

**Land Accessibility and Implications for Housing
Development in Kano Metropolis, Nigeria**

Volume I

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Abstract

The thesis explores access to land with particular reference to implications for housing development in Kano metropolitan area, Nigeria. It specifically addresses access for the urban low-income groups who are more likely to experience housing difficulties because of their socio-economic disadvantages. The thesis provides an in-depth empirical and theoretical analysis of policy formulation and implementation with respect to land and housing in Nigeria. Two research methods are utilised to generate the required data for the study; a questionnaire survey and semi-structured interviews.

The thesis is divided into two parts; the first part addresses the philosophical and methodological issues employed in the research and introduces the contextual background of the study. The second part presents the major empirical findings of the study. Chapter Five discusses past and present access to land in Kano metropolis. It explores how policies relate to the operation of an illegal land market and explains the implications of this for the proliferation of informal settlements. Analysis has shown that state policies have benefited most members of the Kano community. Chapter Six discusses the policy process concerning land and housing in Kano and considers the interface between policy guidelines, policy implementation and the success of the state housing programmes especially in the metropolitan area. The chapter shows that there is a wide gap between policy formulation and policy implementation, a reason that has affected the success of government land housing policies in Kano. Lapses in policy formulation, unnecessary bureaucracy, government officials playing the role of 'gatekeepers', corruption and shortages of basic working equipment were identified as major obstacles to achieving effective and efficient land allocation and housing development in Kano.

Chapter Seven unravels the housing experiences of Kano residents concerning how they acquired or built their residences, the type of moral or financial assistance they utilised and their satisfaction with facilities in their respective residences. It shows how residential and neighbourhood satisfaction varies among different socio-economic groups and among households residing in different neighbourhoods. The study notes a general dissatisfaction with the government's provision of services and infrastructure in the entire metropolis.

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List of Acronyms

AMA - Accra Metropolitan Area
ANC- African National Congress
BUMPAN- Building Materials Producers Association of Nigeria
C of O - Certificate of Occupancy
CBD- Central Business District
CBO- Community Based Organisation
FCT- Federal Capital Territory
FELIS- Federal Lands Information System
FERMA- Federal Roads Maintenance Agency
FHA- Federal Housing Authority
FMBN- Federal Mortgage Bank of Nigeria
FMFL- Federal Mortgage Finance Limited
FMWH- Federal Ministry of Works and Housing
GDP- Gross Domestic Product
GNP- Gross National Product
GP- Government Property
GRA- Government Reserved Area
HDI- Human Development Index
IDP- Independent Development Trust
IMF- International Monetary Fund
KNUPDA- Kano Urban Planning and Development Agency
KSHC- Kano State Housing Corporation
LUD- Land Use Decree
NGO- Non Governmental Organisation
NHF- National Housing Fund
NITEL- Nigeria Telecommunications
PMIs- Primary Mortgage Institutions
REDAN- Real Estate Developers Association of Nigeria
ROW- Right of Way
SAP- Structural Adjustment Programme
SHC- State Housing Corporation
TDC- Tema Development Corporation
UDB- Urban Development Bank
UN- United Nations
UNCHS- United Nations Centre for Human Development
UNDP- United Nations Development Programme
USAID- United State Agency for International Development

GUIDE TO ABBREVIATION OF STUDY SITES

DNS- Danladi Nasidi Housing Estate
DRY- Dorayi
NSRW- Nassarawa
RMK- Rimin Kebe

CHAPTER ONE: INTRODUCTION

1.1 Introduction

Cities of contemporary developing societies are faced by an ever-increasing multitude of problems; although urban problems are not peculiar to these societies, the magnitude and speed with which such problems manifest have attracted global concern. Urbanisation and its consequences in the developing world regions are some of the major threats to cities and their economies in the 21st century. Presently, about seventy percent of almost 400 cities with a population of one million and above in the world are in the developing countries (Cohen, 2006). It is not surprising that the problems of hunger, poverty, hygiene and sanitation, housing and deteriorating urban infrastructure are some of the notable problems confronting these cities.

The United Nations projected in 2007 that the trend of urbanisation would be unprecedented in 2008 when a balance would be struck between the rural and urban population; this was largely a consequence of high rates of urbanisation that became a feature of the developing regions during the previous ten years (UN-WUPR, 2007). Subsequently, the cities and towns of the developing regions would account for a majority of the population growth expected in urban areas of the world. In 2007, the world urban population was 3.29 billion and about 2.38 billion were concentrated in the developing regions. Urban growth rate projections suggest that the world growth rate is expected to increase from 50 percent in 2008 to 70 percent in the year 2050 while that of the developing regions will rise from 44 percent in 2007 to 67 percent in 2050. The growth may not be similar to that of the developed regions where the urban growth rate has been projected to increase from 74 percent to 86 percent within relatively the same period (UN-WUPR, 2007).

Nigeria's urban growth, like its population, is one of the highest in Africa; the current proportion of the population living in urban areas is 47.6 percent. Out of the estimated 148 million Nigerians, 70 million are living in urban centres. Compared to some of the countries in Africa and other developing regions, it has one of the highest rates of urban growth. For example, in the

Democratic Republic of Congo, which has a relatively high population in the region, about 33.3 percent are in the urban centres: this left almost 70 percent in the rural areas. In Burkina Faso, only about 19 percent of the population are in the urban centres. Similarly, in India one of the world's most populous nations, only about 30 percent is urban. South Africa, on the other hand, has a higher rate of urban concentration than Nigeria, with a little over 60 percent of its population in urban centres. Trends of urban growth in Nigeria show that urban population more than doubled from 1950 to 1975 from 10.2 percent to 25.5 percent. It recorded another rapid growth from 1975 to 2000 when it increased to 42.5 percent and present projections indicate that it will rise to almost 50 percent by 2010 (UN-DESA/PD, 2007).

In most parts of the world, cities are foci for development and innovation, are centres of economic growth and diffusion of skills and technology and generate employment opportunities. As a result, in the societies urbanisation becomes an integral part of the development process; industrial activities for example, are usually concentrated in urban centres. The industries exploit opportunities of economies of scale of population agglomeration, through that boost development of trade and commerce, and increase GDP per capita in the societies (Henderson, 2002). In the developed industrial societies, high rates of urban growth have been associated with economic development (Henderson et al, 2001). Thus, big cities in size and population and that enjoy favourable infrastructure, technology and sufficient capital for investment become productive cities that exhibit specialisation and provide urban services that improve the quality of life of their inhabitants.

In the developing societies, high rates of urban growth have not been associated with meaningful economic development because of insufficient technology, the poor condition of the urban infrastructure and inadequate capital to generate reasonable investment. The situation is not the same as with the developed societies. In developing societies, the negative effects of urbanisation are more pronounced. In Nigeria for example, the implications of high urban growth for the urban authorities are twofold; on the one hand, they need to respond appropriately to the increasing demand and pressure on the existing urban services and infrastructure due to the high urban concentration of population. On the other, they face the challenge of coping with the

increasing waves of crimes and associated social evils such as the risks of environmental hazards, health conditions and social cohesion (Cohen, 2006).

In Nigeria, one of the major challenges to urban authorities in delivery of urban services is in the housing sector; throughout the major urban centres empirical evidence (Brimoh and Onishi, 2007; Ogu and Ogbuozobe, 2001; Kabir, 2004) suggests that housing supply is grossly inadequate and disproportionate. Due to high rates of rural-urban migration, coupled with the natural increase of the urban population, there is an intense pressure on available housing. The public sector supply mechanism has been emphasised by previous administrations to respond to demand for increased housing supply. Public sector direct involvement in housing construction was vigorously pursued but with little success. Most of the housing units built had target beneficiaries and the number produced was too little to make any reasonable impact (Awotona, 1987).

Another major feature of high urban concentration of population in cities of developing regions is the rate of increase of the urban poor (Gilbert and Gugler, 1992). This was also identified in most of Nigeria's urban centres (Umeh, 1993). A great number of urban residents are living below the poverty line on less than one dollar per day and the level of urban poverty has risen over the years. Although the national economy is fiscally exhibiting indices of growth as manifested by the increase in the Gross Domestic Product from US\$45,737 million in 2000 to US\$115,350 million in 2006 (OPEC, 2006), there is no corresponding economic development demonstrated in the lives of its population. The situation is becoming gloomy on a daily basis as poverty is widely spreading especially among the urban poor. Statistical data on poverty levels in the country have shown that the incidence of poverty increased from 28.1 per cent in 1980 to 54.4 per cent in 2004 (NBS, 2005). Table 1.1 gives a summary of poverty levels amongst the population for some selected years in the country.

Table 1.1 Nigeria Poverty Head Count by Year

S/NO	YEAR	POVERTY INCIDENCE (%)	EST. POPULATION (MILLION)	POP. IN POVERTY (MILLION)
1	1980	28.1	65	18.26
2	1985	46.3	75	34.73
3	1992	42.7	91.5	39.07
4	1996	65.6	102.3	67.11
5	2004	54.4	126.3	68.7

Source: National Bureau of Statistics 2005

The figures show that poverty levels dropped in 1992, but then rose again to their highest level in 1996, reaching approximately 66 per cent of the population. The incidence of poverty registered a serious drop in 2004 when it came down to 54 per cent. However, because of its multi-faceted and multi-dimensional nature, it has widely spread among the rural and urban areas of the country. For example, in 1996 the urban areas recorded 69.8 per cent of their populations living in poverty while the rural areas recorded 58.2 per cent (NBS, 2005). Similarly, the rate of inflation in Nigeria has been fluctuating; it increased from 10.28 per cent in the period 1970-1974 to 25.44 per cent in 1995-1999. This, however, declined to 13.18 per cent in 2000-2003 Ukoha (2007) and a further decline to 11.6 per cent in 2008 (NBS, 2009).

Unemployment on the other hand, was endemic in Nigeria in the 1980s more than it was at any other period. During the 1970s, the rate hardly exceeds 4.3%, but by 1980 it had risen to 6.4%. Nigeria's unemployment rates fluctuated between 5.3% and 6.4% during the period 1980 to 1985 (Obadan and Odusola, 2000). It was during this period, the federal government introduced many measures to stabilise the economy; prominent were the restrictions on importation, which had a serious effect on industries that are heavily dependent on imports. The consequences of this were some of the industries operated below capacity production while some completely closed down. Therefore, by 1987 the rate of unemployment further rose to 7% because of retrenchment of workers by many industries and the embargo on employment placed by the federal government. However, the trend began to decline again until 1991 when it recorded 3.1%. The lowest record was in 1995 when the figure recorded was only 1.8%, and from available statistics for the year 2007, the rate has again risen to 4.9% (CBN, 2008).

