

Developing a Conceptual Framework for Assessing Community-Based Thrifts for Self-Help Housing Projects in Bauchi State, North East Nigeria

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ABSTRACT

The development of conceptual framework has become a necessary component of postgraduate studies especially in the built environment and allied disciplines. However, the development of such frameworks is highly challenging to postgraduate students, upcoming researchers and supervisors. This paper attempts at presenting a generic process for developing a conceptual framework for postgraduate studies in the built environment using thrift associations for self-help housing. The study therefore presents a conceptual framework for assessing the suitability of community-based thrifts for self-help housing. Being ongoing doctoral research, the purpose of the conceptual framework is to use it for the study and to serve as a guide to upcoming researchers. The conceptual framework is based on extensive review of related literature in the area of thrift associations. It begins with exploring related theories and identified essential variables of thrift associations. The paper described some forms of thrift associations, major factors influencing thrifts as well as the basic elements that influence the effectiveness of thrift associations in the execution of self-help housing projects. The study concludes that, when necessary, questions are asked and the answers obtained are in the affirmative, such thrift associations would be suitable for self-help housing.

Keywords: Conceptual framework, community-based thrifts, housing projects, Nigeria.

1. INTRODUCTION

In recent years, the design of conceptual framework is gradually becoming an integral component of research reports especially postgraduate studies. In submitting their final research reports, candidates are expected to show their understanding of the subject by synthesizing the basic constructs and concepts of their research indicating the relationships and interconnectivity between the research variables. Designing a good conceptual framework is highly important. Many presentations had been turned down and research reports rejected because of inadequate framework. This often leads to waste of resources or delay in programme completion time. Consequently, designing a conceptual framework that meets the minimum standards set by the certificate awarding institution and acceptable for the study in question is important to the successful completion of any postgraduate study. Designing an acceptable conceptual framework therefore, remains one of the many battles that must be fought and won by any postgraduate student in order to present a meaningful research report.

A conceptual framework is a structure which the researcher believes can best explain the natural progression of the phenomenon being investigated (Camp, 2001). Depending on the researcher's choice or nature of the study, a conceptual framework can be represented visually in form of diagrams or flowcharts and can be narratively presented by way of description. Regardless of the form or nature of presentation, a good conceptual framework provides the foundation for the research design, ensuring a focused and systematic investigation of the research question(s). It also serves as a mirror of the research by displaying at a glance the connectivity between all the aspects of the research beginning from the topic to the conclusion. A conceptual framework allows researchers to justify research problems, define relevant concepts, establish theoretical

and empirical rationale, select appropriate methods, and interpret results relative to theory (Antonenko, 2015).

Despite its importance in research, experience has shown that designing conceptual frameworks have been a serious challenge to upcoming researchers especially in the built environment and social sciences (Straughair, 2019). Identifying the research variables, establishing their relationships and interconnectivity and determining the flow of the framework have always been issues of contention among students and supervisors. Debates are ongoing as to what constitutes the basic features or elements of a conceptual framework; hence, there is no globally acceptable standard or format for designing or presenting a conceptual framework. This adds to the complexity and challenges of designing a conceptual framework especially at the postgraduate level. There is the need for both students and supervisors to work harmoniously to ensure that a concise, self-explanatory and acceptable conceptual framework has been designed, capturing the major variables, indicating their relationships and interconnectivity that would be very useful in analyzing the research.

The importance of conceptual framework in postgraduate studies has pushed researchers as well as supervisors into devising various means to achieving it. While conceptual frameworks are being designed as students graduate, each of these frameworks is case specific containing variables relating to the particular topic in question. This limits the chances of being adopted in similar studies without modifications which in most cases may not fit. In addition, most attempts are towards the actual design of the conceptual framework for specific studies, rather than presenting the basic steps and procedures which could serve as a guide to other researchers wishing to design conceptual frameworks for postgraduate studies. This paper is an attempt at filling this gap. This study therefore attempts at presenting a step-by-step process of designing a conceptual framework for postgraduate studies in the built environment and other related disciplines. To achieve this aim, the study explored relevant theories that explain the arrangements and operations of thrift associations, reviewed extant literature to extract related research variables related to thrift associations and established the relationships between these variables with the view to determining the flow of the framework. The hypothetical topic “assessing community-based thrifts for self-help housing” was used as a guide in order to obtain the needed variables for developing the conceptual framework.

