

Effective communication for behaviour change: A viable incentive for development of informal cooperative housing in Nigeria

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Article History	Abstract
Original Research Article	<p><i>The researchers explored the adoption of communication strategies for behaviour change in the development of informal cooperative housing in Nigeria, given the fact that an estimated 14.9 million housing deficit confronts the country. The study is based on the Theory of Self-Reliance, a theory that originated from two resolutions of the United Nations in 1973. It focuses on the need for the establishment of a New International Economic Order (NIEO) to provide for the autonomous self-reliance of individuals or countries rather than trade and transfer of technology from foreign countries. The study recommends integrated communication as a strategy with greater potential for behaviour change among informal housing cooperatives. This is because it can aggregate the creation of awareness and relevant information to the entire population through the mass media. Equally, through the interpersonal communication process, it aggregates the exchange of ideas and positive discussions that can lead to change in attitudes or behaviour of potential informal housing developers.</i></p> <p>Keywords: Behaviour change, cooperative housing, integrated communication, interpersonal communication, mass media, self-reliance.</p>
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<p>Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.</p> <p>Citation: Udo Philip IBUOT (PhD) & Anthony Chukwuma OLIGBO. (2026). Effective communication for behaviour change: A viable incentive for development of informal cooperative housing in Nigeria. UKR Journal of Arts, Humanities and Social Sciences (UKRJAHS), 2(5), 123-128.</p>	

INTRODUCTION

Housing is one of the basic needs of humanity. It is captured as the eleventh goal of the Sustainable Development Goals of the United Nations, with target one providing access for adequate, safe, and affordable housing and basic services to all. Target three provides for access to enhance inclusive and sustainable urbanisation and capacity for participatory, integrated, and sustainable human settlement planning and management in all countries. Indeed, housing or shelter is one of the existential needs of humanity and, as identified by Abraham Maslow in the Hierarchy of Needs theory, comes third after food and clothing (Moore, 2019). Its availability is vital to the welfare of humanity, since it is regarded as one of the yardsticks for measurement of the wealth of any nation. The housing sector not only plays a leading role in the process of economic recovery from depression but also creates employment, especially for unskilled labour in developing countries.

Nigeria's housing delivery system, however, is bedeviled with multifarious problems in the rural and urban centres

and this requires multidimensional solutions. These problems are socio-cultural, psychological, qualitative, and quantitative. They revolve around overcrowding and slums, with many citizens unable to afford decent accommodation for themselves and families (Ekundayo & Keffi, 2018), while some live in contraptions that are best described as 'shelters' rather than 'houses.' Over time, the government and other authorities have made several interventions in housing provision, but the measures have been meagre and have done little to address the situation given the huge housing deficit estimated at 14.9 million (Faleye, 2026). The deficit estimate, which is lower than the previous figure of 17 million houses, was reportedly developed using national surveys, census data, and housing adequacy metrics aligned with international standards. The right of every individual to inexpensive but safe, secure, and healthy housing is provided for in the Habitat Agenda, which has the goal of providing shelter for all (UN Habitat, 2001).

Informal housing cooperatives

Cooperative schemes are available to offer housing options by pooling resources of family members and savings of members or low-interest mortgages to acquire land and build houses. Cooperative societies are avenues by which people collectively meet their social and economic needs using the principles of democratic governance (Oyalowo & Babawale, 2017). Cooperative housing refers to a society that corporately owns a group of houses or flats in which each member participates actively in all matters concerning the estate. It is defined as a cooperative where member-residents jointly own their buildings, democratically control them, and receive the social and economic benefits accruable from living in and owning a cooperative home (Ekundayo & Keffi, 2018). There are several kinds of housing cooperatives, and these include market rate cooperatives, fully mutual/limited equity cooperatives, mutual housing associations, subsidized cooperatives, building cooperatives, communal housing cooperatives, and tenant management cooperatives/leasing cooperatives. Housing cooperators are usually described as members of voluntary cooperative societies that are involved in the provision of houses for economically weak persons who seek to achieve their common economic objectives based on equality and natural service.