Therefore, the effects of poverty, inflation and unemployment had combined to make cost of living higher for urban residents; the low-income group being the most vulnerable to experience difficulties in meeting their basic needs. A majority of the low-income and lower middle-class were feeling the pinch of inflation as rent and prices of consumer goods have gone beyond their reach. Consequently, most of the urban working class could not generate the required savings to buy a plot of land that is highly priced or afford a mortgage facility from their income. The overall effect is that individual's access to land and decent housing accommodation in the urban centres has been seriously affected.

The housing conditions in most of the urban centres of the country as a result, have been appalling. With an annual growth rate of over 2.5 per cent (NPC, 2006) the population of the country is growing rapidly. This combined with the high rate of urbanisation, resulted in a stern housing deficit. Therefore, the housing challenge facing the country has been enormous as demonstrated in the country's National Rolling Plan 1990-1992, with an estimated 4.8 to 5.9 million housing deficit in the year 2000 (FRN, 1990). It was observed that for the country to meet the year 2000 housing needs, it required an additional estimated 700,000 units annually before the year 2000 (Ogu and Ogbuozobe, 2001).

The question one is however, tempted to ask is where these additional housing units would be sourced. The options are between the government, the private developers and the individual households. As far as the government is concerned, the public sector has not been able to achieve any desirable impact on increasing the housing stock in the country. For example, from empirical evidence, from 1975 to 1995, a period of twenty years, the Federal government intended to build over 520,000 housing units but only 76,000 units were successfully constructed (Ogu and Ogbuozobe, 2001). Therefore, the sector failed to address the housing need of the people. Even the few housing units built were not readily accessible and easily affordable to the average urban low-income residents (Ikejiofor, 1999).

Private estate development in Nigeria contributed greatly in the housing sector; in fact, it contributed approximately 90 per cent of the housing stock in the urban areas of the country (Taylor, 2000). However, despite the giant strides made by the private developers, it is evident

that the sector has not been able to meet the demand for housing in the major urban centres. Their efforts were limited by inflation and the high cost of building materials and access to mortgage finances (Kabir, 2004). On the part of individual households, while they faced the same problems, there was the question of limited savings to finance housing development projects. Most of the urban working class residents embraced the option of self-help instalment schemes as a viable option to homeownership. Thus, they could not easily have the desired impact on the supply side of the housing sector to meet the increasing demand in the urban centres.

Furthermore, the shortage of housing units in most of the urban centres of Nigeria has resulted in a situation where accessibility to land has become a major problem that threatens access to a decent housing accommodation for the majority of people especially the low-income groups (Braithwaite and Onishi, 2007). The situation that obtains today in most of these cities including Kano, translate to congestion, overcrowding, squalor, insanitary conditions and development of slums as well as unregulated urban growth that are inimical to human and economic development. It is undermining the attainment of a sustainable urban environment that promotes a healthy and productive population.

In the light of this, and in pursuance of the UN millennium development goal on attainment of decent housing accommodation for all, it is imperative for government and all other stakeholders to address the housing problem in the country. This research intends to contribute by looking at the issue from the point of view of accessibility to land and its implications for housing development with specific reference to the urban low-income groups. This is because unless the process of land acquisition becomes easy and readily available to the lowest income groups in the urban centres, the problem of housing and development of informal settlements will persist with all its attendant consequences. The urban low-income groups are the most vulnerable sections of the society, highly impoverished, ill-disposed and often neglected even by the policies that are supposed to cater for them.

1.2 Government Land Allocation Policy

Shipton and Goheen (1992, p. 307) observed that,

‘Contemporary discussions on African land holding seek to integrate three perspectives, among others: the political, the economic and the cultural. At the simplest, this triangulation means bearing three kinds of human ambitions in mind: power, wealth and meaning – and looking for linkages between them’.

This demonstrates the significance of land among the diverse people and communities in Africa. It commands importance and attracts influence, thus land has a high value and position. It is a symbol of social status, economic wellbeing, political influence and often spiritual attachment. In many traditional African societies, it is sacred; it cannot be used indiscriminately without the consent of the community leaders or its custodians. Individuals seldom own land; it belongs to the community or kinship groups (Taylor, 2000).

However, as found with many other African countries, in Nigeria the traditional approach to land has given way to a series of pieces of legislations and reforms, due to the increasing population and changing land uses especially in the rapidly urbanising metropolitan areas. The influx of rural population to the urban centres resulted in an increase in pressure on land. The process of urbanisation brought about diversified land uses that require a dynamic and efficient land allocation system to meet the contemporary needs of the emerging metropolis. The traditional allocation systems were considered customary, and since they do not encourage outright sales of land, they inhibited land acquisition by government and the private sector. It was therefore thought that it would be better if such systems were replaced with more efficient and equitable land allocation policies.

Although during the colonial period, individual ownership of land was introduced in some parts of the country (Taylor, 2000), it was immediately repealed after the country gained its independence with the introduction of the Land Tenure Law of 1962 and the subsequent Land Use Decree of 1978. Thus, as noted by Koehn (1983) federal laws regulate and administrative actions control the land allocation process in Nigeria. The promulgation of the Land Use Decree 1978, observed Arimah (1997), ‘was intended to eliminate any anomalies and make it possible for bona-fide land users to acquire land at reasonable cost with minimal encumbrances’ (p 109).

By virtue of these legislations, all land in the country was therefore nationalised and only the state holds the apparatus to allocate land to individuals for whatever purposes.

The state governors were empowered under the new legislation to serve as custodians of land within their territory and were vested with the authority to grant statutory certificates of occupancy over all land both in the urban and rural areas (LUD, 1978). Furthermore, the Decree provided for the establishment of Land Use and Allocation Committees at the state level and the Land Allocation Advisory Committees at the local governments to advise the local councils on the administration and management of land under their jurisdiction. The local governments were however, vested with the powers to grant customary rights of occupancy to land under their control. All these were provided to ensure the successful implementation of the new legislations, with the envisioned improvements in economic productivity, land use planning and equality of access to land resources for all citizens (Williams, 1992).

However, three decades after the promulgation of the Decree, its laudable objectives are far from being realised. For example, land accessibility especially among the urban low-income groups has not witnessed any significant improvement. Rather, the policy makes the process of land allocation even more cumbersome and often difficult to accomplish. By commission or omission, the authorities implement the new regulations in a manner that prevents the low-income groups from having the opportunity to acquire a statutory right of occupancy. In fact, even admission to the process of land allocation has been systematically denied to some members of the public, on the basis 'that applicants must demonstrate sufficient financial capacity to complete appropriate improvement on a plot within a stipulated time frame, usually 2-3 years' (Koehn, 1983, p. 467).

Furthermore, the land allocation process has in a way, marginalised the majority of the poor in both urban and rural areas due to its stringent and bureaucratic processes. For example, in Kano state (with a population of over nine million people in 2006), the entire process of land allocation has been centralised to one ministry. As a result, many applications are usually received and it takes a long time before the applications are properly processed. In addition, many applicants travel long distances and often several times, from various destinations in the forty-four local government councils before they purchase and lodge an application form in the ministry. Thus,

many difficulties and inconveniences are caused to the less privileged members of society before they could have access to the services of the ministry, besides the logistic problems of commuting from rural destinations to the metropolis. Ordinarily, prior to the introduction of the Decree, land was easily accessible to individuals for both residential and agricultural purposes (Garba, 1997). The basic requirement for allocation then was bona-fide membership of a land holding family or community as the case may be. This however, compared to what obtained after the introduction of the Decree. One has to go through the Ministry of Lands to apply for an allocation that may take long time before it materialises.

As a result of these difficulties, coupled with the financial squeeze, alternatives to government allocation were sought in the operation of informal land markets as characterised by the increasing number of cases of illegally demarcated lot holdings within the metropolitan area. The land market enjoys the patronage of not only the urban poor but also middle class income urban residents who could not successfully secure statutory land allocation from government. Land transaction through the market was devoid of the bottlenecks typical of the government allocation process.

In addition, there is increasing fragmentary land holdings due to the widely practiced law of inheritance among the rural and urban communities. This is a common practice among the customary titleholders as provided by the religious tenets of the predominantly Muslim population of the area. Therefore, families whose lands were integrated into the urban metropolis as a result of urban growth, prepare to subdivide the land into residential plots and allocate it to members of the family rather than sell to outsiders. This is usually the case in situations where the head of the household is deceased. This practice makes it easier for the members of the family to have access to land than by going through the government allocation process or making a purchase through the informal land market.

These two alternatives are currently taking place side-by-side with the government allocation process, which has been hijacked by the wealthy elites and influential members of the society, who have also turned the premises of the ministry into a business area. It is usual to see these wealthy individuals in various offices of the ministry making follow-ups for their files from one

table to the other. Most of them have developed a rapport with the staff of the ministry over a long time and are using the staff as agents; making the follow-ups on their behalf and providing them with other relevant information on their applications. These individuals are usually aware of the policies government intends to implement pertaining to land, such as when new layout schemes or site and services facilities are being planned, through their contacts even before the schemes are executed. Consequently, they have a monopoly of the state land allocation process and are reaping most of the benefits out of every policy the government introduced.

1.3 Public Sector Housing Development

Access to secure and safe housing has been one of the major challenges confronting urban residents in the developing countries. Housing especially in the growing urban centres of developing countries is considered critical because of the continuous in-flow of new comers/migrants in search of better opportunities. Therefore, massive housing development must be embarked upon in order to cater for the needs of different categories of people in the urban areas. But housing should be seen from a perspective that 'embraces all the components of the domestic environment that make up a neighbourhood – shelter, physical and social infrastructure, and services' (Wakely, 1989, p. 195).

Therefore, the task of addressing the housing problems in the urban centres should not be only limited to the development of shelter, but also deliberate efforts must be made to ensure a healthy physical and secure social environment for residents. This includes the provision of safe and available water supply, sewerage system, drainage network, access roads, regular refuse collection and disposal, energy and communication facilities. Thus, governments in developing countries have responsibilities to ensure housing development in the urban centres. Indeed, it has been realised that because of the enormous magnitude of the housing demand, governments alone have not been able to supply the housing requirements of the urban centres. Thus, the private sectors as well as individuals have complemented government efforts in development of additional housing units. However, the infrastructure aspect of the neighbourhood requires serious government consideration.