The need for the study is born from the understanding that financing housing projects is a serious challenge especially in developing countries such that households have resorted to community-based initiatives such as thrifts associations for self-help housing. Forming thrift associations for housing development could be seen as an innovation; hence there is the need to assess the suitability of such initiatives. This paper is a product of ongoing doctoral research so while the process of designing the conceptual framework would be useful to postgraduate students especially in the built environment and allied disciplines, the design would be useful to stakeholders in determining the suitability or otherwise of such associations in financing self-help housing.

1.1 Conceptual Framework Explained

A conceptual framework in research refers to a theoretical structure or model that guides the study providing a clear and coherent understanding of the research problem and methodology. It is built from researcher’s synthesis of existing literature, mapping out the actions required in the course of the study, given the researcher’s previous knowledge of phenomena and other researchers point of view on the subject of research (Imenda, 2014). A conceptual framework is rooted in existing theories or established bodies of knowledge to provide a structure for understanding a research problem (Patrick, 2015). The minimum requirements of an acceptable conceptual framework include key concepts, research variables, and relationships between the

variables, theoretical underpinnings and assumptions that provide lens through which researchers can analyze and interpret the research data (Singh, 2024).

In developing a conceptual framework therefore, exploring relevant theories is very essential in order to identify and determine the relationships between the research variables as well as explain or predict the phenomenon under study (Imenda, 2014). Theories provide the needed focus for the study; determine the basic concepts for the research, guide the choice of research design, type of data required and methods of data analysis (Adom, Hussein & Agyem, 2018). There is no globally accepted number of theories to be explored rather; however, based on the nature of the study, a researcher may decide that the research problem cannot be meaningfully explained by one theory; hence there would be need to explore multiple related theories. Regardless of the number of theories explored, they must explicitly explain the connections between the basic assumptions of these theories and the elements of the study in question. Furthermore, it is needful to state clearly the inadequacies of the preceding theories and the areas where the subsequent theories seek to complement such that the concluding theory would be seen as the logical conclusion of the initial theory.

Another key ingredient of an acceptable conceptual framework is a clearly defined research problem which translates into articulate research questions, objectives and a well-defined scope. Sequel to research questions is identification of research variables which the researcher seeks to measure. These variables have broadly been categorised into dependent variables which are the main outcome the researcher seeks to measure and independent referring those factors that may influence, explain or predict changes in the dependent variables (Singh, 2024). Furthermore, the researcher also has to establish the potential relationships between the identified variables which are very essential in determining the structure and flow of the framework design. These key requirements were used in developing the proposed conceptual framework meant for assessing the suitability of thrift associations for self-help housing in Bauchi State, North East Nigeria.

1.2 The Concept of Self-Help Housing

Self-help housing refers to dwelling residences provided for ownership by low-income individuals and families whose ownership requirement includes labour participation excluding residential rental housing provided on a commercial basis to the general public. It is linked with low-income families having only their own hands, skills and little resources for the building of their shelter (Bredenoord, 2016). Self-help housing projects can be undertaken by individuals often referred to as do-it-yourself (Ward 2015) or at the community level. A community self-help housing initiative involves people organising themselves to identify and prioritise their needs for housing and to communally plan for satisfying those needs (Chisanga, 2021). Self-help housing has been an effective model for addressing housing needs in developing countries, especially in the Global South.

