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Women Participation in Housing Cooperative Society and Environmental Management in Urban Communities of Cross River State, Nigeria

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Keywords

Women Participation, Housing, Cooperative Society and Environmental Management

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Abstract

The study examined women participation in Housing cooperative societies and environmental management in urban communities of Cross River State, Nigeria. Four null hypotheses were formulated and tested. Literature review was carried out based on the variables of the study. A sample of two hundred (200) respondents were drawn from the population of eight hundred (800) respondents. The research design adopted was survey research design. The sampling technique adopted for this study was the simple random sampling technique. The main instrument used for data collection was the questionnaire. Pearson product moment correlation analysis was employed for data analyses and results tested at .05 level of significance. The result showed that there was a significant relationship between women participation in provision of housing, credit and loans, women participation in provision of housing **subsidised** loan, women participation in landed properties, women participation in provision furniture and appliances and environmental management in the study area. These findings formed the basis of the recommendations made among others that: more women should join housing

	cooperative societies in order to manage their environment for transformation of their locality.

Introduction

In human history, housing has been playing two major roles in a man's life. Economically, housing constitutes an important provision of shelter. It provides not only shelter but also security, comfort and dignity. It is also a social necessity, because good housing enhances healthy living which in return influences human labour productivity. It also stimulates investment in other sectors of the economy. For these reasons, much attention and premium are often put in place on home ownership no matter the age, sex, income or type of job the head of a house-hold does in any part of the globe. Despite the availability of abundant, unused and ripe land at the periphery of most towns and cities in Nigeria, accessibility to low interest rate financing constitutes the major hindrance to easy acquisition of affordable housing among low and middle-income earners in the country.

Anipi, Ojong and Edoho, (2023) in their study on economic participation and empowerment of members examined the contribution of cooperatives in promoting economic empowerment of women, the set of indicator used in this study represent a family decision making indices which measured and revealed that after joining thrift and credit cooperatives societies, the respondents have shown improvement in spending decision making, on average about 50% of the respondents improved their access to credit and credit| services after joining cooperatives societies.

Ebube (2018) opined that land acquisition and building a home require incredible determination. US (2015) recorded that affordable housing is inadequate though those that have access to what can be regarded as adequate shelter find such shelter unaffordable. In many countries, Nigeria inclusive, the socioeconomic and constant political changes overtime had put pressure on governments, thus constraining their involvements in meeting housing needs of the teaming and ever growing populace. With limited and dwindling resources at government disposal, it has become impossible for the government to cater for the current shortage of housing and poverty being encountered by the citizenry. This reality had led the government at various times to embark on policies such as Structural Adjustment Programme (SAP), privatization/commercialization, Public and Private Partnerships (PPP), monetisation of public servants "benefits, etc. All these policies were geared towards shifting from public at financing, management and responsibility for basic societal needs of the common man through private initiatives. Moreso, experience, overtime, has shown that non-availability of cheap and adequate finance have been the main reason why private sector developer often fail at taking up the responsibility of championing the affordable housing provision issue in the country.

Globally, the world is currently witnessing two different demographic trends. While in the industrialised countries birth rates are falling and life expectancy is steadily increasing, in the

developing countries, such as Nigeria, the reverse trend holds true. In Africa, the birth rate is still at high levels, with majority of the population being below the age of twenty years. A growing population portends pressure on the ecological system, thus increasing the need for food, shelter, jobs and other basic necessities of life.

Ojong, Anipi and Abuokwen (2023) maintained that The most widespread application of co-operative thrift society has been in India, where the problem of peasant indebtedness and greedy money lenders has been particularly serious issue. In India, co-operative banks and loan societies actually made an in-road into the rural areas, mainly as a result of official initiative and encouragement. The structures of co-operative banks were biased in favour of their occupations, which are agricultural co-operatives, employee's co-operatives, business co-operatives and industrial co-operatives The co-operative credit structure for short and medium term credit is a three tier federal one. With a State co-operative bank at the apex in each state, the central co-operatives at the district level, and the primary credit societies at the base. This has greatly improved the financing of agriculture and small scale enterprises and led to rising trend in output. India is currently a net exporter of food and almost self-sufficient in industrial.