In Nigeria, the public sector has been involved directly in provision of housing units and development of infrastructure in the urban centres for quite a long time. Government involvement in the housing sector started after independence when the idea of development plans was introduced with the first national development plan of 1962-68. During this period, the government established the Nigerian Building Society, charged with the responsibility of giving mortgage loans. However, the Society was constrained in both the amount and the number of grants it could issue because of shortage of funds (Taylor, 2000).

During the 1962/68 development period, the government also established Housing Corporations and charged them with the responsibility of undertaking the development, construction and management of housing estates and the granting of loans to people wishing to build houses on their own land anywhere in the country (Filani, 1987). However, it turned out that the loans that were envisaged to empower people to build their own dwellings were not readily accessible to the majority of targeted recipients due to the conditions attached. As a result, most of the junior civil servants and a majority of those in low-income groups were not able to benefit from the loans scheme.

During the second National Development Plan, government realised the impending urban growth coupled with the housing requirements especially of public servants would place even greater strain on the nation's housing stock, which necessitated the establishment of the first National Housing Programme in 1972. When it was inaugurated, the government announced its commitment to construct 54,000 housing units in each of the respective state capitals throughout the nation (Mabogunje, 1975). This period marked an epoch of serious government commitment to tackling housing problems and to policy initiatives to address the related problems of urbanization and housing shortages. In 1973 the government made another move by establishing the Federal Housing Authority which was charged with the execution of the Federal Government Housing Programme (Awotona, 1987).

The government renewed its commitment to the housing sector in its plan period between 1975-80 by establishing two new Federal Ministries charged with the improvement of human settlement, namely; a ministry for Water Resources and another for Housing, Environment and

Urban Development (NNDP 1975-80). Furthermore, the government promised to spend about 13.33% of its public sector budget for the plan period on various projects to improve the country's human environment. Another government effort towards housing development was the establishment of a Federal Housing Programme, which was specially designed for low rental dwelling units: a sum of 1.5 Billion Naira was allocated to this programme. This was a project that was planned to be executed in all the states of the federation and it was intended to provide an additional 60,000 dwelling units mainly for the low and middle-income groups (Awotona 1987).

The government identified two policy objectives concerning housing in the 1975-80 period. The first objective was the attainment by 1990 of a housing situation in which the low-income urban worker would not be required to pay more than 20 per cent of his monthly income on rent. The government felt that this would be achieved through its direct participation in the construction of new houses (Taylor, 1988). The second policy objective was to achieve social equity and establish a just and egalitarian society through an income redistribution policy to be effected by providing subsidized housing for the poor sections of the population. In line with the first policy objective, this was informed by the realization of the imbalance in the income distribution within the society. Due to exorbitant rents paid by tenants, the property owning class had the benefits of accumulating higher income and consequently amassed the wealth of the society. The government had acknowledged the fact that the urban worker in Nigeria needed relief in housing more desperately than in any sector of social services delivery (Eweka, 1979).

The government, being concerned with the rental situation, introduced the Rent Control System in 1976 with a view to protecting the low and medium-income groups from arbitrary rent increases. Similarly, the government enacted the Land Use Decree in 1978 in the hope that it would be able to acquire land more easily without paying inflated prices on compensation. It was expected to reduce speculation and control unplanned urban sprawls on the periphery of major urban centres (Awotona, 1987).

In the fourth national development plan, the government intended to construct 440,000 new dwelling units annually throughout the period 1981 to 1985. The government was conscious of the plight of the low-income groups and therefore proposed a special allocation of 115,000

dwelling units out of the annual total for the low and middle-income groups in society. In order to realize these noble housing objectives, the Federal and State governments earmarked the total sum of 2,686 million Naira to be expended during the plan period (Fourth National Development Plan, 1981-1985). This commitment was demonstrated by the construction of housing estates in all the state capitals and the local government headquarters throughout the country. The dwelling units in the local councils were generally designed for the low-income groups whereas the ones at the state capitals were for both the middle and upper-income categories (Adegunleye, 1987).

However, there was no serious activity in the housing sector during the fourth national development plan because of the economic depression the country experienced in the early 1980s. But by the time government introduced national rolling plans 1990-1992, it started by restructuring some of its agencies. For example the Federal Mortgage Bank of Nigeria established in 1977 was transformed into a wholesale and apex mortgage institution in 1993 (Ogu and Ogbuozobe, 2001). The Bank was charged with providing mortgage facilities for housing delivery. It was mandated to:

- i) collect, manage and administer the contributions to the National Housing Fund (NHF);
- ii) Encourage and promote the emergence and growth of primary mortgage institutions to serve the needs of housing delivery in all parts of the country; and
- iii) Provide long-term credit facilities to mortgage institutions in the country to enable them to grant long-term and affordable loans to individuals to acquire houses of their own.

In addition, the government established the Urban Development Bank of Nigeria (UDBN) by decree 51 of 1992. It was established to address the urgent needs of the Nigerian urban centres in the provision, rehabilitation and maintenance of basic urban infrastructural services.

In pursuance of its commitment to housing, the government reconstituted and divided the Federal Mortgage Bank of Nigeria (FMBN) into two separate and distinct entities. Accordingly, the FMBN retains its supervisory role as the apex bank and was given additional responsibilities for managing the National Housing Fund (NHF). The Federal Mortgage Finance Limited (FMFL) was created as a fully commercialized Federal Government-owned primary mortgage institution

designed to serve as a role model in the industry. It was hoped that the FMFL would operate efficiently and profitably in providing creditable and responsive housing finance services to all Nigerians (Adisa, 1997). The government has also been involved in sites and services schemes when it awarded a contract for 7730 plots in some parts of the country and with its small-scale direct housing scheme intended to construct 20,000 housing units in 2003 (Ogu and Ogbuozobe, 2001).

To conclude this section, it is worth noting that although the government has initiated several programmes and demonstrated its commitment to addressing urban housing problems in Nigerian cities, its efforts have not yielded the desirable outcome of alleviating the housing difficulties experienced by urban residents in the country. In most situations where the government was directly involved in housing construction, the housing units benefited some privileged urban minorities, usually civil servants and skilled workers to the detriment of the low-income groups. As for financial prudence, of the large sum of capital earmarked for contract execution, little actually goes to housing and even so, most of the contractor-built housing projects have been characterised by fraudulent practices and elite corruption in their implementation (Ikejiofor, 1999).

In most of the housing schemes meant for urban low-income groups, the houses were generally built without consideration for the occupant's social situation and cultural values in the housing environment. The housing standard adopted was generally higher than that of the majority of the urban poor in whose interest the scheme was embarked (Ogu and Ogbuozobe, 2001). This technically sidelined the urban low-income groups from having access to the houses that were supposedly meant to cater for them. Furthermore, the credit facilities meant to empower people to build and own their personal residences were tied down to stringent conditions that could not be met by the urban poor and the interest rates charged were generally high (Izeogu, 1993).

Another aspect of the public housing projects was that the urban low-income groups were disadvantaged by the choice of location of such projects. Usually the housing units were sited far away from the city centre where a majority of the low-income groups earned their living. This made them vulnerable to higher transport cost and consideration of other expenses to schools for

their children and to market places. Generally, the low purchasing power of the low-income groups put them in no position to buy or even rent some of the public houses. Thus, most government efforts ended in empowering the already powerful groups in society, whereas the urban poor were left to languish in poverty, despair and oblivion. Probably, housing subsidy may be a better recommendation towards alleviation of the housing difficulties of the urban low-income group in Nigeria.

1.4 The Imperative for Improved Land Accessibility

The government land allocation policy and the public sector housing development in Nigeria's urban centres have been summarised in the earlier sections of this chapter. They presented the processes, problems, difficulties associated with the implementation of public sector policies, programmes related to land, and housing. From all indications, the urban low-income groups are often the most vulnerable to the inefficiencies of most of the public policies. It has been demonstrated that the low-income groups in the urban areas neither depend on formal processes to acquire or rent public houses nor are in a favourable position to secure land allocation from the public sector for developing housing units. In Kano city, for example, distributional equity has been a major problem that characterised the land allocation process as 'land is allocated not on the basis of need but as a form of patronage' (Shaibu, 1997, p. 308).

In the same city, formal land has been inaccessible to the low-income groups to the extent that even when it has been allocated to the privileged few, the poor cannot afford to buy from them because of the speculation in land. The land speculators prepare to hold the land for several years until its value appreciates significantly before they dispose of it, at a speculative price well beyond the reach of the urban poor. This practice together with other market mechanisms have pushed land prices within the peri-urban fringes to such a high level that most low-income earners no longer dream of acquiring formal land ownership within the area. As the population of the metropolis increases and the activities of speculators make formal land scarcer, informality in land transaction sets in as a viable option for the low-income earners. Formal land would be used throughout the thesis to refer to land surveyed, laid out and statutorily allocated by the government to an individual, group or organisation. Informal land on the other hand, refers to any land acquired through means other than the government statutory allocation.

The implications of the difficulties of acquiring land through formal allocation mechanisms include the existence and operations of informal land markets and the widespread development of informal settlements all over the metropolitan area. This has an impact upon the pattern of urban growth and on the effectiveness of planning and urban management in the city (Garba, 1997). The obvious problems arising from this, which urban authorities have to contend with include shortages in the provision of essential services and extra-budgetary expenditures for emergencies. For example, an emergency in the health sector such as an outbreak of cholera epidemic would require immediate response even when there is no budgetary provision for it. Similarly, environmental problems arising from unplanned built environment and vehicular and human congestion would require government attention in the metropolitan area.

These issues and the need for government to ensure people live in a decent and comfortable environment that guarantees physical and economic development are so compelling that it becomes imperative for the government to improve land accessibility in the urban centres of Nigeria. Previous efforts and policies have all proved ineffective, at least, from the way they were implemented. Government direct participation in housing construction, involvement in the provision of site and services, development of plot layouts in different parts of the country and facilitation of mortgage finances have all failed to have the desired impact on housing development. Despite the relative success stories of these approaches in some developing countries of the world, in Nigeria the situation has been different.