Self-help housing is usually related to developing countries has been the most common way of building in the rural areas (Mustonen, 2013). The practice of self-help housing enables individuals to build their homes incrementally and to develop stable, progressive and self-reliant communities capable of organizing themselves for self-help action, under their own leadership, using their own initiatives and in most cases using local resources (Ward, 2012; Chisanga, 2021). The challenges associated with self-help housing include limited access to financing, regulatory issues, and lack of technical support (Bangdome-Dery, Eghan and Afram (2014). Consequently, while the practice fosters a sense of ownership by providing affordable options and community involvement, its sustainability and effectiveness is hindered by issues such as inadequate infrastructure, lack of financial support, and regulatory constraints, policy gaps and insufficient support for low-income families.

Focusing on Nigerian housing sub-sector, Abubakar (2019) investigates compliance with self-help housing standards in Bauchi and identified key factors affecting standard adherence, including financial constraints, limited awareness of construction standards, and regulatory oversight issues. Further contributing to the discussion, Isiwele, Fakere & Taiwo (2024), examine the financial dimensions of self-help housing among civil servants in Benin City, Nigeria. Their study reveals that financing remains a significant barrier to self-help housing production, particularly for middle and low-income earners. While thrifts and cooperative savings offer some solutions, high land costs and limited mortgage options continue to reduce access to affordable housing. These studies provide valuable insights into self-help housing challenges and practices; however, they highlight the need for further research into the specific financial mechanisms, such as thrift, that could enhance access to housing finance for low-income populations. The studies also overlook the impact of community-based financial initiatives, such as local savings groups, in supporting self-help housing. Further investigation into these mechanisms could identify ways to improve financial access and sustainability within self-help housing models, particularly in urban Nigerian contexts. This study therefore attempts developing a conceptual framework for assessing the suitability of community-based thrifts as models for financing self-help housing.

2. MATERIALS AND METHODS

2.1 The Study Area

The study area is the Bauchi metropolis, Bauchi state. Bauchi metropolis is situated in Bauchi, North-eastern Nigeria and serves as the administrative capital of Bauchi State. Geographically, it lies approximately between latitudes 10°17' and 10°31' N and longitudes 9°43' and 10°07' E. Bauchi occupies a strategic position on the northern edge of the Jos Plateau and is bordered by a diverse range of topographical features, including plains, hills, and valleys, which shape its climate and agricultural potential (Musa and Suleiman, 2020; Abubakar, Abubakar, Hamisu, & Bello, 2023).

Established as a significant settlement in the early 19th century, it became the headquarters for the Bauchi Emirate, an administrative structure that played a crucial role in the region's socio-political landscape. Over the years, Bauchi has experienced substantial urbanization, particularly after being designated as the state capital in 1976. This status spurred significant development, including the establishment of educational institutions and industrial facilities such as Abubakar Tafawa Balewa University and several state-sponsored industries, which catalyzed the city's growth and led to the formation of satellite towns around its periphery (Bala, 2015; Abubakar, *et al.*, 2023).

The climate and geography of Bauch State also play roles in shaping urban development patterns. The area features a tropical savanna climate, with distinct wet and dry seasons, which influences infrastructure and resource planning, especially in terms of water access and flood management (Bala, 2015). As a rapidly urbanizing hub in north-eastern Nigeria, Bauchi's expansion has intensified housing demand, particularly for lower-income residents who could benefit from flexible, community-driven finance options. Its historical Emirate status has fostered deep social structures and trust-based cooperative practices, essential for the success of community thrift systems. Furthermore, the tropical savannah climate necessitates resilient housing solutions, making sustainable, self-help housing through thrift financing a viable approach for the region.

The strategic location, rapid urbanization, historical social structures, and environmental characteristics of Bauchi create a context in which community-based thrift finance mechanisms could address pressing housing needs. These factors support the idea that thrift housing finance, rooted in community trust and adaptability, may provide a viable path for self-help housing development, particularly for residents in both urban and peri-urban zones of Bauchi.

