"Who Benefits? A deep Dive into the Social and Economic Impact of Cooperative Housing Estates in Lagos Megacity"

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Abstract

Cooperative housing estates play a crucial role in addressing housing affordability in Lagos Megacity by providing an alternative to the conventional housing market. This study examines the social and economic impact of cooperative housing, focusing on gender distribution, income levels, education, occupation, and marital status among beneficiaries. Findings indicate that the majority of respondents are married (69.4%), within the 18-45 age group (61.4%), and belong to the middle-income bracket, earning between ₦601,000 and ₦1,200,000 annually (49.5%). The study also highlights a gender gap in employment, with men slightly dominating the workforce. Self-employment (56.4%) is the most common occupation, while education levels are largely concentrated at OND/NCE and HND/BSc levels. The results suggest that cooperative housing benefits middle-income earners, particularly married individuals with stable income sources. However, disparities exist in access to housing based on gender and ethnicity. The study recommends the implementation of affordable mortgage schemes, financial support for self-employed individuals, and policies that promote gender inclusivity in employment and housing accessibility. Enhancing education and vocational training will further improve earning capacity and housing affordability. Moreover, addressing socio-economic inequalities through inclusive housing policies and cooperative governance reforms will ensure fair participation and transparent land allocation. Government incentives, such as tax reliefs and subsidies, should support cooperative housing initiatives. Public awareness campaigns and stakeholder engagement programs are essential for promoting participation and sustainability. Overall, this research underscores the potential of cooperative housing in reducing housing deficits and fostering social equity, emphasizing the need for targeted interventions to enhance accessibility and long-term sustainability in Lagos Megacity.

Keywords: Beneficiaries, cooperative housing, housing affordability, Lagos Megacity, socio-economic impact.

1.0 Introduction

Cooperative housing in the Lagos megacity represents a significant alternative to traditional housing development, particularly for low and middle-income earners (Asaju *et al.*, 2024; Oyalowo, 2020). This model not only addresses the pressing need for affordable housing but also fosters a sense of community and social cohesion among residents (Bailey, 2022). Therefore, by pooling resources and sharing responsibilities, cooperative housing can enhance the social well-being of its members, providing them with a supportive environment that encourages collaboration and mutual assistance (Kirsten, 2020).

The social benefits of cooperative housing estates are multifaceted as both beneficiaries and residents often experience improved social networks, which can lead to increased community engagement and participation in local governance (Lopes *et al.*, 2023). This engagement is crucial in urban settings like the Lagos megacity, where informal settlements and inadequate housing policies have historically marginalized certain populations (Asaju *et al.*, 2024). Cooperative housing estates can empower residents as well as beneficiaries by giving them a voice in decision-making processes related to their living conditions, thereby enhancing their overall quality of life and sense of belonging within the community (House, 2022). Financial empowerment is another critical aspect of cooperative housing. Energy sustainability is a crucial aspect of SDG's Agenda and therefore that of sustainable development in any megacity including Lagos. Moreover, architecture significantly promotes energy efficiency and sustainability (Adewumi *et al.*, 2023). Therefore, participating in a cooperative allows members to access housing at lower costs than traditional market rates (Salzman, 2022). This affordability is achieved through collective purchasing power and shared maintenance responsibilities, which can significantly reduce individual financial burdens (Brysch & Czischke, 2022). Furthermore, cooperative housing models often include provisions for savings and investment, allowing residents to build equity over time. This financial stability can lead to improved economic outcomes for families, enabling them to invest in education, health, and other essential services (Anna, 2019). Several nations, cities and even corporate houses including private and public housing providers have initiated

measures to manage waste in a sustainable state no exception, several initial several been taken to ensure effective management of waste generated within its jurisdiction and discharged into its environment from various sources (Onamade *et al.*, 2022). The research aims to assess the social and economic impact of cooperative housing estates on their beneficiaries in Lagos Megacity, with a focus on understanding the demographic and socio-economic characteristics, affordability, and overall well-being of beneficiaries and moreover to explore these dimensions by addressing key questions regarding the extent of social and economic benefits derived from cooperative housing while the research objectives include to identify the demographic profiles of the beneficiaries of cooperative housing estates in Lagos megacity; to evaluate the socio-economic profiles of the beneficiaries in the study area; and to evaluate the relationship between demographic profiles and socio-economic profiles of the beneficiaries in the study area. Understanding these impacts is essential for policymakers and urban planners as they seek to develop sustainable housing solutions that not only meet the immediate needs of residents but also contribute to long-term social and economic development in Lagos megacity. Moreover, by examining the experiences of cooperative housing residents, the study will provide valuable insights into how these models can be leveraged to enhance community well-being and financial security.