In the light of this, one is tempted to believe that the problem lies with the implementation of these policies and the approach and strategy of execution of the policies. It is therefore necessary for the government to review its strategy and double its commitment in addressing urban housing problems. This is imperative because at no other time in the history of the country has the rate of urban growth been so high, the economy so desirous of development and the infrastructure so dilapidated as at present. The government should therefore channel the windfall from excess crude oil revenue in 2008 at over US\$135 per barrel, of its OPEC quota of almost 2 million barrel per day, to address among others, the housing sector. This is because improved land accessibility can be achieved if the government would ensure 'the provision of adequate serviced

urban land with all the necessary environmental and community facilities, and arrange a supply of sufficient financial support that would enable the urban low-income group to upgrade their individually constructed shelter' (Taylor 1998, p. 8).

Therefore, this investigation of land accessibility and the implications for housing development in metropolitan Kano may be used to provide a comprehensive review of the housing sector and the trends in the provision and enablement of housing units with a view to improving accessibility and affordability to majority of the urban residents. Empirical evidence from previous research (Arimah, 1997; Braimoh and Onishi, 2007; Izeogu, 1993; and Ogu and Ogbuozobe, 2001) in Nigeria's urban centres has shown that the low-income groups are often the most ill disposed section of the society to all government-housing policies. It should therefore be a priority of the government to address this imbalance in the provision of its services and facilities.

1.5 Justification for Research

The Land Use Decree 1978 is the legal document that governs and controls land allocation in Nigeria. Since its promulgation three decades ago, the Decree has not been reviewed despite several appeals to that effect from different sections of society. In view of the transformations witnessed in different sections of society, there is no doubt that some provisions of the Decree are now out-dated, obsolete or at best, irrelevant. For example, while the population of the country has almost doubled from the time the Decree was introduced, its territorial landmass remains constant. Urbanisation and industrial growth have brought about massive migrations and population redistribution; economic development has influenced land use changes and inflation has widely eroded the purchasing power of the people and even compensation rates paid for lands compulsorily taken over by governments were reduced to a paltry amount.

Under this circumstance, even if the provisions of the Decree are rightly being implemented, it would be timely for its upward review. However, there has been wide scale public outcry about its implementation right from its inception (Okpala, 1982; Sholanke, 1990; Francis, 1984), pointing out many areas where lapses and anomalies were observed and detected in the process of implementing its provisions. But the government turned a deaf ear. Land being one of the

basic and primary requirements for housing development means that access to housing is inadvertently tied down to access to land.

The review of government land allocation policy in section 1.2 above has shown that a great majority of the people and the urban low-income groups in particular, may never secure formal land allocation in Nigeria's urban centres if the current processes are maintained. Most of the low-income earners were better off with communal and family tenurial arrangement under the traditional customary system where it was easier for them to have access to the land of their choice than under the present system. The government land allocation system per se, was not a bad idea but certain practices attached to the implementation of the policy posed the danger of making it ineffective.

Consequently, land for housing development in most of the urban centres of the country has eluded the urban poor. In situations where land has gone beyond the reach of the poor, it means home ownership is an illusion. If housing facilities including land, provided by government in the past could not filter down to the targeted population, at a time when the economic situation was not as hard as it is today, then it is appropriate to state that the present policy on land allocation needs to be reviewed. Available records from the National Bureau for Statistics (2005) show that in 1980, two years after the Land Use Decree was promulgated, the population of the country was only 65 million and the incidence of poverty then was 28.1 per cent. However by 2004, the population increased to 126.3 million and the incidence of poverty rose to 54.4 per cent. This shows that both poverty and population are rapidly increasing in Nigeria. One of the implications of this is that fewer people would be able to afford the same necessities as they used to, including land and rents for residential apartments.

In addition to the economic squeeze that affects the incomes of most households in the urban centres, the observed problem of equity (Koehn, 1983) in the allocation of land has become a major obstacle against securing formal land allocation for the urban low-income groups. The introduction of the statutory land allocation policy has contributed to the emergence of class formation within the urban elites. A new class of a land owning elite emerged who by virtue of their access to the corridors of power can influence the allocation machinery in their favour.

Most of the time, this is done to the detriment of the urban low-income groups. Such elites benefit from most of the policies executed by the government and as a result, accumulate land titles, at times even by dispossession of the urban poor (Fajemirokun, 2002).

The problem of land policies and effective management was not peculiar to Nigeria alone as Pugh (1992) observed the phenomenon in most other developing countries since the mid-1980s. Other problems identified include that of 'public acquisition of land, principles of valuation and compensation and linking policies with finance' (Pugh, 1992, p. 50). Thus, there has been a widespread campaign for reform in land policies in most of the developing countries of the world. The World Bank for instance, has also been involved in such efforts since 1988, observing that its efforts to enhance the success of low-income housing programmes were being placed under threat by the conservative land policies of the beneficiary countries.

As has been observed in Nigeria, Pugh (1992) further noted that in most developing countries where the conservative land policies are maintained, it is usually the few wealthy groups that prosper from housing shortages and higher prices. The restricted housing credits as obtained in most of the developing countries only help to inflate land and housing prices and consequently make land ownership inaccessible to the majority of the low-income groups. Nigeria had its land reform since 1978 and up to the present, the desired result has not been recorded. The problem has been related to the actual implementation and execution of policies (Agbola, 1987). There has not been any serious attempt to limit concentration of land and housing ownership among the rich, which has rendered the reform policy ineffective.

In some countries, land reform has been a success story such as China (Ding, 2003) and Sweden where it has been able to bring inflationary trends in land prices under control with attendant influences upon the urban process (Pugh, 1992). Nigeria is now in serious need of such successes with regards to its land policy and effective management of urban land uses. The implementation of the 1978 reform documents needs a further examination to make it effective, efficient and responsive. There is need to improve the administrative performance of the public sector agencies involved with land and housing delivery in Nigeria's urban centres. It is in line with this and in pursuance of the UN Habitat goal of ensuring a sustainable urban environment and

attainment of decent shelter for the urban low-income groups, that this research is considered significant. By closely examining accessibility of the low-income groups to land and its implications for housing development, it would seek to provide the opportunity to measure the areas where the current land policies have fallen short of expectation. Furthermore, areas where successes have already been recorded need to be emphasised. This research will provide some empirical data upon which to base future policy adjustments. The current situation with respect to land and housing in most of the urban centres of the country leaves the low-income earners at a serious disadvantage. The situation deserves immediate government attention in order to ameliorate the chaotic pattern of urban growth and salvage the urban poor from the dual hardship of the economic crunch and exploitative tendencies of the urban landlords who are the property owners. The primary target is to ensure equity in land allocation and empower the urban low-income groups to have access to secure and decent shelter in the urban centres.

Another justification for this research is the need for data from empirical studies on land and housing accessibility in Metropolitan Kano. There is no doubt that a wide gap presently exists between policies pursued by government and the actual need for those policies in the society. Many of the policies were not based on a needs-assessment of the beneficiaries, usually because research has not been a government priority area. The aspect of research and documentation has not been given its rightful place in the public sector administration. This could be one of the reasons for the ineffectiveness of most of the public sector agencies not only in the state but in the country at large. Therefore, this research will contribute not only in assessing the level of land accessibility among the low-income groups, but also will demonstrate the relevance of research and data documentation in policy formulation and implementation.

Finally, the research is justified considering the nature and approach government adopted in addressing housing problems in Metropolitan Kano. There does not seem to be any categorical and discernable policy pursued by the government to empower the urban poor to access land and housing. As a result, government has implemented many housing programmes without achieving the desired results. This research will appraise some of these programmes with a view to identifying and evaluating the ones that have the most desirous impacts on improving

accessibility to land in the metropolis. It will therefore serve as an impact assessment for government implemented housing policies.

1.6 Aims of the Research

The aim of this research is to examine land accessibility in Kano with particular reference to the urban low-income groups and assess the implications of the existing methods of land acquisition for the pattern of urban growth.

1.7 Research Objectives

The following are the research objectives:

- To explore the role of the public sector in achieving effective accessibility to land especially for the urban low-income group.
- Investigate the impacts of policies and that of increasing demand for land on the operations of land markets and the emergence of informal settlements in the area.
- Determine the role played by the planning authority through the implementation of building laws and regulations on private housing development.
- Evaluate the state-run 'sites and services' and 'owner occupier' schemes in addressing housing problems.

1.8 Scope and Limitations of the Research

Land is a natural endowment that has a strong influence upon human existence: it can affect livelihood, shelter and sustenance and influences the network of social and political organisations. It could be described as the foundation of man's interactions with his physical environment. Every activity that relates to human existence depends upon the suitability and availability of land resources. Shelter is often considered a basic requirement for most individuals and it depends upon the nature of the environment whether it encourages human occupation or not. Man requires shelter both for protection against severe environmental conditions such as wind, rainstorm and extreme temperatures and for security against external aggression from other co-habitants of the environment. The issue of shelter transcends the level of individuals to that of the society. Today it has become a major preoccupation of governments

and inter-governmental organisations such as the UN and the World Bank. The central and primary concern is to ensure safe, decent and affordable shelter for all, with emphasis on the most vulnerable groups in society. These vulnerable groups are the low-income earners especially in the urban centres of contemporary developing societies; they have difficulties with access to decent housing accommodation. As a result, efforts are being directed not only at identifying the causes of the difficulties often encountered in having access to housing, especially among the urban low-income group, but also towards finding lasting solutions to the problems.

Much research on housing has been conducted in both developed and developing countries, and considerable resources have been committed to the sector by governments and aid-agencies such as the World Bank and the United Nations. Many programmes and policy guidelines have been proposed and were implemented by respective governments to address housing problems. For example, Pugh (1992) observed that in India and Kenya, despite the effort and commitment put into land reform in order to empower the low-income groups, poverty levels in the respective countries remained a major constrain to families' ability to afford urban land and housing. Similarly, Wakely (1989) noted the successes recorded by the Sri Lankan Million House Programme with the support of British Technical Cooperation. The programme was based on encouraging the local community to be actively involved in the management of a sites and services project aimed at facilitating easy access to affordable housing among the low-income groups. Besides promoting environmental management, the programme helped in bridging the gap between the individual households and municipal councils.

In Nigeria, an extensive literature covers the aspects of housing shortages and quality of the urban environment, affordability and the participation of private and public sectors in housing development. The housing policies pursued by the government in the past were based on direct provision of the housing units especially in the urban centres. It was however realised during the 1990-1992 rolling plan period that the government cannot match supply with demand and more importantly, the low-income groups were often marginalised among the beneficiaries of the housing schemes. Furthermore, there was not sufficient resource allocation to enable the housing agencies to build the required number of housing units. But more important was the question of

affordability; most of the housing units built by the government were built at a cost far beyond the income level of the urban poor (Awotona, 1987). Therefore, worried by its dismal failure to make a serious impact on the housing sector, the government henceforth redirected its housing policies towards an enabling approach rather than being a direct provider. Thus the government now puts more emphasis on providing the necessary enabling environment for individuals, communities and corporate organisations to build and own housing units (Ogu and Ogbuozobe, 2001).