2.2 The Research Variables

This study is basically reviewing research; hence the variables were obtained through extensive review of related literature such as peer reviewed journals, books, monographs and other related sources. Relevant theories were explored with the view to identifying the basic assumptions behind those theories; these assumptions were used to explain the organizations and operations of thrift associations. The research variables include forms of community-based thrift associations, endogenous and exogenous factors that influence the formation and operations of community-based thrifts and the benefits derivable from the use of community-based thrifts in the development of self-help housing. These variables were used in developing the conceptual framework and the flow of the framework was determined by the interrelationships between these variables.

3 RESULTS AND DISCUSSION

3.1 Development of the Conceptual Framework

Thrifts are informal arrangements, their compositions, operations and even nomenclature varies from place to place and between organisations depending on the socio-cultural setting of the operating environment. For instance, in Northern Nigeria, it is called *Adashe*, *Esusu* in the South-West and *Etoto* in the South-East (David and Osabuhien, 2018). Consequently, two theories (social capital theory and institutional theory) were explored as it was difficult to situate the study within a single theory. The basic assumptions of these theories were used in determining the study variables as well as their interconnectivity which determined the flow of the conceptual framework.

3.2 Theoretical Underpinning

The social capital theory (SCT) was notably developed by Pierre Bourdieu in the 1980s. The crux of the theory is that social networks have value and that the resources accessible through social relationships can be leveraged upon to gain advantages in various aspects of life. This theory highlights the importance of social connections and networks in facilitating the exchange of information, resources, and support within a community. By building social capital, individuals can access the necessary resources and social networks that may not be available within their own community. This can be particularly beneficial in poor, deprived, and segregated communities where access to external resources is limited.

Social capital exists in the structure and quality of social networks. *Adashe*, as an informal thrift system relies heavily on the networks and relationships within the community. Social capital in the form of community trust and cohesion facilitates the pooling of financial resources. Members contribute to a collective fund, which can then be used for housing projects, leveraging the social capital within the group. The effectiveness of social capital depends on mutual trust and the expectation of reciprocity among members of the network. The success of Thrifts depends on the trust among participants that everyone will contribute and those funds will be distributed fairly; Shared norms and values within a network foster cooperation and collaborations thereby enhancing the utility of social capital. This aligns with the theory's emphasis on trust and reciprocal obligations.

However, social capital theory does not adequately address the interaction between informal systems like *Adashe* and formal financial institutions. The theory assumes a certain level of homogeneity in social norms and trust. In reality, communities can be diverse with varying levels of trust and differing social dynamics, which can impact the effectiveness of initiatives like thrifts. The presence of regulatory and legal frameworks becomes imperative for effective and

sustainable operation of thrifts associations. This therefore informed the adoption of the institution theory to address the shortcomings of the social capital theory.

The institutional theory (IT) was developed by W. Richard Scott, among others, in the 1980s. The theory stipulates that institutions comprise established laws, norms, and practices that shape social behaviours and economic activities. These institutions provide the rules and frameworks within which individuals and organizations operate, influencing their actions and interactions. This theory complements SCT by providing insights into the regulatory, legal, and formal financial aspects that impact the effectiveness of community-based systems like *Adashe*.

Institutional theory addresses how formal regulations and legal frameworks influence the operation of informal thrift systems. The theory explains how legal recognition and protection against fraud could enhance effectiveness and sustainability of thrifts. It examines how economic policies and institutional support (or lack thereof) impact community-based associations. Institutional theory can provide insights into how informal systems like *Adashe* can be integrated with formal financial institutions. This includes exploring potential partnerships, microfinance options, and regulatory adjustments to support such integration. The theory looks at the long-term sustainability, examining how institutions can provide frameworks and resources to support large-scale housing projects. It also acknowledges the complexity and diversity of communities, including how varying institutional environments can affect the implementation and success of initiatives like *Adashe*.