The demands of the ever growing population have created further problems of developable land scarcity: conflicts over the use and ownership of land hence the ever increasing rate of urbanisation with rapidly growing slums and squatter settlements within cities in the developing countries such as Nigeria. The resultant effect of the inability of governments across the globe, especially in developing countries such as Nigeria, to address the needs of the growing population, in such are as housing and employment generation, has inevitably led to systematic decay of value systems. Family structures, which from time immemorial has always been a very reliable and effective system of social security has disintegrated thereby leaving the weaker and vulnerable members of the society to suffer.

Rose, Glory and Anipi (2023) said that marketing cooperative is an organization owned and operated by a group of farmers who produce similar products. Farmers join a marketing cooperative to, gain more control in marketing their products so they can: increase the price they receive for their products; reduce the level of poverty by the costs of marketing their produce and of obtaining agricultural inputs such as seed and fertilizer; and make the market for their goods more secure (Beshel 2018). The marketing cooperative accomplishes these objectives by performing certain functions such as packaging, storing, cooling, shipping, promoting, and selling; negotiating for better market terms because of the volume and variety offered by their members and buying production supplies (seeds, fertilizer, containers, etc.) in large volumes at lower prices.

The gap between the rich and poor has continued to widen with in many societies especially in the developing countries. Poverty, unemployment and social disintegration often result in isolation, marginalisation and violence. While these problems affect all countries one way or another, there

is a general consensus that the situation of most developing countries, particularly of Africa, is critical and requires special attention and action. As a means of addressing the challenges facing most developing countries, and the potentials of cooperative societies through which members of a community could collectively provide the needed funding for their home ownership and other necessities of such means is through the elimination of working cap trap. Lack of accessibility to credit facilities of ten prevents small-scale businessmen and women from expanding their businesses or procures their shelters. Being part of group-based schemes such as Cooperative societies ensures the sharing of risks and ensures that loans if given are viable and recover able with ease.

Okafor, (2018). examined Housing cooperative societies and. empowerment of rural dweller in Awka North L.G.A of Anambra state, Nigeria. To achieve this, 254 structured questionnaires were used to collect data from women housing cooperatives in the area. The study provides empirical evidence on the women's socio-economic characteristics as well as determines the relationship between membership duration, and member's income, and also the effect of farm input; credit and extension and housing visit on income which is proxy for empowerment. Findings revealed that the joint effect of the explanatory variable in the model account for 38% of the variations in the income profile of members of agricultural cooperatives. Two coefficients (farm input and credit) are not significant while extension visit was significant at 1%. Membership duration also shows a positive correlation with income of the members. There is a significant difference between the incomes of members after joining cooperatives. The study recommends that women in the area should be encouraged to form or join cooperatives for enhanced income and poverty reduction. Cooperatives should improve in the provision of farm input and credit to their members in other to enhance their agricultural production capacity thereby empowering the rural women economically.

Mason (2016) sees credit as a catalyst that activates other factors of production and makes under-used capacities functional for increased productivity Generating new knowledge based on experience from established co-operative societies across the world is a practical way of eradicating poverty. In the opinion of Kwkarnai (2015), co-operative society members consist of all income groups, alleges from all walks of life joining forces together to meet common needs ranging from products, services, housing, financial services, etc. and for these reasons, organising people of like minds together to meet common needs is a major means of freeing Nigerians from their financial incapability and by extension eradicating poverty with time. Housing has been described as a complex product of both public and private efforts and investment. It consists of the immediate physical and service environment for individuals and family living. According to Njar (2019), the concept to f housing include environmental factors such as the general land use, recreation areas, shopping facilities, infrastructure! services, nuisance of pollution and noise, etc. all of which have resulted in the three aspects of housing as it concern economics, social and environmental. With regards to economic and social aspects of housing, there is very little that can