Successive governments in Nigeria have viewed the housing problems of the low-income households as a serious concern; as a result, it was initially felt that the government could get involved directly in building housing units that would be sold to people at subsidised rates. However, a majority of the urban poor could not afford the cost of such houses. It was realised that in the long run, the government through such projects, ended up empowering the wealthy individuals who usually buy up most of the housing units. The low-income households were therefore made to pay higher rents by the wealthy landlords on subsidised housing units. Realising the situation, government therefore reconsidered its strategy by establishing Primary Mortgage Institutions and directing them to make loans available to the low-income households to enable them to afford the subsidised houses (Izeogu, 1993).

The government also embarked on development of sites and services so that the low-income households could develop their residences through self-help schemes over time. It was envisaged that the little savings the households could make if invested on progressive housing development would eventually enable them to own a residence. The government provides the infrastructure on the sites and allows individuals to develop the structures at their own rate. However, it was realised that because the cost of the provision of this infrastructure was built into the fees charged, many of the low-income households were unable to afford the fees charged. Most of the allocated plots were sold to middle and higher-income households that have extra income to afford the fees and to subsequently develop structures on the plots.

The problem therefore lingers on among the low-income households; they are inaccessible to the types of housing government desires for them. The emphasis of this research is on the urban low-

income groups because they are the most ill-served of all by government housing policies and programmes to improve housing conditions in the urban centres. Metropolitan Kano has been used as the focus for this research: four study sites within the city were studied to reflect the housing situations in the urban centres of Nigeria. It is within the scope of the research to assess the performance of housing projects and government housing policies implemented within the metropolitan area. It is believed that understanding the level of accessibility to land among the low-income groups is the first stage towards enabling the households to acquire decent and secured housing units in the urban metropolis. The findings of the research could inform policies on housing development in other developing country cities.

The research has some limitations concerning the extent of access to government archives. Some vital documents were not readily and easily available because government classified them as confidential. Consequently, the research relies partly on the information made available by government officials in the agencies concerned and heavily on the data collected from fieldwork. The research assess some of the government policies on housing that have a bearing on land accessibility and to identify where there are problems so that a new course of action could be charted to improve upon implementation and execution of policies in the future. It is more of a problem solving than faultfinding research.

1.9 The Research Questions

Successive military and civilian administrations in Kano placed emphasis on improving people's living standards through implementing development projects by providing urban infrastructure and basic social services. Governments have made heavy budgetary allocations to these sectors; nonetheless, the services are still grossly inadequate. In the metropolis, the need for such infrastructure including housing is becoming apparent. In some areas, the infrastructure is lacking while in others, it has collapsed leaving only its past glory. The rapid rate of urban growth further compounds the shortage of infrastructure and other social services. Another perspective to the problem that is worth noting is that the level of infrastructure developed and the extent of land and housing could not justify the money expended on these projects. By far more could have been provided given the amount allocated in the budgets for such development projects, which raises the issue of widespread mismanagement, waste and/or corruption.

Therefore, in view of the condition of the urban infrastructure and the persistent land and housing problems, the first question that arises is:

“What factors and processes determine government provision of urban infrastructure and development of land and housing facilities in the state?”

If the government considers demand and real needs in the provision of urban infrastructure and housing facilities in the state, then it is obvious that a majority of the areas in the metropolis require government attention. This is because there is no part of the metropolitan area that is not in serious need of one type of services or another. Furthermore, demand for housing facilities has transcended all socio-economic groups; it cuts across the low-income up to the high-income categories. Thus, if the delivery process of these services, especially land and housing, favours a particular section of the society, then this will affect the success of all service delivery in the metropolis. This leads to the second research question:

“How are the current land and housing policies performing in promoting access to land among the urban low income groups?”

The government has executed a number of programmes under its housing policies including owner-occupier housing, sites and services schemes and the development of plots layouts. If these schemes were successfully implemented, then the housing problems would be drastically minimised. This would be reflected in increasing accessibility of the low-income households to land and decent housing accommodation. On the other hand, if policies do not improve accessibility to these services, then it would result in the emergence of alternative means of accessing these services. Thus, either the policies implemented were not the right policies or the process of implementation was problematic. Under this situation, a majority of those who could not benefit from the land and housing facilities provided by government would use informal means to acquire land for housing development. This leads to the next research question:

“How do these policies relate to the operation of the land market and the emergence of informal settlements in the metropolis?”

The increasing rates of development of informal settlements are a clear indication of the operations of informal land markets. The continuous patronage received by the land market in Kano demonstrates the ineffectiveness of the public sector land allocation machinery. This is

because if the public sector allocation process is working effectively, even if it does not completely prevent the operations of the informal land market, it will reduce its effect to the barest minimum. It would be argued that a majority of the low-income households would not acquire land in the informal settlements if they were sure of securing formal land allocation in planned layouts. However, when the formal land allocation machinery cannot supply serviceable plots of land to meet the growing demand in the metropolis, the planning agency is expected to intervene and ensure adherence to the minimum planning regulations in the informal settlements. This will guide the growth and expansion of the urban area and reduce the problems of unplanned urban growth. This point leads to the next research question:

“What role does the planning authority play in the development of private housing and the pattern of urban growth?”

Many developing countries and in fact, several aid-agencies such as the World Bank and UNCHS Habitat have argued for and adopted settlement up-grading strategies in dealing with emergence and growth of informal settlements, rather than slum clearance policies earlier adopted by some countries (UN-Habitat, 2006). This was following available empirical evidence (Macharia, 1992; Vagnby and Jensen, 2002) from several studies of communities where clearance slum and forced eviction and demolitions were carried out, which found that the settlements demolished usually re-emerge in another location. UN Habitat now emphasises the provision of basic infrastructure and services to slums, as well as enforcement of minimum planning regulations in such areas to ensure compliance to health and sanitary conditions. This is a change of approach in dealing with the problems of slums and uncontrolled urban growth. The expectation under normal circumstances is that government policies are implemented with a determination to achieve desired impacts. Policy guidelines are presumably supposed to inform all government policies. This leads to the last research question:

What is the interface between policy guidelines, policy implementation and the successes of housing programmes in the metropolis?

It is expected that government policies are informed by certain guidelines that are in tune with the goals and objectives of the administration. In the light of this, such policies are expected to be accompanied by a commitment to proper implementation strategies. This will ensure the

success of the policies being pursued by the government. Therefore, for government policies to be successfully implemented the chain between policy guidelines and policy implementation should be smooth and strong. There should be a realistic commitment to follow policy guidelines with zeal and a determination to implement the policies in order to achieve the objectives set out.

1.10 The Research Approach

Researchers in the social sciences can choose from a wide range of research approaches when conducting a study. Traditionally, scholars adopt approaches that are most likely going to answer their research questions most rigorously. Although sometimes it is the nature of the research or the subject matter under study that determines the approach one adopts. Research into land and housing in particular, has witnessed several varying types of approaches. For example, Shaw (1995) adopted a social constructionist epistemology in a study in Massachusetts, aimed at designing environments for social development and urban renewal. On the other hand, Harvey (1973) adopted a Marxian approach to show how an exploitative social and economic system resulted in a particular urban spatial structure and the emergence of ghettos.

The approach adopted for this research is a hybrid of the neoclassical economics using the consumer preference aspect of the theory with an institutional approach. The neoclassical economics approach is considered relevant for a study considering the influence of market mechanisms in influencing accessibility to both land and housing in the research area. This has been because of the inadequacies of the public allocation system to meet the growing demand for land and housing. The institutional approach on the other hand is found significant for the research in order to explain the role of government and other institutional norms and values in affecting accessibility to land and housing. It has been noted that despite the policies introduced by the public sector to regulate and streamline the influence of informal institutions, still traditional and cultural values are important in determining access. This has resulted in a situation where multiple influences of both market mechanisms and institutional policies play a strong role in determining access to land and housing facilities in Kano. The hybrid approach employed for this research is expected to utilise this important background and explore the research questions accordingly.

1.11 Method of Data Collection

Two main sources of primary data collection were utilised in the course of the research; the questionnaire and interview methods. Each of the research methods was utilised to gather information from a different group of respondents and for a different purpose. The questionnaire was administered in the four study sites identified for carrying out social surveys and was used to gather the views of local residents, while the interviews were conducted with relevant officials in specific agencies in and out of government. The questionnaire instrument was found to be an appropriate tool for exploring the opinions of a wide range of people in Kano whose interest about land and housing are considered critical to the research. Thus considering the diversity, spatial spread and distinctive characteristics of different socio-economic groups in the area, the questionnaire made it easier to get to these important segments of the research participants. As for the interviews, it is important to get to the views of officials in different agencies that have been involved in land and housing issues in the past and those that are now. Such views and often policy implications are better accessed through interview methods rather than by questionnaires.

In the study sites, a statistical technique was used to identify the households that were selected to participate in the survey. Accordingly, household heads were used to respond to the questionnaire survey. The researcher personally administered all the questionnaires in order to have first hand information and make an assessment of not only the responses, but also of the respondents. Furthermore, the interviews were semi-structured and conducted on a one-to-one basis with the selected officials of the respective agencies. Details of how the questionnaires and interviews were conducted are presented in section 4.13 and 4.14.

1.12 Data Analysis

The method employed in the research enabled an overwhelming amount of data to be generated from the fieldwork. Furthermore, because two distinctive survey instruments were utilised for in the data collection exercise, two sets of data were collected. Accordingly, the sets of data required different approach to be analysed; the data generated from the questionnaire survey

were analysed using SPSS computer software. This involved preliminary coding and data entry into the database that was created for that purpose. After the data entry was completed, in order to check and ascertain the accuracy of the entries made, a data cleaning exercise was carried out. Thereafter, several statistical tests were carried before the interpretation of the results. This was through a random selection of some questionnaires that were already entered and a review of the entries made from the computer by way of comparison. The exercise helped to ensure that a perfect entry of the data was made into the database in the computer, thus no problem is anticipated with the expected data output.