These theories are independent, yet interconnected such that, while social capital theory dwell on the basic requirements for establishing social connections and its benefits to community members, institutional theory explore the basic requirements for sustaining such connections. The theories therefore explained the basic rudiments of thrift associations, the relationships among stakeholders and the requirements for maintaining social connection among community members. The variables extracted from the basic assumptions of these theories were used in the development of the conceptual framework. The conceptual assumes that, with the adequate regulatory and institutional framework for promoting social connections, community members would benefit by accessing necessary financial resources for self-help housing through building social capital in form of community trust and cohesion. However, human beings behave differently; some may chose create an environment of distrust even in the face of available enabling environment for social cohesion. This would therefore affect the assumption of the study.

3.3 The Conceptual Framework

Depending on the need of the community, there are various types of thrift associations to be formed by interested members. Regardless of the type and structure, each association is basically influenced by endogenous factors which concern internal elements of the association and exogenous factors which relate to factors outside the control of the associations. These factors in turn determine the effectiveness of these associations which is a function of the availability, accessibility and affordability of financial resources. The effectiveness of these associations determines how the associations achieve their objectives of self-help housing. These variables were sourced from the literature and were used in developing the conceptual framework (Figure 1).

3.3.1 Forms of Community-Based Thrift Associations

Thrift associations comprise individuals who come together as a group residing within the same city with the aim of mobilising savings among members and advancing loans to them in form venture capital (Kelvin-Iloafu, Ukpere, Adekanmbi & Arukwe, 2021). There are numerous forms of community-based informal thrifts, the choice of which type to form depends on the objectives of the association, choice of the community and the availability of resources. Community in the

context of this study could refer to a workplace, similar businesses, town-hall meetings and committees of friends, among others. Regardless of the type, the key issue about these associations is that, it is a group of like minds coming together to mobilise resources with the purpose of advancing same to members either on rotational basis or through loan system where members are expected to payback with additional agreed percentage as interest. These community associations are formed and used for numerous reasons and chiefly among these is self-help housing where members use the proceeds to build, acquire or renovate their housing units. The basic forms of locally owned thrifts associations include savings and loans, and credit unions.