Cooperative housing has its roots in the early 20th century, providing affordable housing options across the globe. Existing literature highlights social benefits such as community engagement and economic advantages like reduced housing costs. However, studies on Lagos megacity remain scarce, with gaps in understanding how cooperative housing specifically impacts both social cohesion and economic mobility in a rapidly urbanizing city. Cooperative housing has evolved as a significant model for addressing housing needs globally, with its roots tracing back to various social and economic movements. This overview explored the development of cooperative housing in Lagos megacity, Nigeria, and its global context.

1.1 Global Development of Cooperative Housing

The concept of cooperative housing emerged in the 19th century, primarily in Europe, as a response to the industrial revolution and urbanization (NCLC, 2017). Early cooperatives were established to provide affordable housing for workers, emphasizing collective ownership and management (Pitman, 2018).
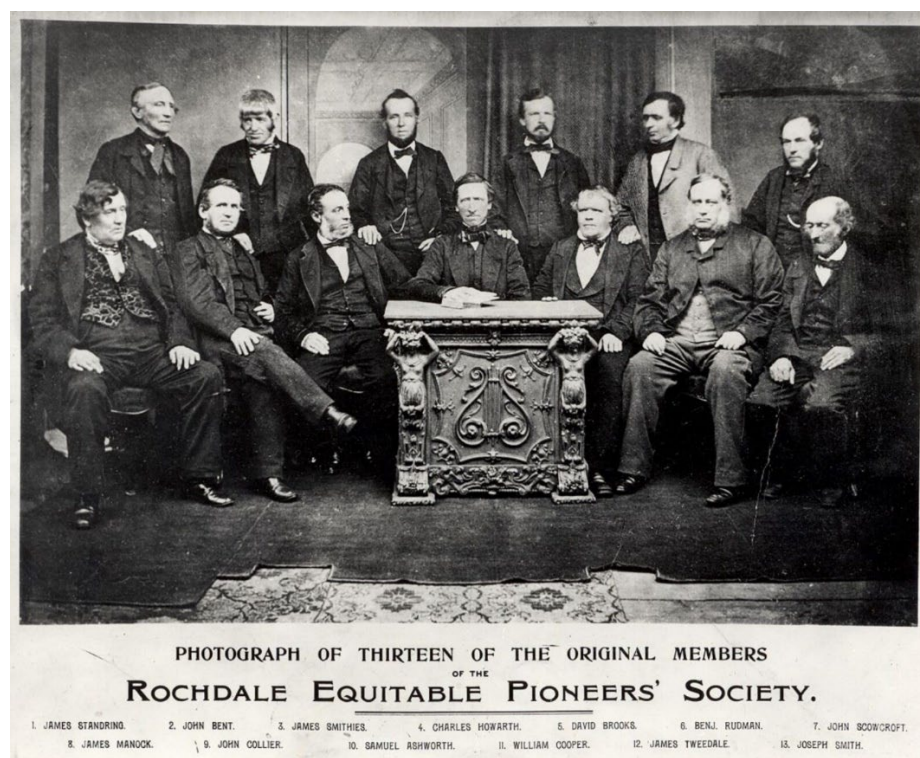
Figure 1: picture showing The Rochdale Pioneers in England in 1844
Source: Harry Keller, 2023.

The Rochdale Pioneers in England, who founded the first successful cooperative society in 1844, set the foundation for modern cooperative principles, which include democratic governance and equitable distribution of profits (Jeff, 2024). Sazama, (2000) while throughout the 20th century, cooperative housing spread globally, adapting to local contexts. In the United States, the cooperative housing movement gained momentum during the Great Depression, providing affordable housing solutions for low-income families.

Similarly, in many parts of Europe, cooperative housing became a key strategy for post-war reconstruction, particularly in countries like Sweden and Germany, where it was integrated into national housing policies. In the Global South, cooperative housing has been recognized as a viable solution to urban housing challenges. Countries like India and Brazil have seen the rise of housing cooperatives as a means to empower marginalized communities and provide access to affordable housing (UN-Habitat, 2019). The cooperative model allows for shared resources and collective decision-making, which can lead to more sustainable and resilient communities (Billiet *et al.*, 2021).