The data generated from the interviews were transcribed before any analysis was carried out. The analysis was carried out manually and using the NVivo computer software. It is considered important to combine both the manual and electronic methods in the analysis of the qualitative data so as to benefit from the best features of the two. The electronic method has the advantage of 'facilitating accurate and transparent data analysis process and could be a simple way of counting who said what and when' (Welsh, 2002, p. 3). The manual method on the other hand, comes handy with the need to make notes on how the coded texts link up together. This cannot be easily possible with the electronic method using computers. The electronic method further helped to check human errors that were highly probable when only the manual method was employed.

1.13 Structure of the Thesis

The thesis consists of eight chapters: chapter one introduces the research by discussing population growth, urbanisation and housing problems in major cities of developing countries. It further dwells into the situation in Nigeria's urban centres and how government responds through land and housing legislation. It highlights the policies and programmes implemented by States and Federal Governments and discuss the inadequacies of such policies in efficiently and effectively allocating land and promoting housing development. The chapter highlights the inherent problems associated with government provision of public housing units and points out the imperative for improved land accessibility among urban low- income groups in Nigeria.

Chapter two presents a general review of the relevant literature; it sets the urban housing problem in a broader context. It draws on empirical evidence from housing research across developed and developing countries to suggest that rapid urbanisation has been responsible for the evolution of the housing deficit problem. Specific emphasis is placed on the experience of a few countries to demonstrate the spatial nature of urban growth and its impact on housing. The chapter further provides a general discussion of philosophical approaches used in housing research. Chapter three, which discusses detailed aspects of Nigeria's housing situation, follows this. It begins with a look at the three-tier structure of Nigerian government at the federal, state and local government levels and how this translates into policy coordination between the three tiers. Following this, there is a discussion of how housing legislation has evolved since independence in 1960, which links policies formulated with efforts of housing supply sectors in housing provision. The chapter further reviews the achievements and failures of public housing, which has drawn attention to the need for a more effective National Housing Policy.

Chapter four presents the research questions explored in the study and the philosophical approach adopted taking from the neo-classical economics and institutional perspectives to give a hybrid approach to the research. It shows that the method of enquiry utilised for the research emphasised the benefits of making use of a mixed method approach. Furthermore, following the presentation of sampling technique and criteria for selection of study sites and respondents, the chapter discusses in detail the conduct of the survey and data analysis. In chapter five, the issues of access to land in Kano metropolis are specifically discussed following an analysis of empirical data from the survey of local residents. The chapter shows that existing land and housing policies are responsible for the emergence of the illegal land market and the spread of informal settlements.

Chapter six provides a wider discussion of the policy process concerning land and housing in Kano and considers the interface between policy guidelines, policy implementation and the success of the state housing programmes especially in the metropolitan area. It provides an assessment of some of the housing programmes implemented by public sector agencies concerning solutions to the housing deficit, which has become a major housing problem in Kano. It shows that most of the programmes have failed not because they are not laudable and well

conceived, but as a result of problems encountered in the implementation process within the bureaucracy.

The findings of chapter five provide the background for a discussion of the housing experience of residents in Kano metropolis in chapter seven. Therefore, chapter seven presents a discussion of the experience of survey respondents concerning housing acquisition and type of assistance they received when they were building or acquiring their houses. The chapter highlights an analysis of respondents' neighbourhood and residential satisfaction. The study argues that both satisfactions are influenced by the specific attributes of respondents and the characteristics of the neighbourhood of residence. The analysis in the chapter shows that the intention to change residence among the households is as much relevant as the decision to stay put. It shows that residential mobility may be triggered more by the desire to be closer to work and social networks than to access better infrastructure and urban amenities. It further shows that the Planning Authority in Kano has an unimpressive record in the discharge of its services as a regulator and controller of urban development.

The last chapter provides a summary and conclusion of the general issues discussed by the thesis and highlights the major findings of the research. Based on the findings highlighted in the previous chapters, it shows that government has a significant role to play for a large proportion of urban residents to have access to decent housing in Nigeria. The study recognises that it is beyond the reach of government to meet with the demand for urban housing; nevertheless, its support is crucial for the private sector, NGOs, CBOs and spirited individuals to be involved actively in housing provision. Government should provide an enabling environment and enter into more private-public partnership in housing development. The need for effective and efficient formal land delivery cannot be overemphasised for all stake holders in housing provision to be fully mobilised. Presently, informal access to land accounts for more than 70 percent of all houses in metropolitan Kano.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on housing in the developing world, taking into consideration the different approaches adopted in housing studies. It begins by looking at urbanisation as a phenomenon on a global scale and then relates it to housing problems experienced in contemporary developing countries. It draws empirical evidence from housing research across developed and developing countries. Specific emphasis is placed on the experience of some selected countries to demonstrate the spatial nature of urban growth, the nature of housing problems and the resultant effects on land accessibility especially among urban residents. A discussion of some philosophical approaches that influence and inform decision making within government circles on housing has also been highlighted. It finally presents the situation as it relates to the research problem in the study area.

2.2 Global Urbanisation

One of the common features of contemporary societies is the increasing rate of urbanisation. During the last century, many societies recorded unprecedented industrial and technological development, commercial and economic growth, and improvement in the living conditions of the people. Another significant feature of the century was the world population explosion (Brockhoff, 2000). These developments resulted in increasing concentration of population in urban centres leading to increased rates of urbanisation. Contemporary urbanisation trends have shown that global urban growth will continue in the near future. In the 21st century, the world might experience an even greater explosion in the rates and patterns of urban growth. In 1995-2000, the world's urban population increased at a rate of 2.1 percent per annum (UNPD, 2008). Conservative estimates suggest that from 2000 to 2030, it will grow at an average annual rate of 1.8 percent (UNPD, 2008). At that rate of growth, the world's urban population is expected to double in 38 years. However, a large gap exists between the developed and developing countries, where rates of urban growth were quoted at 0.8 and 3.4 per cents respectively (Oluwasola, 2003).

The world is becoming rapidly urbanised. However, the rate of urbanisation varies by region and time. The global urban population has grown from 1,543 million in 1975 to 2,862 million in 2000, representing an increase of more than 85 per cent (UNPD, 2008; Cohen, 2004). This shows an urban growth rate that nearly doubled within two and a half decades. Furthermore, the world's urban population has been projected to increase to 4,981 million by the year 2030, representing an increase of almost 75 per cent since 2000 (Cohen, 2004).

An analysis of the percentage urban growth between these two periods reveals that the rate is expected to gradually slow down on a global scale. However, what is interesting here is not the relative decrease in the rate of urban growth, but the obvious concentration of recent urban growth among the middle and low-income countries. The distribution has shown that out of the projected world urban population of 4,981 million by the year 2030, only 825 million would be in the high-income countries (these are countries with a GNI per capita of \$9,266 or more) while the remaining 4,156 million would be concentrated within the middle and low-income economies (United Nations, 2002).

It is important to appreciate that although societies record high rates of urbanisation at different times of their development, most of the relatively well-developed economies of Western Europe and North America experienced high rates of urbanisation much earlier than their counterparts in the developing regions of the world. Most of these developed economies had experienced this phenomenon right from the beginning of the industrial revolution. This epoch marked the beginning of their economic prosperity following the giant strides in industrial manufacture. These countries were often considered pace setters for high urban growth rates. They experienced them earlier, tasted their positive and negative sides sooner than other nations, and as such were in a better position to deal with the undesirable consequences much earlier than other nations. This explains why they were first to institute some levels of control over the phenomenon through policies and legislation (Cohen, 2004).

However, for other countries especially in Asia, Africa and Latin America, the experience with urbanisation in the more recent past indicates a dramatic change; it is more rapid and concentrated within those countries of middle to low per capita income (Brockerhoff, 2000).

Furthermore, the incidence of urbanisation also differs quite significantly between the developed and the developing worlds. For example, while in the developed economies, industrialisation precedes urbanisation (Bairoch, 1988; Ma and Fan, 1994) and the two were often seen not only as complementary but interrelated, in the developing economies, the reverse is the case. In Africa for example, most of the countries experience urbanisation prior to industrial development and in some cases even without any landmark industrial attainment. The consequences are likely to be different in both perspective and magnitude from those experienced by developed economies. In the light of this, it is pertinent to take a cursory look at case studies of some countries in order to relate their experiences with what is happening in Nigeria.

In China, urban growth prior to the 1978 reform was greatly influenced by socialist ideology (Ma and Fan, 1994). The collectivisation of rural industries and state control over the distribution of gains and goods from such industrial manufacture, institutionalised during the Maoist era, resulted in the stagnation and decline of the towns. This curtailed the functions of towns as industrial and commercial centres. Furthermore, the state policy of encouraging the cities to develop industries while villages developed agriculture did not position towns to be favoured by the central planners who instead choose to earmark more resources to the cities' industrial development. Therefore, the drive for employment opportunities generated by industrial location had no significant influence on pulling the rural population to urban metropolises as the gains and proceeds were not fully enjoyed due to the state's control of their distribution. In addition, the controls and limitations imposed on people's movement within the country by the communist party also affected the relatively slower rates of urbanisation in China prior to 1978. Indeed, even the initiative of rural industrialisation under the 'great leap forward' did not favour the industrial or agricultural sectors of the economy: it resulted in increased food shortage and famine.

Thus, during the period of conservative socialist doctrines, the towns were actually not given the chance to maximise their industrial and commercial functions. That policy of 'cities develop industries and villages develop agriculture' (Ma and Fan, 1994, p. 1625), negated the need for an influx of rural labour to the urban centres for employment or improved living conditions. This is because the services that would attract people to the towns and urban centres were equally provided in the rural areas. Furthermore, each designated settlement, whether rural or urban, had

its defined functions spelt out by the policy. Nevertheless, the situation changed dramatically following the 1978 reform, which strengthened the towns' economic base through population movement, the introduction of market forces and the decentralisation of political power. Furthermore, industrial investments made by the state in both medium and large sized cities had been an important factor in China's rapid urbanisation. Consequently, the towns and other urban centres began to be foci of development. The challenges that confronted China were how to reconcile its massive population with the rapid rate of urbanisation. It has been noted that if nothing were done to arrest the trend, China would experience urban growth of serious magnitude (Brockerhoff, 2000).