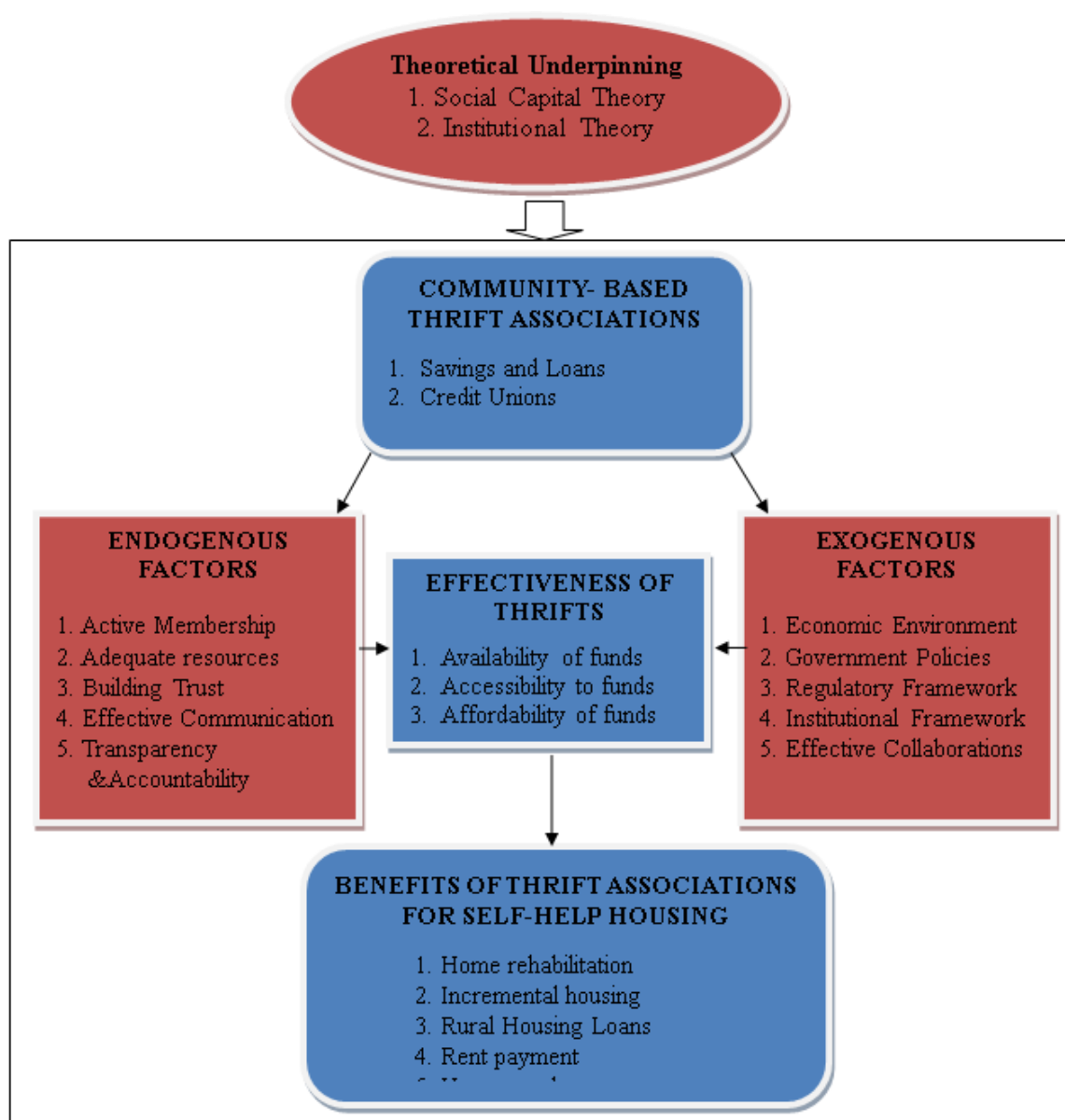


Figure 1: Conceptual framework for assessing community-based thrifts for self-help housing projects

Savings and loan associations are financial institutions that specialise in accepting savings deposits and advancing loans to contributing members. The most important purpose of this type of association is to advance loans to members for housing purposes. They are generally community based and privately managed. They receive savings from individuals, depending on

the pool of funds, can advance long-term loans for housing purposes either for construction of new homes, repairs, rehabilitation, upgrading or refinancing. Credit Unions on the other hand are non-profit financial institutions that are owned by people who use its financial products. They are basically forms of cooperatives owned by its members and are solely committed to the financial success of the members. Although, they are found to advance loans too, these forms of thrifts operate basically on rotational system where contributions made are forwarded to members either monthly or quarterly depending on the agreed duration.

These forms of thrifts are informal in nature and most often than not, owned and managed by the contributors. These forms of associations rely heavily on social connections, exchange of information, financial resources and support within the community which enables individuals to access the necessary resources needed for housing and other purposes. Because they are informal, there is the need to introduce some form of regulations for the smooth running of such associations. In addition, thrifts are also influenced by numerous factors which can broadly be grouped into non-systemic and systemic factors. The non-systemic are endogenous while the systemic are exogenous in nature

3.3.2 Endogenous Factors

These relate to factors which the contributors can influence. They are within the control of the members of the association. These factors relate to the eligibility considerations that qualify one to be member of a thrift association such as employee's age and the length of time an employee must put up before being eligible to participate in the plan, active membership participation in the activities of the association such as attending meetings, and adequate financial resources which is directly linked to the number and commitment of members towards remitting their contributions. The more active and committed the members are, the more the number of contributions that would be realised which translates to larger financial pool to the association.