1.2 Cooperative Housing in Lagos

Faisal Koko *et al.*, (2021) & Asaju *et al.*, (2024) said that in Lagos megacity, cooperative housing development has been influenced by rapid urbanization and population growth. The city has faced significant housing deficits, with many residents living in informal settlements. Cooperative housing initiatives have emerged as a response to these challenges, aiming to provide affordable and secure housing options for low- and middle-income families (Lopes *et al.*, 2023). Historically, cooperative housing in Lagos megacity can be traced back to the post-independence era when various housing cooperatives were established to address the housing crisis (Aliu, 2024). These cooperatives often focused on collective land acquisition and construction, allowing members to pool resources and share the costs of housing development. The Lagos State government has also supported cooperative housing through policies that promote land allocation and financing for cooperative societies (Oyalowo, 2020). Recent studies highlight the importance of cooperative housing in Lagos megacity as a means to enhance social cohesion and community development. For instance, the Lagos Diagnostic Study emphasizes the role of cooperative societies in providing housing finance and facilitating access to land for their members, which is crucial in a city where formal housing options are limited (World Bank Group, 2023). Additionally, the success of cooperative housing initiatives in Lagos is often linked to the active participation of community members in decision-making processes, reflecting the global principles of cooperative governance (Visković Rojs *et al.*, 2020).

Figure 2: Shell Cooperative Estate, Behind, Nicon Town, Lekki, Lagos
Source: Solomon Olaolu Consulting (Content from Nigeria Property Centre)

The development of cooperative housing, both globally and in Lagos, illustrates a response to the pressing need for affordable housing solutions. While the cooperative model has its roots in 19th-century Europe, it has adapted to various contexts, including the unique challenges faced by urban populations in the Global South (Moulton, 2022). In Lagos megacity, cooperative housing continues to play a vital role in addressing housing deficits and fostering community resilience, demonstrating the enduring relevance of cooperative principles in contemporary housing strategies. Cooperative housing has been a subject of interest in various studies focusing on its social impact, particularly regarding community dynamics, social cohesion, and overall welfare. This form of housing emphasises collective ownership and management, which can significantly influence the social fabric of communities (Ferreri & Vidal, 2022).

1.3 Community Dynamics / Social Cohesion/Welfare

Research indicates that cooperative housing fosters a unique community dynamic characterised by shared responsibilities and mutual support among residents (Selena, 2024). This model encourages active

participation in decision-making processes, which can lead to stronger relationships among neighbours (Wang *et al.*, 2022). For instance, studies have shown that residents in cooperative housing often report higher levels of trust and social interaction compared to those in traditional housing arrangements. This is attributed to the collaborative nature of cooperative living, where individuals work together to manage communal spaces and resources, thereby enhancing their sense of belonging and community engagement.

Social cohesion is another critical aspect influenced by cooperative housing. The structure of cooperative living promotes inclusivity and social networks, which are essential for building cohesive communities (Lang & Novy, 2014). Research has demonstrated that cooperative housing can mitigate social isolation by providing a supportive environment where residents can connect and collaborate. This is particularly important in urban settings, where individuals may otherwise experience loneliness and disconnection. Furthermore, cooperative housing has been linked to improved mental health outcomes, as the social support systems inherent in these communities can alleviate feelings of isolation and anxiety (McClatchey *et al.*, 2023).

Carrere *et al.*, (2020) the welfare of residents in cooperative housing is often enhanced through the social ties and networks that develop within these communities. Studies have shown that cooperative housing can lead to better health outcomes, as residents benefit from the emotional and practical support of their neighbours. This support can manifest in various ways, such as shared childcare, communal meals, and collective problem-solving, which contribute to a higher quality of life (McArthur & Winkworth, 2017). Additionally, cooperative housing models often prioritize affordability and sustainability, which can further improve residents' economic stability and overall well-being (Brysch & Czischke, 2022). In summary, cooperative housing plays a significant role in shaping community dynamics, fostering social cohesion, and enhancing the welfare of its residents. The collaborative nature of these living arrangements not only strengthens social ties but also contributes to improved mental and physical health outcomes. As urban areas continue to grapple with issues of isolation and disconnection, cooperative housing presents a viable solution for building resilient and supportive communities.

Cooperative housing models have emerged as a significant solution to address issues of housing affordability, wealth creation, and access to homeownership, particularly for low- and moderate-income households. These models not only provide a pathway to stable housing but also facilitate economic benefits that can enhance community resilience and individual financial stability (Julie & Brie, 2024).

1.4 Housing Affordability and Wealth Creation

Dedenbach, (2020) said that one of the primary economic benefits of cooperative housing is its ability to enhance housing affordability. Cooperative housing often operates on a shared equity model, which allows residents to purchase shares in a cooperative rather than owning property outright. This structure can significantly reduce the initial financial burden associated with homeownership, making it more accessible for lower-income families. Studies indicate that shared equity models can help stabilize housing costs and provide long-term affordability, as they often include mechanisms to limit price appreciation and maintain affordability for future buyers (Acolin *et al.*, 2021). Cooperative housing also plays a crucial role in wealth creation for its members. Therefore, by participating in a cooperative, individuals can build equity over time, which is a critical component of wealth accumulation. Research has shown that cooperative housing can lead to increased financial stability and wealth-building opportunities for residents, particularly in communities that have historically faced barriers to homeownership. The ability to accumulate equity through shared ownership not only benefits individual members but can also contribute to the overall economic health of the community by fostering a sense of investment and belonging.