In a bid to stop the situation from deteriorating, the government tried to control the growth of existing big cities by placing numerous limitations on rural-urban migration (Ma and Fan, 1994). This was made possible through encouraging the development of smaller cities and towns. The registration of households was also introduced to restrict people intending to migrate permanently to the cities (Zhang, 1988). Despite its strict regulations on population growth and stringent policies on urban growth, China had an urban population of 561 million in 2007, representing 42.2% of the total population. According to one authoritative estimate, the Chinese urban population will reach 822 million by 2025, alongside a 2.1 per cent annual growth rate (UNPOP/EGM, 2008).

In Latin America, the situation is rather different from that in Asia, particularly in China. Although the region is also noted for its rapid urban growth, it does not compare with Asia in terms of total population figures; indeed Asia is the highest in population size. Latin American urbanisation can now be compared only with some of the developed industrial regions of Europe and North America. This region had an urban population of 70 million in 1950. However, by the year 2000 its urban population reached 391 million. This represents about 75 per cent of the entire population of the region and as a result, it can be classified as an urbanised region (Cohen, 2004). Current data shows that Latin America had an urban population of 448 million in 2007 and it is projected that this will rise to 575 million in 2025 and 683 million by 2050, while the annual rate of urban population change will be 1.4% and 0.7% for the two periods respectively (UNPOP/EGM, 2008). It has been estimated that at current levels of urban growth, four out of

every five people in the region will be living in cities by 2030 (Cohen, 2004, p. 40). This is indeed an unprecedented growth for the first time in any developing region of the world. By implication, all cities that already reached 2 million residents will have to accommodate another million people by the year 2025 (Brockerhoff, 2000). According to the recent UN statistics, the population of the four major megacities in Latin America in 2007 were 19.0 million (Mexico City), 18.8 million (São Paulo), 12.8 million (Buenos Aires) and 11.7 million (Rio de Janeiro) (UNPOP/EGM, 2008).

However, estimates that are more recent have shown that rates of urban growth in the region are slowing down drastically. For example, Buenos Aires with 12.8 million in 2007 will have 13.8 million people by 2025 (UNPD 2008). This slowing growth rate is also expected in the region's other megacities. On the one hand, government policies such as incentives to industrial entrepreneurs have influenced the location of some manufacturing industries away from the metropolitan areas. On the other hand, like most other third world countries, some of the countries in the region have been severely affected by economic recession forcing them to adopt World Bank programmes such as structural adjustment that forced governments to cut subsidies to industry. This reduces investments and the growth in the industrial sector and thus limits employment opportunities, which slows down the rate of urbanisation. There has also been the issue of domestic policies within individual countries such as the enforcement of taxes like congestion charges in some selected metropolis that seemed to favour alternative locations for commercial and industrial enterprises (Cohen, 2004).

Perhaps the most intriguing feature of urbanisation in Latin America is the sudden rise of smaller cities, as the metropolitan centres were not attracting development. According to Villa and Rodriguez (1996), the introduction of a new model of development in the early 1980s had a remarkable impact on rural and urban conditions in some countries of Latin America. A new development strategy that emphasised export production, freer trade and market liberalisation favoured many rural areas as some entrepreneurs moved in to take advantage of investing in sectors such as agriculture and mining. Consequently, the economies of such areas began to appreciate and gradually they started to attract population, while the major cities were not receiving the same proportion of investments as they used to. However, in spite of the relative

declines in investments in some of the major cities, they were able to maintain their positions and retain their privileges as metropolitan centres (Villa and Rodriguez, 1996).

Africa, unlike Latin America, is presently considered one of the least urbanised regions of the world. The total population living in urban centres in the whole region was only 33 million in 1950, but increased to 107 million in 1975 with an annual urban growth rate of 4.8% (UN/POP/EGM, 2008). Statistics for the year 2007 show that the urban population accounts for 373 million, representing about 38.7% of the entire population of the region (UN/POP/EGM, 2008). Indeed, the relatively low-level urban growth in the region is not surprising, as the continent emerged from the shackles of colonial regimes that were not only restrictive but repressive of population movement especially from rural to urban centres (Brockerhoff, 2000).

Many African countries gained their independence in the 1960s and with the restrictions on migration no longer in place, the urban centres began to receive a mass influx of rural population. In most African countries, migrations were precipitated by rural poverty and underemployment. Most of the rural population were engaged in agriculture and therefore during the dry season, they usually looked for alternative employment in the informal sector of the economy (Hart, 1997). The urban centres received rural migrants as investment and employment opportunities were concentrated in these areas. The relative improvement recorded in the agricultural sectors due to the introduction of mechanised production also meant some people were relieved from farm operations in the rural areas. Such surplus labour easily finds its way to the growing urban centres of the region.

Consequently, Africa is projected to have a dramatic change in its urban growth rate. Although the urban growth rate from 1975 to 2007 was 3.9%, it is expected to drop to 3.1% by 2025, when the proportion of its population living in urban centres is predicted to reach 658 million, representing 47.2% of the total population (UNPD, 2007). By 2050, when the urban growth rate is predicted to drop further to 2.5%, the continent's urban population is expected to reach 1,234 million, 61.8% of the region's population (UN/POP/EGM, 2008). This means more than half of the people in the region would be urban residents. Despite this relative high urban concentration, it is expected that Africa will remain the least urbanised region in the world, although its rate of

urbanisation would be the highest, in fact higher than that of Asia by the year 2050 (Bravo, 2008).

Urbanisation in Africa seems to defy the general norm that there is a positive correlation between per capita income and urbanisation (Satterthwaite, 2007). In most world regions, as the economy improves, the level of urbanisation increases. However, in Africa, the evidence suggests the opposite: countries with very weak economies have recorded high rates of urbanisation. For instance, Mauritania, which is ranked 161st on the human development index, had only 6% of its population in urban areas in 1960. But the urban population increased to 47% in 1991 with an annual urban growth rate of 9.8% and a projected 59% with an annual growth rate of 5.3% in 2000 (Simon, 1997).

However, at low levels of development the correlation between urbanisation and per capita income may be very weak (Bloom and Khanna, 2007). Perhaps this explains the trend in Africa where most of the countries are at low levels of development and are experiencing higher rates of urbanisation. There has been a decline of 20 to 30 per cent of agricultural labour in developing countries, and this portion of the workforce find their ways into the urban centres of the regions (UN-HABITAT, 2007). Migrants move into cities to maximise the perceived opportunities available in the informal sector that accounts for about 60 per cent of employment. In sub-Saharan Africa in particular, '78 per cent of non-agricultural employment is in the informal sector, making up 42 per cent of the GDP' (UN-HABITAT, 2007, p. 2).

African urbanisation has been distinctive compared with other developing countries of Asia and the Pacific regions. In some East Asian cities, for instance, urbanisation propels economic growth and in others, improvement in economic indices such as GDP per capita results in higher rates of urbanisation. However, in sub-Saharan Africa as noted earlier, there seemed to be a near total stagnation or even a retrogression of the GDP per capita side by side with high rates of urbanisation. The World Bank noted that 'cities in Africa are not serving as engines of growth and structural transformation; instead they are part of the cause and a major symptom of the economic and social crises that have enveloped the continent' (World Bank, 2000, p. 130).

According to the World Bank report, rural to urban migrants were enticed by the desire to exploit subsidies often enjoyed by the urban dwellers rather than by the seemingly more productive opportunities for employment (World Bank, 2000). This was due to the inequality in spatial distribution of services and benefits, which were generally concentrated in the few urban centres while neglecting the rural areas. Externally motivated policies such as structural adjustment programmes with all their attendant conditionalities, such as reduction of the public labour force, withdrawal of subsidies and reduction in investments were known to severely affect large manufacturing outfits concentrated in the urban centres. This damaged the manufacturing sector's ability to generate much employment as it happened in other industrialised regions of the world (UN-HABITAT, 1999).

Rapid urban growth has many implications for urban development, urban management and environmental quality and even on the welfare and wellbeing of the people living in the urban centres. Poor housing conditions have been blamed for the outbreak of several diseases and sometimes the outbreak of epidemics have been reported in many slums of major cities of the world (Barcellos and Sabroza, 2000). This research pays attention to the housing implications of rapid urban growth with special emphasis on the urban poor's access to decent shelter. The rapid rate of urbanisation is one of the factors influencing access to both land and housing among urban residents. The low-income groups are negatively affected and are often pushed into deplorable housing conditions that are threats to hygiene and family stability. Thus, the next section looks at the housing problems created by urbanisation and efforts made to address this in some major cities from different regions of the world.

2.3 Urban Growth and Housing Problems

It was noted earlier that the developed countries had experienced high rates of urbanisation much earlier than their counterparts in the developing regions. As they encountered the problems and have proffered solutions much earlier, their experience may inform policy formulation in developing countries. Housing has been one of the contemporary urban problems facing many societies, manifesting itself in different ways and forms from region to region. Governments, corporate organisations, private individuals in both the developed, and developing countries are now coming up with different approaches and strategies to address the peculiar nature of their

housing problem. Although the developed countries have made giant strides towards addressing their housing problems, they are still far from overcoming them completely.

The problem is more pronounced in the developing countries where the rate of urbanisation is rapid and economic development seems sluggish (Brockerhoff, 2000). Poverty and unemployment especially in sub-Saharan Africa has taken its toll on the livelihoods of a majority of the people. In the major urban centres, many people live in dilapidated housing because they cannot afford high rents. In 1996, UN Habitat estimated that between 30 to 70 per cent of urban growth in the developing countries was in informal settlements (UN Habitat, 1996). Ten years later, UN Habitat predicted that the 'urban population of developing countries is set to double from 2 to 4 billion in the next 30 years' (UN Habitat, 2006, p. 7).

Unfortunately, the contemporary urban centres are growing and expanding at a greater rate, resulting in the emergence and proliferation of slums, which is becoming a common feature of urban growth. Presently, there are about 998 million slum dwellers in the world (UN Habitat, 2006). About 50 per cent of the people living in the cities of developing countries are slum dwellers and have severely limited access to clean water, sanitation, education or health care facilities (UN Habitat, 2006). Most slum dwellers across the major cities of the world suffer some form of social, political, physical or material deprivation. Generally, life in the slum is characterised by difficulties and hardships that may be related to social or economic circumstances; it is a struggle for survival.

Rapid urban growth in the developing world can be associated with increasing unemployment and urban poverty because the cities are unable to generate sufficient economic growth to sustain the growing population. Consequently, as the cities become overcrowded and congested without adequate provision to cater for the impending growth, the low-income groups especially, become vulnerable to crimes and urban vices such as drug addiction, armed robbery, murder and rape. Governments on their part are unable to meet the increasing demand for land and housing, while some individuals have no wherewithal to afford the soaring land prices and rents. Thus, the urban low-income groups resort to informal means to meet their housing needs (Huchzermeyer, 2006).