Building trust among members and between fund managers is considered an important factor that affects the internal activities of thrift associations. Being an informal association, bulk of the activities such as contributions, management of the funds, loans advancement and repayment among others are hinged on trust. This is facilitated by effective communication among members of the association and between management and members be it top-bottom or bottom-top approach. Effective communication breeds transparency and accountability which are very essential in the running of thrift associations. One of the most important features of a successful cooperative enterprise is a sound accounting system which is key in measuring its strengths and weaknesses (Kassali, Adejobi and Okparaocha, 2013). Members would often be encouraged to actively participate when the dealings of the associations are open and transparent because the mode of operation of the association will have effect on sustaining existing members or gaining new ones (Sharma and Petterson, 2000; Akpoviroro, Owututu and Adewale, 2019). Assessing endogenous factors therefore are very important for effective administration and sustainability of community-based thrift associations.

3.3.3 Exogenous Factors

These are systemic factors emanating outside the thrift environment and are often beyond the control of members and management. Rather than manipulating such factors, thrift association can only play along by devising effective strategies to counter them to guarantee survival. Economic Environment is one of the key factors that influence the performance of thrift association. This is defined by the level of employment, average minimum wage of contributors, cost of living, and general price level of both housing and non-housing items among others. These determine the level of membership and the ability of members to contribute because the more they spend on basic necessities, the less they have to save or contribute to thrift associations. The income of households has a direct relationship with saving mobilisation and

their monthly subscription impacts positively on savings mobilisation (Awotide, Awoyemi, and Fashogbon, 2015; Ogbonna and Kaine, 2015).

Effective collaboration with other organisations such as foreign donors, non-for-profit organisations that are into housing is very important. Thrift associations have little or no control over these organisations but many times, financial donations from these outfits have proved very essential to achieving the objectives of thrift associations. These associations can also collaborate with government in order to boost their financial base to enhance their performance. Government, as well as its subsidiaries, can collaborate with various cooperative and thrift schemes to enhance their growth and sustainability especially in the rural areas (Ojua, Audu, Plang, and Anzaku, 2013).

Government Policies especially those that concern the economy have effects on savings and thrift associations such as *adashe* for self-help housing. For instance, policies such as removal of fuel subsidy adopted by the Nigerian government in 2023 which increased the pump price of fuel and energy led to general hike in prices. Devaluation of currency also led to general increase in prices of both locally sourced and imported building materials since the Nigerian construction industry is highly dependent on imported materials. Consequently, while these affect the membership of thrifts, the amount of contributions and cost of housing, it invariably affects the amount of loan needed for housing development as well as the ability of members to repay such loans. Thrifts as informal associations require robust policy framework, including institutional, legal and regulatory framework to guarantee sustainability (Akpoviroro, Owotutu and Adewale, 2019). Lack of legal backing limits effective performance and sustainability of credit and thrift scheme (Kelvin-Iloafu, et. al, 2020). Members must be convinced that their savings are safe and sustainability of the association is guaranteed which is only feasible with adequate and effective regulatory and institutional framework.

3.3.4 Effectiveness of Thrift Associations

Thrift associations, especially those for housing can only be effective if they are able to achieve the purpose for which they were formed. In order to deliver the needed housing, the needed funds must be available, accessible to members and at low cost. Effectiveness in this context therefore is a function of availability, accessibility and affordability of development funds. The Availability of funds in construction projects refers to having the necessary financial resources ready for use at each stage of the project. It involves ensuring that the funds required for covering project costs including direct costs (e.g., materials, labour) and indirect costs (e.g., overhead, administrative expenses), are available when needed. In thrift societies, it refers to the pool of funds for members to access. It is determined by efficient savings mobilisation from contributors, effective risk management to ensure collected funds are not wasted, aggressive loan recovery system to avoid the incidence of bad debts, being creative by venturing into innovative projects to earn more financial resources to the association and partnership with donor agencies from funds. The need to ensure availability of funds is very essential because insufficient funding affects effective operation of thrift associations (Kelvin-Iloafu, et. al. 2020)

Accessibility on the other hand concerns the ease or difficulty of obtaining the funds needed to finance housing projects. This is a function of the processes and procedures laid down by the lending institution. The more stringent and cumbersome the procedures, the less accessible the funds are. Accessibility of funds can be achieved through convenient services to member contributors, effective lending policies and criteria that members would easily meet, efficiency of management staff in disbursing approved loans and digitalising the activities of the associations among others. The more flexible and less stringent are the loan measures, the more accessible are the development loans.