A cooperative housing scheme can thus be viewed as an alternative form of ownership of homes or property in which the organization owns such houses or property and sells them to residents of the community. Where this is the structure, costs of such houses or property are often split or shared and used as part of an intentional community initiative. Cooperative housing comes with several advantages that include the fact that its organization is often easy to form compared to other types of business organisations. For instance, any 10 adults in a community or with identified interests can join and form a cooperative society (Ekpenyong, 2017). Such members are expected to have common needs, operate in relevant occupations, and be able to pay fees and/or buy shares. Other advantages include the fact that membership is open and such organisations are run democratically.

Members are also required to make approximately equal contributions to the required capital so that indirect control from members with supposed higher capital contributions is eliminated. There are some 82,460 cooperative societies with over 1.4 million members in 605 local government areas across Nigeria's 774 local government areas, with 16,000 operating in Lagos State (Oyalowo & Babawale, 2017). These cooperatives contribute towards savings mobilisation in thrift and credit systems, poverty reduction, business creation and expansion, production of export

crops, and minimising of exploitation by middlemen and traders.

An innovation in cooperative housing in Nigeria with the capacity to reduce the housing deficit has, however, been observed at Masaka in Karu local government area of Nasarawa State. The innovation is domiciled in the Millard Fuller Foundation (MFF), established in 2006 as a non-profit organization dedicated to affordable housing in Nigeria. The Manager, Marketing & Communications of the Foundation (MFF), John Olugbemi (2024), said in an interview that the foundation was inspired by Millard Fuller, founder of Habitat for Humanity, and embraces a model that not only constructs homes but also builds communities.

Since its inception, MFF has constructed over 1,000 affordable housing units, particularly for low-income earners in Nasarawa State. The Millard Fuller Foundation's approach includes self-help initiatives, skills development, and mutual help, empowering community members through training in construction skills and creating economic opportunities. According to Odugbemi, MFF plans to construct five million homes by 2030, with ambitious targets like building one million homes by 2025 and an initial goal of 30,000 homes by 2020.

Media approaches and strategies

There are several media strategies and approaches to communication for behaviour change among housing cooperative societies. However, the understanding of "both the 'felt needs' at the local or community level and the 'action needs' as identified by the planners" should serve as their operational strategy (Moemeka, 1989). These felt needs can be learned from four stages of actions. These are (a) learning about the innovations that are being sought by the community and those that development agents intend to introduce, (b) the social process stage, (c) identification of existing media and their relationship to people, and (d) drawing up of locally tailored communication programmes and their implementation, like the action needs of the people.

While the first stage is concerned with the diffusion of innovations into an identified community, the second examines how the existing social structures in the community would enhance or prevent the adoption of the intended innovations among the host community. The third stage looks at the aggregation of existing interpersonal or mass media channels in the community, while in the last stage, these communication processes would be synchronised to produce indigenous programmes that are implemented in phases with the active involvement of the host community.

Operations of these stages can also be studied in three salient approaches: (a) the interpersonal approach, which can operate within the extension and community development method or ideological and mass mobilisation methods; (b) the mass media approach which can utilise either centralised or localised method; and (c) the integrated approach, which aggregates all the methods depending on identified 'felt' needs of each community (Moemeka, 1989).

Interpersonal communication is often defined as a process of exchange of information, values, feelings, or ideas between two or more people through face-to-face or verbal methods. Centko (1998) describes it as a selective, systematic, and unique process of interaction between people that leads to the development of knowledge of the individual and other people, the sharing of experiences, and the gaining of meanings as a result of changes made. It revolves around oral culture, a perspective that denotes the mode of communication that aggregates knowledge, memories, values, and symbols vocally and collectively and releases them to consecutive generations in a form built by the laws of tradition (Nogueira, 2003).

In the interpersonal model, extension and community development methods form the primary or major plank. Although the model is oriented towards rural community development, it can also be adopted in suburban and urban areas. The second method is that of ideological or mass mobilisation that makes heavy demands on interpersonal communication methods. Under the mass mobilisation approach, "the channels are activated not by development agents but by political party cadres." This is because of the assumption that radical changes in the political orientation of the social system are the only instruments that can foster any form of development (Moemeka, 1994, p. 57). The difference between extension and ideological methods is explained by their use of communication for development purposes. Whereas the former applies a horizontal or bottom-up approach, the latter adopts the vertical or top-bottom approach in the dissemination of development communication messages to the people.