be done because it is quite impossible to make people live above their incomes and social status. Ijaiya, Tunde, Aremu and Shitu (2014) pointed out that the worse property is shows the lower the income of the household tends to be hence the less the ability of the household to pay. This being the case, it is incumbent on home providers to take cognisance of the people's income as well as their social status into consideration in providing houses for them. Apart from the fact that no government in the world has been able to provide adequate housing for all its citizens, providing houses which the occupants cannot maintain properly will amount to a colossal waste of scarce resources.

Anipi, Ojong, Deku and Moses (2023) add that Community conservation communication is a group of individuals and families living in a geographical location that are educated, trained and information passed to them to be committed on saving large parcels of land from ecological degradation and conservation of environment. Community conservation and communication is an essential tool for protection of our biodiversity through passing information to the society about the relevance of our environmental resources.

Ritche (2018) assessed the roles of Housing cooperative societies on poverty reduction in Enugu state, Nigeria. Survey research design was adopted, for the study. Population of the study consisted of 2341 women. Using multi-layer random sampling technique, 223 respondents were selected for the study. Questionnaires and interviews conducted with key informants served as the main source of data. Descriptive and inferential statistical analysis was used to analyzed data for the study. The findings of the study showed that the activities of Housing cooperative societies have improved the living standard of its members through provision of skills, trainings, job opportunities and financial assistance thereby reducing the poverty level of its members and communities. The finding of the study also showed that, despite various successes achieved by the cooperative societies in poverty alleviation, its efforts are not without some challenges. The study thus identified and developed effective policy measures within which cooperative societies can exploit to benefit all its members and communities especially in the area of poverty alleviation.

Ojong, Anipi and Abuokwen (2023) The major discourse is the co-operative and thrift society, which may also be referred to the credits and thrift co-operative or the. thrift and loans co-operatives. AH such cooperatives perform functions that are practically related. The core function is to improve access to credits at critical moments or more succinctly, financial intermediation. Principally, such co-operatives aim at making it easier for people (especially people with low income) to save, thereby increasing the amount of money available for lending to members. Loans and credits are provided to members at much more traditional and easier conditions than the methods adopted by commercial banks and other financial institutions (Beshel, 2016). The thrift and credits co-operative is the earliest of cooperatives to have been formed worldwide and also in Nigeria

The environmental aspect of housing is a more unifying factor in which people of different classes and social status can benefit. This includes proper maintenance of the environment, cleanliness, accessibility, lighting, good infrastructural facilities, etc. All these needs are far more than what an individual can provide or cope with alone. It is therefore the responsibility of government to provide and maintain the common neighbourhood environment within its area of jurisdiction. More emphasis ought to be paid to the provision of these essential services and facilities instead of providing additional new houses which will only benefit a few privilege individuals. Over the past few decades, housing finance has become an increasingly attractive business proposition for various players in the financial market of the country. Among the various institutional arrangements made by the Central and State Governments for housing development, are Cooperative Housing Society which plays a dominant role in improving the housing stock. A recent study conducted by NCHF has also revealed that out of the total housing units constructed by housing co-operatives under the housing o-operative federations, 75 percent units ha ve gone to economically weaker sections and lower income groups, 18 percent to middle income groups and only 7 percent to higher income groups. Thus, on the whole, the cooperative housing sector serves largely the poorer sections.