Affordability measures the ability and capability of the consumer to pay for goods and services to be consumed. In relation to housing finance advanced by thrift associations, it refers to the ability of borrowers to repay the loans advanced without unduly stretching the payer's resources. This is hinged on consumer's income and the cost of finance defined by the interest rate charged by the lender. Affordability of such loans needs to be determined for thrift associations to be effective. This can be achieved through needs assessment which entails determining the housing needs of members as well as their financial capacity, specifically the amount they can be able to pay back for servicing the loans advanced to them. Friendly repayment plan and low lending rate are also important in determining the affordability of development finance. In determining the suitability of thrift associations for housing therefore, it is imperative to ensure that financial resources are available, accessible to the contributors and are affordable in terms of cost of finance. It is only when these parameters are achievable that the association would be beneficial to contributors.

3.3.4 Benefits of Thrifts Associations in Financing Self-Help Housing

Thrift societies have been utilized by households as sources of fund for housing expenditure, especially self-help incremental development. This form of development takes time since the financial resources come in trickle; however, the cost of finance is always low since loans from thrift associations and cooperatives come at low interest rates. Thrift and credit societies have been instrumental to the mobilization of enormous savings and accumulation of funds that have helped millions of small income households to establish their own business, own houses and other productive ventures (Attahiru, 2014). Thrift associations can also advance loans to members for first home purchase as well as housing facilities (Akerele and Adekunmbi, 2018). Depending on availability of funds and needs of other members, some associations advance certain percentage (as specified by the association) of the housing cost and require the member to complement and meet up the balance. These are often obtainable in rural areas or urban fringes where costs of housing are bearable.

In addition, these associations also advance loans for refurbishment or improvement of existing apartments. There are times that due to age or wear and tear or over use, housing envelopes require total overhauling. Members of thrift associations can approach such organisations for loans in order to carry out the needed repairs in their houses. Furthermore, there are instances where contributors approach such associations for soft loans with minimal interest rate to pay their rents. The expectation is that an effective thrift society, especially those that are housing related, should be able to cater for the housing needs of its members; hence to achieve these objectives, a holistic assessment of the thrift association becomes imperative. This can be achieved by well-designed and articulate conceptual framework.

4 CONCLUSION

In Nigeria and other developing countries, inadequate finance for housing development has led to many individuals coming together to form thrift association for the purpose of self-help housing. This is an upcoming initiative and a clear deviation from direct government interventions and other initiatives such as public private partnership (PPP). Thrifts at community level can take different levels depending on the purpose and needs of the community. While adopting the initiative in housing has been successful in other climes, its suitability in Nigeria has to be critically and adequately assessed. In assessing the applicability of community-based thrifts in housing, it is needful to assess the factors influencing its effectiveness which is a function of the availability of fund, accessibility to such funds by contributors and the ability of the members to afford the loans advanced to them. The effectiveness or otherwise of the thrift's

association determines their accruable housing-related benefits to the contributors. Thorough assessment of the thrift associations can be achieved with a good framework in place which this study attempts to develop. The developed conceptual framework provides a step-by-step approach to assessing community-based thrifts associations for self-housing projects and it showed that thrifts are suitable for housing if the associations are critically assessed and evaluated. It is believed that if the processes presented are duly followed, it would guide upcoming researchers in developing conceptual frameworks for studies in their related disciplines.

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