In the second model that is associated with the use of mass media, two methods are also discernible. These are those of centralised mass media, and those of decentralised or localised mass media methods. Mass media are agencies of communication that apply diverse forms of media technology to communicate with undifferentiated mass audiences. These media technologies include the printing press for publication of newspapers, magazines, or books; radio, television, films, recorded music, or even the internet. The invention of the radio later followed the newspaper press by Guglielmo Marconi in 1898. Radio's entry as a mass medium introduced immediacy to news

reporting and entertainment. The radio emerged during the mass society era when the direct effects of the mass media held sway, and traditional communities were disintegrating in Europe and America.

The centralised mass media method operates on the principle of planning, production, and dissemination of development-oriented media messages at the mass media headquarters that are usually domiciled in the cities. These messages rarely take into account the diversities in the rural areas and the target audiences are often not involved in the preparation of their contents. The second method in mass media approach is the localised or decentralised media. This flows from McQuail's normative Participant Media Theory that "lays strong emphasis on interaction with the target audiences and on the establishment of local media channels to provide access for the people" (Moemeka, 1994, p. 60).

Its point of departure from the centralised method is in its identification of the needs of the host populations through meetings, discussions, and personal visits by media professionals. Such interactions enable media professionals to understand the cultural contexts in which their target audiences operate. The method also entails the use of local media organisations to enable the people to become involved in the process of planning, production, and dissemination of development-oriented messages.

The invention of social media or the internet has enriched the mass media environment, as it has become a very effective agency of the mass media and an important tool in the hands of mass communicators (Cecil, 2013). Social media is described by McQuail (2012) as the linking of information communication technology (ICT) with its associated social services to produce three elements, viz., technological artefacts and devices; activities, practices, and uses; and social arrangements and organisation that revolve around these devices and practices.

What has made social media very relevant is its ability to serve as a communication and news-breaking tool. The beauty of the mass media is in its size, especially as it seems to operate on the assumption that every individual or member of the audience can accept the message that it churns out, irrespective of their beliefs. This may have influenced the penchant of media professionals to ignore the interpersonal approach because of feelings that mass media structures should control the flow or dissemination of communication messages. Noteworthy under the mass media approach or dispensation is that while the mass media are assumed to have the potential of reaching virtually all members of the community, they possess the least ability in guaranteeing understanding and effective implementation of the disseminated development communication messages by the audience ((Lazarsfeld et

al, 1944; Servaes & Malikhao, 2008). This explains the need for the application of integrated communication.

An integrated communication strategy is a hybrid form that combines the approaches of interpersonal and mass media agencies to communicate with the audience. It is described as the connective tissue that studies the situation of the target audiences and prepares communication messages to engage them on their way to go. The application of integrated communication flows from the understanding that interpersonal and media approaches suffer from channel-oriented limitations. While the mass media has power to create awareness through mass dissemination of information, it has limited power to change the attitudes of people. The interpersonal approach has the potential to change people's behaviour, but it has limited mass appeal or reach.

Theoretical underpinning: Self-Reliance Theory

This study is anchored in the Self-Reliance Theory, a theory that was developed following two resolutions of the United Nations in 1973 on the need for the establishment of a New International Economic Order (NIEO) to provide for the autonomous self-reliance of individual countries rather than trade and the transfer of technology from foreign countries. The theory is associated with sustainable economic development that Nwokoye (2009) describes as a developmental quality that can be ascribed to a nation, a people, or a person. It simply means being fully equipped and functional to provide an individual with life-sustaining materials.

Self-reliance is the leading theory in the alternative development communication model that gives power, independence, and autonomy to rural dwellers to determine their affairs. Through self-reliance, "rural dwellers could own a radio station and make their own programmes based on their own daily experience and interests" (Oso, 2002, p. 19). This means that, with its application, community stakeholders can make maximum use of available resources in their environments with little or no external support. Anaeto and Solo-Anaeto (2010, p. 17) agree with Oso and remark that the theory of self-reliance provides a platform for community stakeholders to "define their development problems, set goals, devise strategies, and decide independently and in accordance with their social and cultural needs."

The application of self-reliance is in three distinct lines. These are self-reliance in ideas and initiatives (endogenous), self-reliance in funding and control (autonomy), and self-reliance in materials and manpower (self-sufficiency). Endogenous development is clear when local people decide what they want or require support in their effort to achieve the same. This form of self-reliance

is considered the centre of ideological writings about community participation and goes beyond consultations about the project (White, 1981). In the second characterisation of self-reliance, realised as autonomy, the community controls the process of development, rather than the project.