1.5 Access to Homeownership

Access to homeownership is another significant advantage of cooperative housing. Many low- and moderate-income households face challenges in securing traditional mortgages due to stringent lending criteria and high down payment requirements. Cooperative housing models can mitigate these barriers by offering alternative financing options and support systems that facilitate homeownership. For instance, community land trusts and cooperatives often provide educational resources and financial counselling to help residents navigate the home-buying process. This support can empower individuals and families to achieve homeownership, which is often a critical step in breaking the cycle of poverty and achieving economic mobility.

In summary, cooperative housing presents a viable solution to the challenges of housing affordability, wealth creation, and access to homeownership. Therefore, by leveraging shared equity models, these housing arrangements not only make homeownership more attainable but also foster economic stability and community development. The evidence from various studies underscores the potential of cooperative housing to transform lives and communities, making it a critical area for further exploration and investment.

1.6 Gaps

Identifying gaps in existing research, particularly in the context of Lagos, reveals several critical areas that require further exploration. The literature indicates a need for more context-specific studies that address the unique socio-economic and environmental challenges faced by urban populations in Lagos.

One significant gap is the **lack of mixed-methods research** that combines quantitative and qualitative approaches to better understand the lived experiences of residents. A systematic review highlighted the necessity for such studies to capture the complexities of energy access and usage in urban settings like Lagos, where energy insecurity is prevalent. This gap suggests that current research may not fully reflect the nuanced realities of individuals and communities, limiting the applicability of findings to local contexts.

Another area of concern is the **insufficient exploration of gendered impacts** related to urban water insecurity and climate change adaptation. Research has shown that existing literature often overlooks how these issues disproportionately affect women and marginalized groups in urban areas. Addressing this gap is crucial for developing effective policies and interventions that consider the diverse needs of all community members.

Additionally, there is a **methodological gap** in the research conducted in Lagos. Current methodologies may not adequately capture the dynamic and rapidly changing urban environment. For instance, existing surveys and data collection methods had failed to account for the informal settlements and diverse socio-economic backgrounds present in the city. This limitation hinders the ability to draw comprehensive conclusions about urban challenges and potential solutions.

Furthermore, the **bridging of research and policy** remains a significant challenge. There is a need for platforms that facilitate dialogue between researchers and policymakers to ensure that research findings are effectively translated into actionable policies. This gap indicates a disconnect that can lead to ineffective or misinformed policy decisions that do not address the actual needs of the population. In summary, the gaps in the literature regarding Lagos include the need for mixed-methods studies, a focus on gendered impacts of urban challenges, improved research methodologies, and better integration of research findings into policy-making processes. Addressing these gaps will enhance the understanding of urban issues in Lagos and contribute to more effective solutions tailored to the city's unique context.

2.0 Methodology

This research utilised a quantitative approach using a survey by way of a structured questionnaire. Surveys were distributed to residents and beneficiaries in selected cooperative housing estates that is mid-wife by the AIICO Staff Cooperative Multipurpose Society. The study focused on cooperative housing beneficiaries in AIICO staff cooperative estates within the Lagos megacity, ensuring diverse representation across different housing schemes. The quantitative data was analysed using SPSSS (Statistical Package for Social Sciences) to conclude the social and economic impact of cooperative housing estates within the Lagos megacity.

3.0 Results and Discussion

It is anticipated that cooperative housing will demonstrate significant social benefits, including stronger community bonds and improved quality of life for residents. Economically, residents are expected to experience better affordability in housing, alongside enhanced financial stability and opportunities for homeownership that are otherwise inaccessible through conventional housing markets. The study on cooperative housing in Lagos megacity is poised to contribute valuable insights into how such housing models can enhance social cohesion and financial empowerment among residents. Globally, cooperative housing has been recognized for its potential to create supportive communities and improve economic conditions for individuals, particularly in urban settings. This aligns with findings from the World Cities Report, which emphasizes the importance of building economic, social, and environmental resilience in urban areas as populations continue to grow and urbanise. However, the Lagos megacity presents unique challenges that may affect the effectiveness of cooperative housing initiatives. The megacity is experiencing rapid urbanization, with projections indicating that a significant portion of its population will reside in urban areas by 2050. This rapid growth often exacerbates socioeconomic inequalities, making it crucial to understand how these dynamics influence the success of cooperative housing. Research indicates that urbanization in sub-Saharan Africa, including Lagos, is accompanied by various social and economic challenges that can hinder the development of inclusive housing solutions.