Statement of the problem

Today, no society has succeeded in sustainable management of environment completely perhaps, women participation is not greatly felt in the area of environmental management because of their level of literacy, occupational status, cultural beliefs and values. Environmental management in general and sustainable resources of environment in particular has a significant peoples' dimension in developing countries including Nigeria. Women comprise the majority of the population majority of the population in the urban community who are directly involved and have contact with the natural environment and its associate. A growing number of households are unable to meet their basic needs due to lack of environmental management. The number of households by women has multiplied in the urban and rural community. Women face a combination of increased family responsibilities and diminished environmental properties. They constitute about half the country's population. However, trained women form an insignificant percentage of the total skilled force in Nigeria partly, because they were not exposed to education early enough which has exposed them to management of environmental property. It is in alignment with this problem that the researcher seeks to proffer solution to women's roles by encouraging equal participation of gender in housing cooperative society and environmental management. This study seeks to investigate whether women are capable to management environment properly when given the right opportunities in housing cooperative society in their communities.

Purpose of the study

The purpose of the study was to examine women participation in housing cooperative societies and environmental management in urban community in Cross River State. Specifically, the study sought to find out whether:

1. Women participation in housing credit and loans facility influence environmental management in urban communities of River State.
2. Women participation in provision of housing subsidised loans influence environmental management in urban community of Cross River State
3. Women participation in provision of housing furniture/appliances influence environmental management in urban communities of Cross River State
4. Women participation in provision of landed properties influence environmental management in urban communities of Cross River State.

Research questions

The following research questions were posed to guide the study:

1. To What extent does women participation in housing credit and loans facility influence environmental management in urban communities of River State?

2. How does women participation in provision of housing subsidised loans influence environmental management in urban community of Cross River State?
3. What is the relationship between women participation in provision of housing furniture/appliances influence environmental management in urban communities of Cross River State?
4. How does women participation in provision of landed properties influence environmental management in urban communities of Cross River State?

Statement of hypotheses

The following hypothesis were formulated to direct the study:

1. There is no significant influence between women participation in credit and loans facility influence environmental management in urban communities of River State
2. There is no significant influence between women participation in provision of housing subsidised loans influence environmental management in urban community of Cross River State
3. There is no significant influence between women participation in provision of housing furniture/appliances influence environmental management in urban communities of Cross River State.
4. There is no significant influence between women participation in provision of landed properties influence environmental management in urban communities of Cross River State

Methodology

The researcher adopted the survey design. Survey is an extensive cross sectional approach, where a number of cases are considered at a particular time and the data is gathered to study the opinions, behavior, attitudes, habits, desires, values and beliefs etc. (the characteristics of certain population are studied). Osuala (2013), asserts that the survey research design is the systematic way of

measuring variables by asking people question and then examining the relationship among the variables.

The design was considered appropriate because, it enables the researcher to obtain information by gathering data from a particular sample of a given population, through personal or impersonal means, to study its characteristics.

The population of the study consists of 800 women participating in housing cooperative societies in urban communities of Cross River State. The population of each housing cooperative society with total numbers of women in participation.
The sampling technique adopted for this study was the simple random sampling technique. The aim was to give every member of the population, equal and independent opportunity of being selected. The main purpose of using simple random sampling technique was to compose a sample that will yield research data that can be generalized to large population. The sample of the study comprised two hundred (200) women participating in housing cooperative societies in urban communities of Cross River State. A breakdown of this figure shows that (25%) of the population form the sample from the eighteen (18) Local Government of the Cross River State.

The major instrument used for this study was a validated questionnaire. The questionnaire had two sections A and B. Section "A" was used to seek information in respect of the subject demographic or personal data such as sex, age, educational qualification etc. while, section "B" comprised of questionnaire items designed to evaluate the research topic. There were four items on a four point rating scale to measure each of the sub-independent variables and six items to measure the dependent variable of the study. The reliability index of the instrument achieved through a trial test was 81 which was high enough. The researcher administered copies of the questionnaire directly to the respondents with the help of the housing cooperative executives. The questionnaire was distributed by the researcher and two research assistants who explained the purpose of the study to all participants in housing cooperative society. The women were asked to give their candid response to each of the items. A total of two hundred (200) copies of the questionnaire were administered and retrieved from the respondents.
After collecting copies of the questionnaire, codes and scores were assigned to each item. For ease of preparation, a coding schedule was prepared by developing a key for each of the constructs of the instrument. The following procedure was adopted for the analysis of research data on a hypothesis by hypothesis basis. All the hypotheses were tested on .05 level of significance using PPMC Statistical tool.