The argument in favour of this approach is that community stakeholders can organise funds for their project and thus remove the tendency for dependence on external sources.

The third sense in using self-reliance is described as 'maximum self-sufficiency.' This approach entails a community's use of its own "manpower and materials as far as possible to meet its needs in each respect, rather than either receiving them as help from elsewhere or buying them after collecting funds" (White, 1981, p. 117). This type of self-reliance is not only found to be cheap, but it also makes use of indigenous labour. Kim and Ismail (2013) align with this view, as they assert that self-reliance means independence and the ability to think and act without the help or influence of others. Though it differs from autarky, which is synonymous with self-sufficiency, self-reliance refers to development that utilises 'internal' rather than 'external' resources. Thus, self-reliance allows a level of 'external' support, but this is meant to support or promote internally generated resources.

Other scholars associate the concept with issues like self-help, mutual help, indigenous participation, and rural development (Fonchingon & Fonjong, 2003; Kumar, 1989). Fonchingon and Fonjong (2003, p. 199), for instance, explain that "local level development provides a major force in activating the utilisation of local resources (land, water, labour) and, therefore, constitutes one of the most effective methods of promoting people's participation in determining their own development."

Behaviour and behaviour change

Behaviour is often regarded as a range of actions and mannerisms that individuals or organisms make in reaction to perceived environmental stimuli. Though it is often described as the way an individual acts towards other people, society, or objects, the term can also be viewed from the perspectives of a phenomenon, an object, or a person, and even as a societal norm (Gordon, 2000). Eagly & Chaiken (1993) define it as a 'psychological tendency' that is often expressed through the evaluation of a particular entity with some favour or disfavour. Some etymological features that provide in-depth understanding of the concept are 'tendency', 'entity', and 'evaluation.' Inner tendency suggests that individuals have neural or mental natures from which all humans or even animals owe their origins.

Allport (1935) posits that though the term has several meanings, its major definition in psychology is essentially

that attitude reflects an outward posture or bodily position of a figure, often referred to as 'mental attitude.' The second definition views it along the lines of 'motor activities,' while the other latent or inner sides of attitude include affect, which involves emotions or beliefs, and cognition, or the thinking faculty of humans. An entity is described as an independent being that has a self-contained existence, while evaluation has to do with the making of judgement or assessment of an object that is of significance. Behaviour can, therefore, be defined as any overt activity of an individual that is assumed to stem partly from attitudes (Albarracin, Sunderrajan, Lohmann, Chan & Jiang, 2018). This reveals that behaviour is only a manifest part that predicts what an individual's attitude on an issue really is.

Behaviour change, on its part refers to any modification or transmission of human behaviour. Four key elements are often instrumental to behaviour change, and these are threat, fear, response efficacy, and self-efficacy (Glanz, Lewis & Rimers, 1990). Threat is defined as a danger or harmful event that people may not be aware of, while fear is associated with an emotional arousal that is a response to perceived threat. Response efficacy is concerned with the type of response that can prevent the threat from manifesting, while self-efficacy refers to an individual's perception of confidence in his or her ability to perform a given or recommended response.

Behaviour change and development of informal cooperative housing

Theoretically, three levels of social change have been identified, and these are personal, interpersonal, and community, where broader cultural, political, and institutional changes occur. Effective communication that addresses behaviour change has been established as the integrated communication model. An integrated communication strategy aggregates the interpersonal and mass media models to communicate with the target audience or builders of informal cooperative houses. It is effective because of its ability to overcome the channel-oriented limitations of the interpersonal and mass media approaches. The result of the integrated approach, therefore, is that behavioural change can be engendered by the flow of information that would assist in creating the necessary motivation and self-confidence in the host population.

In addition, there is the socio-ecological model of change that views individual behaviour as a product of overlapping social and environmental influences (Abosede, 2004). The communication framework that best suits the challenges of informal cooperative housing in Nigeria must be one that is relevant and appropriate to the various cultures. The importation of behavioural models must be done in a way that better addresses the informal housing challenge.

Besides, the messages communicated and the media must be relevant and appropriate to the receiving cultures. A change in media approach is also required, and this should embrace not only dialogue and engagement but also collective social change.

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