The study focused on providing policy recommendations aimed at enhancing cooperative housing frameworks. These recommendations will be essential for addressing the specific challenges faced by residents in the Lagos megacity, such as access to resources and equitable participation in housing cooperatives. By analyzing the local context and integrating lessons from global trends, the research aims to propose actionable strategies that can maximize the benefits of cooperative housing for residents.

In conclusion, while the global trends highlight the positive impacts of cooperative housing, the unique circumstances in Lagos megacity necessitate a tailored approach that considers the city's rapid urbanisation and socioeconomic disparities. The findings from this study could serve as a critical resource for policymakers and community leaders seeking to foster more inclusive and resilient urban environments.

Objective 1 is to identify the demographic profiles of the beneficiaries of cooperative housing estates in the Lagos Megacity.

Table 1: Demographic profile of beneficiaries of cooperative housing estates in Lagos

Gender:		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	51	50.5	52.6	52.6
	Female	46	45.5	47.4	100.0
	Total	97	96.0	100.0	
Missing	System	4	4.0		
Total		101	100.0		

Age		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below-18years	12	11.9	11.9	11.9
	18-45years	62	61.4	61.4	73.3
	46-56 years	22	21.8	21.8	95.0
	66-80 years	5	5.0	5.0	100.0
	Total	101	100.0	100.0	

Marital Status		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	26	25.7	26.5	26.5
	Married	68	67.3	69.4	95.9
	Separated	1	1.0	1.0	96.9
	Divorced	1	1.0	1.0	98.0
	Widowed	1	1.0	1.0	99.0
	Cohabiting	1	1.0	1.0	100.0
	Total	98	97.0	100.0	
Missing	System	3	3.0		
Total		101	100.0		

Gender Distribution

The table shows that out of **101 respondents**, **97 provided valid responses** regarding their gender, while **4 respondents (4.0%)** did not. Of the valid responses, **51 respondents (50.5%)** identified as **male**, representing **52.6%** of valid data. **46 respondents (45.5%)** were **female**, making up the remaining **47.4%** of valid responses. This shows a fairly balanced gender distribution, with a slightly higher proportion of male respondents. The cumulative percent shows that by the time all-female respondents are included, the total reaches **100%**.

Age Distribution

The age distribution table reveals that the majority of respondents (62 individuals or **61.4%**) are between **18 and 45 years** old, indicating that the study population is predominantly in the younger to middle-aged bracket. The second largest group consists of **22 respondents (21.8%)** aged **46 to 56 years**, while **12 respondents (11.9%)** are **below 18 years** old. Only **5 respondents (5.0%)** are between **66 and 80 years** old. The

cumulative percent highlights that after accounting for respondents aged 46-56 years, **95%** of the sample is covered, with the remaining 5% being elderly respondents.

Marital Status Distribution

For marital status, **98 respondents** provided valid data, while **3 responses were missing (3.0%)**. The majority of respondents (**68 people or 67.3%**) are **married**, representing **69.4%** of the valid responses. **26 respondents (25.7%)** are **single**, accounting for **26.5%** of the valid sample. A small portion of the respondents reported other statuses, including **1 separated (1.0%)**, **1 divorced (1.0%)**, **1 widowed (1.0%)**, and **1 cohabiting (1.0%)**. These categories together make up just **4%** of the total, with the cumulative percent reaching **100%** after including all respondents. This suggests that the majority of respondents are in stable marital relationships, with relatively few falling into other categories.

In summary, the majority of respondents are male (52.6%), within the age range of 18-45 years (61.4%), and married (69.4%). The gender distribution is fairly balanced, and the population is largely composed of younger to middle-aged individuals, with a predominant marital status of being married.

Objective 2 is to evaluate the socio-economic profiles of the beneficiaries in the study area.

Table 2: showing a socio-economic profile of beneficiaries

Statistics

		35. Education Level	34. Occupation	37. Household Income/year
N	Valid	99	98	101
	Missing	2	3	0
Mean		3.02	2.09	
Std. Deviation		.903	.851	
Percentiles	25	2.00	2.00	
	50	3.00	2.00	
	75	4.00	2.00	

Occupation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Civil Service	21	20.8	21.4	21.4
	Self-employed	57	56.4	58.2	79.6
	Pensioneer	10	9.9	10.2	89.8
	Private employee	10	9.9	10.2	100.0
	Total	98	97.0	100.0	
Missing	System	3	3.0		
Total		101	100.0		

Education Level		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Primary	6	5.9	6.1	6.1
	Secondary	19	18.8	19.2	25.3
	OND/NCE	43	42.6	43.4	68.7
	HND/BSc	29	28.7	29.3	98.0
	MSc-above	2	2.0	2.0	100.0

	Frequency	Percent	Valid Percent	Cumulative Percent
Total	99	98.0	100.0	
Missing System	2	2.0		
Total	101	100.0		

Household Income/year	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1.0	1.0	1.0
0-600,00 naira	11	10.9	10.9	11.9
01,000 – 1,200,000 naira	50	49.5	49.5	61.4
1,201,000 – 1,800,000 naira	20	19.8	19.8	81.2
1,801,000 – 2,400,000 naira	7	6.9	6.9	88.1
Above 2,400,000 naira	12	11.9	11.9	100.0
Total	101	100.0	100.0	

The table provides statistical insights into three key variables: **Education Level**, **Occupation**, and **Household Income per Year**, based on a sample size of respondents.