Results

The independent variable of the study is women participation in housing cooperative societies and the sub-variables identified were; provision of housing in credit and loans, provision of housing sibsidised loans, provision of housing furniture/appliances and provision of landed properties of

the members. The four independent sub-variables were measured continuously using a four-point rating scale of strongly agree, agree, disagree and strongly disagree. There were six items on the questionnaire for each variables.

The dependent variable of environmental management was also measured using a four point rating scale. There were ten items on the questionnaire for the dependent variable. A total of two hundred (200) respondents were used for the study. The descriptive statistics of the variables are presented in Table 1.

Table 1: Descriptive statistics of the variables showing mean and standard deviation

Variables	N	X	Std. Deviation
Provision of housing credit and loans	200	16.6129	3.584
Provision of housing subsidises loans	200	14.0868	3.217
Provision of housing furniture/appliances	200	17.4075	3.144
Provision of landed properties	200	15.8040	3.196
Environmental management	200	18.5231	3.491

Source: Field work 2024

Ho:1

There is no significant influence between provision of housing credit and loans and environmental management. The independent variable is provision of housing credit and loans while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was used to test this hypothesis. The result of the analysis is presented in Table 2. The result of the analysis as presented in Table 2 reveals that the calculated r-value of 0.73 was greater than the critical r-value of 0.138 at .05 level of significance with 198 degrees of freedom. The result of the analysis was significant since the calculated value was greater than the critical value. With this result, the null hypothesis was rejected. This implies that there is a significant influence between provision of housing credit and loans and environmental management.

Table 2: Pearson product moment correlation analysis of the influence between provision of housing credit and loans and environmental management (N=200).

Variables	$\Sigma x\Sigma y$	$\Sigma x^2\Sigma y^2$	Σxy	r-cal
Provision of housing credit and loans	2313	4798		
			68648	0.73
Environmental management	2712	4930		

* Significant at .05 level, critical r= .138, df= 198.

Ho:2

There is no significant influence between provision of housing subsidized loans and environmental management. The independent variable is provision of housing subsidized loans while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was employed to test this hypothesis. The result of the analysis is presented in Table 3. The result of the analysis as presented in Table 3 reveals that the calculated r-value of 0.52 was greater than the critical r-value of 0.138 at .05 level of significance. With this result, the null hypothesis was rejected. This implies that there was a significant influence between provision of housing subsidized loans and environmental management.

Table 3: Pearson product moment correlation analysis of the relationship between influence between provision of housing subsidized loans and environmental management

Variables	$\Sigma x\Sigma y$	$\Sigma x^2\Sigma y^2$	Σxy	r-cal
Provision of housing subsidized loans	2324	4801		
			67561	0.52
Environmental management	2712	4930		

* Significant at .05 level, critical r= .138, df= 198.

Ho:3

There is no significant influence between provision of housing furniture/appliances and environmental management. The independent variable is provision of housing furniture/appliances while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was used to test this hypothesis. The result of the analysis is presented in Table 4. The result of the analysis as presented in Table 4 shows that the calculated r-value of 0.63 was greater than the critical r-value of 0.138 at .05 level of significance with 198 degrees of freedom. The result of the analysis was significant since the calculated value was greater than the critical value. With this result, the null hypothesis was rejected. This implies that there is a significant influence between provision of housing furniture/appliances and environmental management.

