0.07	3	0.51	0.68
Regulatory Framework	0.01	0.03	2	0.18	0.84
Housing Finance Institutions	-0.03	0.03	1	0.92	0.34
Technical Service Support	-0.01	0.05	3	0.08	0.97
Committed leadership of the directors	0.00	0.02	1	0.02	0.89
Partnerships with other housing co-operatives, associations, or unions;	0.07	0.06	2	1.22	0.30
Establishing networks around friends	-0.04	0.05	2	0.67	0.51
Prudent financial management	-0.00	0.03	1	0.01	0.91
Synergy between staff and executive members	0.01	0.05	2	0.02	0.98
High organisational reputation and branding	-0.10	0.21	3	0.25	0.86
Good corporate governance practices	0.99	0.37	3	7.32	0.00*
Very low (1-5%) management and operational costs	-0.03	0.34	3	0.01	1.00
Average membership strength (not too big or too small)	-0.01	0.05	3	0.08	0.97

Model Summary

Multiple R	88.7
R Square	67.4
Adjusted R Square	47.1

Dependent Variable: Value of labour; Level of Significant at 5% (p<0.05); Significant p-value @ 5% ()*

Table 7 shows the summary of the significant influence of Critical Success Factors (CSFs) of housing co-operatives on housing provision in the study area. ‘Adequate participation of members’ has a significant and positive influence on the ‘Number of housing units’ for housing provision. ‘Good quality of housing stock’ has a significant and positive influence on: Access to land, access to loans, and monetary value of building materials for housing provision in the study area. ‘Involvement in building materials production’ has a significant and positive influence on: Access to land, Housing construction, access to loans, and the Monetary value of building materials for housing provision. ‘Recognition of housing co-operative in housing policy’ has a significant and positive influence on ‘Access to land’ for housing provision. The ‘Regulatory framework’ has a significant and positive influence on ‘Access to land’ for housing provision. Furthermore, ‘Technical Service support’ has a significant and positive influence on ‘Access to land’ for housing provision;

Committed leadership of the Directors has a significant and positive influence on ‘Monetary value of building materials’ for housing provision, ‘Partnership with other housing co-operatives associations or unions’ has a significant and positive influence on ‘Access to land’ for housing provision and ‘establishing networks around friends’ also has a significant and positive influence on ‘Housing construction’ and ‘Access to a loan’ for housing provision. In addition, ‘prudent financial management’ has a significant and positive influence on ‘Access to land’ for housing provision; ‘Good corporate governance practices’ have a significant and positive influence on: ‘Housing construction’, ‘Monetary value of building materials’, and ‘Value of labour’ of housing provision; and ‘very low (1-5%) management and operational costs’ have a significant and positive influence on ‘Access to land’, ‘Access to loan’ and ‘Monetary value of building materials’ of housing provision.

Table 7. Summary of the significant influence of Critical Success Factors (CSFs) on housing provision in the study area

Critical Success Factors (CSFs)	AL	HC	HU	ALn	BM	VL
Regular training for members and directors of housing co-operatives						
Effective Communication						
Adequate Participation of Members			□			
Good Quality of Housing Stock	□			□	□	
Involvement in Building Materials Production	□	□		□	□	
Recognition of Housing Co-operative in Housing Policy						
Legal Framework						
Regulatory Framework	□					
Housing Finance Institutions						
Technical Service Support	□					
Committed leadership of the directors					□	
Partnerships with other housing co-operatives, associations, or unions;	□					
Establishing networks around friends		□		□		
Prudent financial management	□				□	
Synergy between staff and executive members						
High organisational reputation and branding	□					
Good corporate governance practices		□			□	□
Very low (1-5%) management and operational costs	□			□	□	
Average membership strength (not too big or too small)						

Access to Loan (AL); Housing Construction (HC); the number of Housing Units (HU); Access to Loan (ALn); Monetary value of Building Materials (BM), Value of Labour (VL). Tick ones are Significant @ 5%

The finding of the Critical Success Factors (CSFs) for co-operatives shows that ‘involvement in building materials production’ has the greatest influence on housing provision in the study area as it influenced four out of the six components of housing provision. This is in agreement with the submission of Tikare [14], which states that the manufacturing of building materials is a major characteristic feature of Zimbabwean housing co-operatives. Azeez and Mogaji-Allinson [15] identified investing in the manufacture of building materials as a major activity co-operatives in housing provision are engaged in to bring down the cost of producing shelter and make it affordable. Rohe [16] observed that one of the Critical Success Factors (CSFs) for housing co-operatives is their involvement in building materials production such as: blocks, granite chips, aggregates (soft and sharp sand), iron rods, and nails to mention a few. UN-Habitat [17] and Alabi and Fapohunda [18] identified the availability of affordable building materials as a condition for achieving adequate delivery of housing. The involvement of co-operatives in building materials production will no doubt assist in the reduction of the unit cost of the building materials being produced and thereby making it cheaper, readily available, and affordable. This will invariably lower the cost of housing units built due to economies of scale brought about by the bulk production of building materials.

Also, the finding that ‘adequate participation of members’ in the activities of co-operatives influences the number of housing units that can be produced shows the critical role ‘adequate participation’ of members plays in the delivery of housing by co-operatives. The whole essence of forming housing co-operatives is housing provision; therefore ‘adequate participation of members’ plays a significant role in achieving this purpose and if promoted will lead to the enhancement of the delivery of housing by the co-operatives.

Rohe [16] identified four (4) conditions will that lead to adequate participation of members in co-operative activities, they are: co-operatives should have a clear guideline on their expectations from co-operators, they need to work actively on the involvement of members, the benefits of being a co-operator without any exaggeration should be stated clearly from the outset, and the co-operators should be encouraged to co-operate.

The other three Critical Success Factors (CSFs) that influenced three out of the six components of housing provision are: good quality of housing stock, good corporate governance practices, and very low (1-5%) management and operational costs. The promotion of these factors will enhance the contributions of housing co-operatives to housing provision.

6. CONCLUSIONS AND RECOMMENDATIONS

The study aimed to achieve the following goals: enhance the provision of housing for low-income earners; identify the Critical Success Factors of housing co-operatives with significant influence on each of the components of housing provision; summarize the findings and give future directions.

The study identified the Critical Success Factors of housing co-operatives that have a significant influence on the various components of housing provision, namely: access to land, housing construction, number of housing units, access to loan, the monetary value of building materials and value of labour.

The findings obtained from the study show that the involvement in building materials production, adequate participation of members, good quality of housing stock, good corporate governance practices, and very low (1-5%) management and operational costs are Critical Success Factors

that have a significant influence on housing provision. The promotion of these factors will enhance the contributions of housing co-operatives to the provision of housing.

The following recommendations will lead to the improvement of the contributions of housing co-operatives to housing provision, they are:

- (1) Housing Co-operatives should put in place sufficient measures that will ensure the adequate participation of members because it influences significantly the number of housing units they produce which is the essence of the formation of housing co-operative;
- (2) Housing Co-operatives should be fully involved in building materials production because it affects 4 out of the 6 components of housing provision;
- (3) Efforts should be geared towards ensuring that good quality housing stock is achieved;
- (4) Ensure that good corporate governance practices are maintained; and
- (5) The management and operational cost of the co-operatives should be kept very low (not more than 1% to 5%).

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