Education Level

Out of the 101 respondents, 99 provided valid data for education level, while 2 responses were missing. The mean value for education level is 3.02, suggesting that the average respondent falls between the third and fourth education categories. The standard deviation of 0.903 indicates moderate variability in education levels among respondents. The percentiles further reveal that 25% of the respondents have an education level of 2 (likely indicating secondary education), 50% have a level of 3 (possibly tertiary education), and 75% have a level of 4 (perhaps representing a higher level of tertiary education, such as postgraduate).

Occupation

For occupation, 98 respondents provided valid data, with 3 missing responses. The mean occupation score is 2.09, indicating that most respondents fall within the second category of occupation types (likely representing mid-level professional or skilled labour positions). The standard deviation of 0.851 shows moderate diversity in occupation types among the participants. The percentile breakdown shows that the 25th, 50th, and 75th percentiles all converge at an occupation level of 2, implying that a significant proportion of respondents share similar occupational classifications.

Household Income per Year

All 101 respondents provided data on household income. However, the table does not provide a mean or standard deviation for this variable, leaving the interpretation incomplete. This may imply that the data is yet to be analyzed or requires further breakdown for interpretation.

In summary, the data indicates that respondents generally have mid-level education and occupational statuses, with significant uniformity in occupational categories across the percentiles. Household income details, however, require further elaboration for meaningful interpretation.

Interpretation of Occupation Data

The occupation data shows that 98 respondents provided valid responses, while 3 responses were missing, accounting for 3.0% of the total sample. majority of the respondents (57 people, 56.4%) are self-employed, making this the dominant occupation group. In terms of valid percent, this group represents 58.2% of the respondents, with a cumulative percent of 79.6%, indicating that by this point, nearly 80% of respondents are self-employed or civil servants.

Civil servants make up the second largest group, with 21 respondents (20.8%), accounting for 21.4% of valid responses. Pensioners and private employees each represent 10 respondents (9.9%), which accounts for 10.2% of valid responses, and their cumulative percent reaches 100% after the inclusion of all categories.

Interpretation of Education-Level Data

Out of 101 respondents, 99 provided valid responses about their education level, with 2 missing responses (2.0%). The most common education level is OND/NCE, with 43 respondents (42.6%), representing 43.4% of valid responses. HND/BSc holders form the second largest group, with 29 respondents (28.7%), making up 29.3% of the valid responses.

Secondary education comes next, with 19 respondents (18.8%), accounting for 19.2% of the valid data, followed by primary education with 6 respondents (5.9%) representing 6.1%. Only 2 respondents (2.0%) have an MSc or higher, accounting for 2.0% of valid responses. The cumulative percent shows that by the time the HND/BSc group is reached, 98% of respondents are covered, with the MSc group adding the final 2% to reach 100%.

Interpretation of Household Income per Year Data

All 101 respondents provided data on household income. The largest income group is those earning between ₦601,000 and ₦1,200,000 per year, which includes 50 respondents (49.5%), representing half of the sample. The next largest group earns between ₦1,201,000 and ₦1,800,000, with 20 respondents (19.8%), bringing the cumulative percent to 81.2%.

Respondents earning above ₦2,400,000 per year form 11.9% of the sample, while those earning between ₦1,801,000 and ₦2,400,000 represent 6.9%. Only 11 respondents (10.9%) earn ₦600,000 or less, and a single respondent (1.0%) reported an unspecified income. The data suggests that the majority of respondents fall within a middle-income range, with just over 11.9% earning above ₦2,400,000 per year.

Statistics

		35. Education Level	34. Occupation	37. Household Income/year
N	Valid	99	98	101
	Missing	2	3	0
Mean		3.02	2.09	
Std. Deviation		.903	.851	
Percentiles	25	2.00	2.00	
	50	3.00	2.00	
	75	4.00	2.00	

Ethnicity		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	57	56.4	60.0	60.0
	2	33	32.7	34.7	94.7
	3	5	5.0	5.3	100.0
	Total	95	94.1	100.0	
Missing	System	6	5.9		
Total		101	100.0		

Objective 3: is to evaluate the relationship between demographic profiles and socio-economic profiles of the beneficiaries in the study area.