Table 4: Pearson product moment correlation analysis of the influence between provision of housing furniture/appliance and environmental management (N=200)

Variables	$\Sigma x\Sigma y$	$\Sigma x^2\Sigma y^2$	Σxy	r-cal
Provision of housing furniture/appliances	2319	4800		
			68105	0.63
Environmental management	2712	4930		

* Significant at .05 level, critical r= .138, df= 198.

Ho:4

There is no significant influence between provision of landed properties and environmental management. The independent variable is provision of landed properties while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was used to test this hypothesis. The result of the analysis as presented in Table 5 shows that the calculated r-value of 0.72 was greater than the critical r-value of 0.138 at .05 level of significance with 198 degrees of freedom.

The result of the analysis was significant since the calculated value was greater than the critical value. With this result, the null hypothesis was rejected. This implies that there is a significant influence between provision of landed properties and environmental management

Table 5: Pearson product moment correlation analysis of the influence between provision of landed properties and environmental management (N=200)

Variables	Σx Σy	Σx^2 Σy^2	Σxy	r-cal
Provision of landed properties	2426	4957		
			69125	0.72
Environmental management	2712	4930		

* Significant at .05 level, critical r= .138, df= 198.

Discussion of the findings

In this session, the discussion of the findings that emerge form the analysis is presented. The discussion presented hypothesis by hypotheses on women participation in housing cooperative society and environmental management in urban communities of Cross River State.

$H0_1$: Provision of housing credit and loans and environmental management

There is no significant influence between provision of housing credit and loans and environmental management. The independent variable is provision of housing credit and loans while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was used to test this hypothesis. The result of the analysis is presented in Table 2. The result of the analysis as presented in Table 2 reveals that the calculated r-value of 0.73 was greater than the critical r-value of 0.138 at .05 level of significance with 198 degrees of freedom. The result of the analysis was significant since the calculated value was greater than the critical value. With this result, the null hypothesis was rejected. This implies that there is a significant influence between provision of housing credit and loans and environmental management.

The findings of these hypothesis are in line with Anipi, Ojong and Edoho, (2023) in their study on economic participation and empowerment of members examined the contribution of cooperatives in promoting economic empowerment of women, the set of indicator used in this study represent a family decision making indices which measured and revealed that after joining

thrift and credit cooperatives societies, the respondents have shown improvement in spending decision making, on average about 50% of the respondents improved their access to credit and credit| services after joining cooperatives societies.

Ebube (2018) opined that land acquisition and building a home require incredible determination. UN Habitat (2015) recorded that affordable housing is inadequate though those that have access to what can be regarded as adequate shelter find such shelter unaffordable. In many countries, Nigeria inclusive, the socioeconomic and constant political changes overtime had put pressure on governments, thus constraining their involvements in meeting housing needs of the teaming and ever growing populace. With limited and dwindling resources at government disposal, it has become impossible for the government to cater for the current shortage of housing and poverty being encountered by the citizenry. This reality had led the government at various times to embark on policies such as Structural Adjustment Programme (SAP), privatization/commercialization, Public and Private Partnerships (PPP), monetisation of public servants "benefits, etc. All these policies were geared towards shifting from public at financing, management and responsibility for basic societal needs of the common man through private initiatives. Moreso, experience, overtime, has shown that non-availability of cheap and adequate finance have been the main reason why private sector developer often fail at taking up the responsibility of championing the affordable housing provision issue in the country.

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$H0_2$ Provision of housing subsidized loan

There is no significant influence between provision of housing subsidized loans and environmental management. The independent variable is provision of housing subsidized loans while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was employed to test this hypothesis. The result of the analysis is presented in Table 3.The result of the analysis as presented in Table 3 reveals that the calculated r-value of 0.52 was greater than the critical r-value of 0.138 at .05 level of significance. With this result, the null hypothesis was rejected. This implies that there was a significant influence between provision of housing subsidized loans and environmental management.