Correlations

		Sources of income	32. Gender:	34. Occupation	35. Education Level	36. Marital Status	40. Ethnicity
Sources of income	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	96					
32. Gender:	Pearson Correlation	-.014	1				
	Sig. (2-tailed)	.896					

	N	93	97			
34. Occupation	Pearson Correlation	-.071	-.293**	1		
	Sig. (2-tailed)	.496	.004			
	N	94	95	98		
35. Education Level	Pearson Correlation	.101	-.045	.159	1	
	Sig. (2-tailed)	.329	.664	.117		
	N	95	96	98	99	
36. Marital Status	Pearson Correlation	.309**	-.001	-.123	.066	1
	Sig. (2-tailed)	.002	.993	.234	.519	
	N	94	96	96	97	98
40. Ethnicity	Pearson Correlation	-.154	.166	.107	-.267**	-.263*	1
	Sig. (2-tailed)	.138	.112	.308	.009	.011	
	N	94	93	93	94	93	95

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The correlation analysis presented examines the relationships between various demographic variables—specifically sources of income, gender, occupation, education level, marital status, and ethnicity—among a sample of 96 participants. The Pearson correlation coefficient (r) indicates the strength and direction of these relationships, with significance values (p-values) indicating whether these correlations are statistically significant.

Sources of Income serve as the baseline variable with a correlation of 1.00, as expected. This suggests that it does not correlate with itself and is the reference point for assessing the relationships with other variables.

Gender shows a very weak negative correlation with sources of income (r = -0.014), indicating that there is virtually no relationship between gender and income sources, supported by a significance level of 0.896, which is well above the typical threshold of 0.05, suggesting this finding is not statistically significant. The number of valid responses for gender is 97.

Occupation demonstrates a weak negative correlation with sources of income (r = -0.071), with a significance level of 0.496, indicating no significant relationship. Additionally, there is a significant negative correlation between occupation and gender (r = -0.293, p = 0.004), implying that these two variables are significantly related, and perhaps indicating that the distribution of occupations may differ between genders.

Education Level exhibits a weak positive correlation with sources of income (r = 0.101) and a weak negative correlation with gender (r = -0.045), but neither of these relationships reaches significance (p = 0.329 and p = 0.664, respectively). However, there is a positive correlation with occupation (r = 0.159), but again, this is not statistically significant (p = 0.117).

Marital Status shows a moderate positive correlation with sources of income (r = 0.309, p = 0.002), suggesting that as income sources increase, the likelihood of being married may also increase significantly. Interestingly, marital status has a very weak negative correlation with gender (r = -0.001) and a weak negative correlation with occupation (r = -0.123), neither of which are statistically significant.

Finally, **Ethnicity** reveals a weak negative correlation with sources of income (r = -0.154) and education level (r = -0.267, p = 0.009), indicating that certain ethnic groups may have lower income sources and education levels. There are also significant correlations between ethnicity and marital status (r = -0.263, p = 0.011) and a weak positive correlation with occupation (r = 0.107), indicating a complex relationship between these variables.

In summary, while there are several correlations identified, only the relationship between marital status and sources of income, as well as the correlations involving ethnicity, show significant statistical significance, suggesting areas for further investigation into how these demographic factors interact within this context.

Implications

The interpretation of the correlation analysis carries several implications for understanding the relationships among demographic factors in the context of cooperative housing or related research. Here are some key implications:

Income and Marital Status

The significant positive correlation between sources of income and marital status suggests that married individuals may have more diverse or stable income sources. This could imply that cooperative housing initiatives might benefit from targeting married individuals or households, as they may be more likely to participate in and contribute to cooperative structures. This finding can guide policymakers and housing developers to design programs that specifically cater to the needs of families, enhancing community stability and support.

Gender and Occupation

The negative correlation between gender and occupation indicates potential disparities in employment opportunities or types of occupations available to different genders. This could suggest a need for targeted interventions or support systems to improve occupational opportunities for underrepresented genders within cooperative housing. Addressing gender inequalities in the labor market could foster greater financial independence and participation in cooperative housing initiatives.

Occupation and Education Level

Although the correlations between occupation, education level, and sources of income did not reach statistical significance, the observed trends can still inform future research and policy. The weak positive correlation between education level and occupation suggests that individuals with higher educational attainment may occupy more diverse or better-paying jobs. Housing programs that provide educational resources or vocational training could enhance residents' income potential and improve the overall economic viability of cooperative housing.

Ethnicity and Economic Factors

The negative correlations between ethnicity and both sources of income and education level highlight possible socioeconomic disparities among different ethnic groups. These findings imply that cooperative housing programs must consider ethnic diversity and address specific challenges faced by marginalized communities. Tailoring support services, such as financial literacy programs or culturally relevant resources, can help bridge these gaps and promote inclusivity within cooperative housing.

Need for Further Research

The lack of significant correlations among some variables indicates areas where further research is necessary. For instance, the weak relationships between education, gender, and occupation might reveal complex underlying factors that warrant deeper exploration. Future studies could investigate how cultural, social, or economic barriers impact these demographics and their ability to engage in cooperative housing initiatives.

Policy and Program Development

The implications of these findings can guide the development of policies and programs aimed at enhancing cooperative housing projects. By understanding the relationships between demographic factors, policymakers can create inclusive programs that address specific needs—such as financial assistance for low-income families, educational opportunities for underrepresented groups, and tailored support for ethnic minorities—to foster successful cooperative housing communities.

Community Engagement and Support

The insights from this analysis could also inform strategies for community engagement. Recognizing the diverse needs of different demographic groups can help foster collaboration and mutual support among residents. Encouraging participation from a variety of backgrounds may enhance the sense of community and improve the overall effectiveness of cooperative housing initiatives.

In conclusion, the interpretation of the correlation analysis highlights the complex interplay of demographic factors in cooperative housing contexts. Understanding these relationships can lead to more effective policies, programs, and research initiatives aimed at promoting equity and improving the well-being of diverse communities.

4.0 Conclusion and Recommendations
4.1 Conclusion

This study provides key insights into the demographic characteristics of respondents and their implications for cooperative housing affordability in Lagos Megacity. The gender distribution is nearly balanced, with a slight male dominance (52.6%). The majority of respondents (61.4%) fall within the 18-45 age range, indicating a working-class population actively engaged in economic activities. Additionally, a significant proportion (69.4%) are married, suggesting that cooperative housing estates primarily serve stable households.

Education levels reveal that most respondents (42.6%) hold OND/NCE qualifications, followed by HND/BSc holders (28.7%). This aligns with occupational data, where self-employment (56.4%) is the dominant profession, followed by civil service jobs (20.8%). These findings highlight the need for financial policies that support entrepreneurs and public sector employees in accessing affordable housing.

Income distribution shows that nearly half of the respondents (49.5%) earn between ₦601,000 and ₦1,200,000 annually, placing them in the lower middle-income category. A significant positive correlation between income and marital status suggests that married individuals may have more stable financial resources, potentially enhancing their ability to afford housing. However, the negative correlation between ethnicity and both education and income levels indicate socio-economic disparities that could limit access to cooperative housing for certain ethnic groups.

The study also highlights gender disparities in occupation, suggesting that employment opportunities may not be equally accessible. While education and income levels do not show strong correlations, trends suggest that higher education improves job prospects and financial stability. This underscores the need for policies integrating education and vocational training to enhance economic opportunities for cooperative housing beneficiaries.

Overall, the findings emphasize the importance of targeted housing policies that address income disparities, provide educational and vocational support, and ensure equal access to housing opportunities. Future research should further investigate these relationships to develop comprehensive strategies that enhance cooperative housing affordability and inclusivity in Lagos Megacity.

4.2 Recommendations

To enhance housing affordability in Lagos Megacity, financial institutions and policymakers should develop affordable mortgage schemes and low-interest housing loans tailored for middle-income earners, particularly self-employed individuals and civil servants. Cooperative societies should collaborate with banks and microfinance institutions to provide flexible financing options that align with members' income levels. Additionally, government and private sector initiatives should support self-employed individuals by offering business grants, vocational training, and microfinance opportunities to enhance income stability.

Promoting gender inclusivity in employment is essential in ensuring equal access to housing opportunities. Employment policies should focus on bridging gender gaps in various occupations, while housing cooperatives should integrate vocational training and financial literacy programs to strengthen members' economic potential. Furthermore, government agencies should support initiatives that enhance higher education and skill development, as education plays a crucial role in improving earning capacity and housing affordability.

Addressing socio-economic inequalities among ethnic groups is also crucial for promoting inclusivity in cooperative housing. Policymakers should implement housing policies that ensure equal access to cooperative housing opportunities for all groups, while community-based initiatives should foster social integration and create a more inclusive living environment. Additionally, cooperative housing governance should be strengthened to ensure transparent land allocation, fair cost management, and equitable participation among members.

Finally, the government should introduce policy incentives such as tax reliefs and subsidies for cooperative societies which contribute to affordable housing development. Cooperative societies should actively encourage participation from all demographic groups, including low-income earners, to promote inclusivity and long-term sustainability. Awareness campaigns and stakeholder engagement programs should also be conducted to educate residents about the benefits of cooperative housing and how they can effectively participate. Implementation of these recommendations will create a more accessible, equitable, and sustainable cooperative housing system in Lagos Megacity.

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