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$H0_3$: Provision of housing furniture/appliances and environmental management
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(2019), the concept to f housing include environmental factors such as the general land use, recreation areas, shopping facilities, infrastructure! services, nuisance of pollution and noise, etc. all of which have resulted in the three aspects of housing as it concern economics, social and environmental. With regards to economic and social aspects of housing, there is very little that can be done because it is quite impossible to make people live above their incomes and social status. Ijaiya, Tunde, Aremu and Shitu (2014) pointed out that the worse property is shows the lower the income of the household tends to be hence the less the ability of the household to pay. This being the case, it is incumbent on home providers to take cognisance of the people's income as well as their social status into consideration in providing houses for them. Apart from the fact that no government in the world has been able to provide adequate housing for all its citizens, providing houses which the occupants cannot maintain properly will amount to a colossal waste of scarce resources.

$H0_4$: Provision of landed properties and environmental management

There is no significant influence between provision of landed properties and environmental management. The independent variable is provision of landed properties while the dependent variable is environmental management. Pearson product moment correlation coefficient analysis was used to test this hypothesis. The result of the analysis as presented in Table 5 shows that the calculated r-value of 0.72 was greater than the critical r-value of 0.138 at .05 level of significance with 198 degrees of freedom. The result of the analysis was significant since the calculated value was greater than the critical value. With this result, the null hypothesis was rejected. This implies that there is a significant influence between provision of landed properties and environmental management.

The result of these hypothesis are in line with Anipi, Ojong, Deku and Moses (2023) add that Community conservation communication is a group of individuals and families living in a geographical location that are educated, trained and information passed to them to be committed on saving large parcels of land from ecological degradation and conservation of environment. Community conservation and communication is an essential tool for protection of our biodiversity through passing information to the society about the relevance of our environmental resources.

Ritche (2018) assessed the roles of Housing cooperative societies on poverty reduction in Enugu state, Nigeria. Survey research design was adopted, for the study. Population of the study consisted of 2341 women. Using multi-layer random sampling technique, 223 respondents were selected for the study. Questionnaires and interviews conducted with key informants served as the main source of data. Descriptive and inferential statistical analysis was used to analyzed data for the study. The findings of the study showed that the activities of Housing cooperative societies have improved the living standard of its members through provision of skills, trainings, job opportunities and financial assistance thereby reducing the poverty level of its members and communities. The finding of the study also showed that, despite various successes achieved by the cooperative

societies in poverty alleviation, its efforts are not without some challenges. The study thus identified and developed effective policy measures within which cooperative societies can exploit to benefit all its members and communities especially in the area of poverty alleviation.

Ojong, Anipi and Abuokwen (2023) the major discourse is the co-operative and thrift society, which may also be referred to the credits and thrift co-operative or the thrift and loans co-operatives. AH such cooperatives perform functions that are practically related. The core function is to improve access to credits at critical moments or more succinctly, financial intermediation. Principally, such co-operatives aim at making it easier for people (especially people with low income) to save, thereby increasing the amount of money available for lending to members. Loans and credits are provided to members at much more traditional and easier conditions than the methods adopted by commercial banks and other financial institutions (Beshel, 2016). The thrift and credits co-operative is the earliest of cooperatives to have been formed worldwide and also in Nigeria

Conclusion

Based on the result and findings of the study it was concluded that there was a significant influence between provision of housing credit and provision of housing subsidized loans, provision of housing furniture/ appliances provision of landed properties and environmental management in the study area.

Recommendations

Based on the findings of the study, the following recommendations are made for further research:

1. Government should organize more urban dwellers to participate in housing cooperative societies that will meaningfully empower the lives of women and trigger their minds towards cooperative societies that will manage the environment
2. Government at all levels should encourage the activities of women by including in the budget some incentives for housing cooperatives that will encourage sustainable environmental management.
3. Women should not be restricted from decision making of any meeting that are organized by the housing cooperatives.
4. More women should join housing cooperative societies in order to reduce poverty for transformation of their environment where they are living

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