Payne (2001) noted that the concept of informal housing varies in both perspective and magnitude from one society to another and from one country to another. For example, while Marconi Bean, an informal settlement in South Africa, was developed on private land (Barry, 2006), in Korea most of the informal settlements developed on public lands due to the high rates of rural-urban drift (Ha, 2007). Individuals who obtained temporary leases and used their labour and money for the reclamation project (Izeogu 1993) developed the waterside squatter settlement in Port Harcourt, Nigeria on reclaimed land.

It can therefore be argued that although most informal settlements share certain common characteristics, they differ in a number of circumstances such as their historical origin, nature and type of deprivation and security of tenure. Some informal settlements are based on illegal occupation of public or private land while others have some form of security of tenure as the residents have some kind of title to the land. Other informal settlements arise due to a lack of planning permission, congestion and overcrowding, or an absence of basic services and infrastructure right from their inception.

On the other hand, some settlements have been encouraged to grow and develop into slums by governments. Due to neglect, the areas lack basic services and infrastructure. Some settlements experience this kind of neglect because of increasing pressure on the service providers from the teeming urban population. In other situations, it would be because of shortage of funds and personnel to provide the required services or infrastructure. Whichever applies, this leads to the deterioration of the urban environment and growth of slums (Datta and Jones, 2001). The UN-HABITAT report (2007, p. 1) defines a slum as 'a heavily populated urban area characterised by substandard housing and squalor'. Furthermore, the term has been widely used in the academic literature to show some of its distinctive features including lack of clean water, electricity, sanitation and other basic services (Aguilar, 2008).

The high concentration of population in the urban centres of Nigeria poses some challenges to government and respective urban authorities. While it is clear that increasing urban population exerts pressure on existing amenities that are often inadequate, the problem of housing manifests itself in overcrowding and housing congestion in the major cities of the country. Other

implications of the rate of urban growth include the spatial expansion of urban areas resulting in the continuous loss of agricultural land. There is also the problem of slum development and its related increase in crime rates and the general decline in the quality of life of urban residents. An increasing poverty level has also been observed in the urban centres, where 54.4% of the entire urban population in 2004 were living below \$1 per day (NBS, 2005).

To conclude, this section highlights that housing problems are a global phenomenon. Although different societies experience housing problems at different times, the nature and form of the problem differs from one society to another. It pointed out that the problem is now more pronounced in the developing than in the developed countries. It has observed that rapid urban growth in some of the developing countries relates to unemployment and increasing urban poverty, which gives rise to the problem of informal settlements. The increasing urban poverty and unemployment result in a real struggle for survival in most of the growing slums in the region. The next section considers how other developing countries are struggling to resolve their housing problems.

2.4 Resolving Housing Problems in Developing Countries

The problems of housing and urban infrastructure in developing countries have been well-documented (Azevedo, 1987; Badcock, 1998; Buckley and Kalarickal 2005; Harris, 2001; Mayor et al 1986; Potts 1995; Pugh 2001). Urban authorities in the developing countries are now faced with more problems than they can handle: increasing housing shortages in the light of rapid urbanization, pressure on existing infrastructure, widening urban poverty, outright violation of planning regulations and increasing disregard for building standards and quality. As a result, there is an increasing deterioration in the quality of the urban environment, leading to the growth of slums and informal settlements as highlighted in the foregoing discussion.

The World Bank and other international agencies such as the United Nations have been directly involved in addressing housing problems in the developing countries, especially for the less privileged groups. The World Bank, for example, has financed schemes and projects including 'sites and services' schemes in many developing countries such as Mexico, Brazil, Nigeria and Peru (World Bank, 1983). The 'site and services' scheme essentially involves the development

of plots of land and the provision of basic services and infrastructure such as water, drainage, electricity and roads. It is assumed that progressively the urban low and medium-income earners could be able to afford housing units in these rapidly urbanising regions of the world. The plots are sold to the urban residents at prices that are affordable even to the low-income earners but that would ensure a certain margin of profit to enable replicability (Mayor and Gross 1987). In the long run, what the scheme intends to achieve is that individuals would be able to develop their own houses on these plots at their own rates as dictated by their financial ability while ensuring a well planned and controlled urban development.

In the past, as early as the late 1960s, Turner came up with a 'self-help approach' as a strategy towards solving the housing problems of the low-income groups in the developing world (Turner, 1972). This strategy encouraged people especially the low-income groups to build their own houses gradually through the provision of services, finance and technical assistance from the government. In addition, it built skills and organizational capacity among the beneficiary community. The approach has been implemented by many governments in the developing countries since the early 1970s, in countries including Zambia, Kenya, Senegal, Chile and South Africa, with support of and part funding from international organizations such as the World Bank (Mayor and Gross 1987).

The principles of Turner's self-help approach were based on close examination of the circumstances of low-income migrants to the city who are in need of dwellings that would offer them certain use-value in their life history as urban residents. He noted that housing as an important physical element in urban settings is only valuable if it can meet the needs of its inhabitants. To this extent, he argues that the value of a house must be determined by how far it satisfies or frustrates the needs of its users (Burgess, 1977). Thus, it is not to be assessed by how much it is worth in terms of market-value (monetary) but how much it does for people in terms of services rendered (use-value). According to Turner, to emphasise the importance of market-value over and above use-value of dwellings is to further compound the housing difficulties of the poor urban migrants and this gives a partial view of housing value in the society.

The self-help approach explored the understanding that planning, construction and management are the three important operations involved in housing, which are represented by different sets of interest; the users, the suppliers and the regulators. The self-help approach assumes the low-income householder to be in control of these processes in order to address his/her housing difficulties. Harris (2003, p. 248) commenting on Turner's works noted that 'by self-help, Turner has always meant not only the investment of sweat equity by owners in their homes but also the processes of owner-design and management'. Thus, the approach intends to involve the beneficiaries in the process of planning, construction and management of their houses. This enables them to exercise a certain degree of autonomy, which gives them the benefits of building different structures and controlling the finances involved. For Turner, 'the best results are obtained by the user who is in full control of the design, construction and management of his own home' (Turner, 1972, p. 158).

The self-help approach integrates the concept of mutual aid between families and among communities. Turner envisages a situation where both family members and the residents of poor urban communities come together to assist themselves in addressing their common problems. He argues that low-income families are capable of responding to the peculiar problems of their communities as much as any rational people would do. His relatively long stay and rich experience while in Peru from 1957 to 1965 informed his conclusion that 'urban squatters in the developing world are the best judge of their own needs, and are better able than anyone else (including governments) to address them' (Harris, 2003, p. 248). Being masters of their own problems, the urban poor respond to their immediate needs as and when their finances improve and when the opportunities prevail, the poor are able to improve their housing condition gradually. This is what Turner referred to as progressive development, which enables the urban poor to transform their settlements from an urban problem to a new agenda for urban housing.

One of Turner's arguments was the need for government to work with and not for the groups and families in squatter communities. He argued that the poor respond to housing problems in a spontaneous way, but that the spontaneity would fade and die with time given gradual but deliberate influences of government agencies (Turner et al., 1963). The government should appreciate people's initiatives to solve their own problems by working along with them, provided

their actions are logical and responsive to the realities of their situation. In his arguments, Turner maintained that public houses designed and built by the government are no better solution to the housing problems of low-income groups because they are expensive and 'authoritarian' (Turner et al., 1963, p. 389).

Turner's ideas were perceived widely among his contemporaries as being radical in the sense of challenging the status quo. There is no doubt his ideas on self-help housing were seen as original, bringing a new way of thinking to the whole issue of squatter settlements and the housing problems of the urban low-income population. He introduced a new perspective to housing research and was able to carve a niche for himself as suggested by the recognition given to his ideas among scholars who variously referred to his work as 'the Turner tradition' (Betancur, 1987, p. 287), 'the Turner school' (Burgess, 1977) and 'Turner's writing' (Mathey, 1997, p. 283). His ideas have made him prominent among his contemporaries as an outstanding proponent of not only giving low-income people the opportunity to build but also to have control over the building process. Both scholars and policy makers can credit him with changing the way squatter settlements were perceived.

Many scholars have acknowledged the immense contributions Turner's ideas have made in the housing literature. Harris (2003, p. 250), for example, observed that 'Turner's ideas are supposed to have been revolutionary not only in principle but also in their impact on academic thinking'. He is generally seen as a traditional left wing advocate of the campaign for people to manage what they have in order to get what they want, no matter how little that may be. In the same spirit, Payne (1977) commenting on the rationality and importance of squatter settlements, suggested that Turner and Mangin had 'achieved a revolution of attitudes' (p.73). Turner's ideas have gone a long way to change people's views and influence government policies on the problem of squatter settlements.

It can be asserted that in many developing countries, Turner's claims regarding the relevance of a self-help housing approach as an alternative way of addressing the housing needs of the urban low-income group have been proven by the success of such programmes. In Peru, for example, where Turner stayed from 1957 to 1965 working in the squatter settlements, he had the

opportunity to work practically with and observe the impact of this approach in addressing the immediate housing needs of the poor urban communities. These years he spent in Peru further consolidated his ideas on the feasibility and suitability of the self-help approach as a solution to the problem of squatter settlements.

Turner's ideas and their success among the *barriadas* of Peru were major influences on the World Bank's scheme that started providing loans for housing on site and services schemes through the self-help approach as early as 1973 (Harris, 2003; Schon, 1987). More weight was added to Turner's ideas in the scheme of government policies when his ideas became part of many countries' housing agenda. Peattie and Doebele, (1973, p. 67) noted that 'Turner and his colleagues have played a major role in the substitution of new and more flexible policies of site and services which are increasingly major parts of national policies around the world'. Indeed, there is no doubt that Turner and his ideas have played a significant role in changing the orientation of many governments from the idea of slum clearance to a more friendly approach of improving the environmental condition of the squatter settlements. This without any dispute, has been welcomed by many countries and donor agencies such the World Bank and the United Nations.

Turner's self-help approach was timely as urban housing problems in many third world countries were becoming noticeable. To demonstrate the extent of housing problems in the developing countries, it is important to consider the situation in some countries within the developing region. This will reveal the trends in land and housing accessibility among low-income groups in the respective countries. In Latin America, urbanisation has serious implications for housing and access to land in the major urban centres of the region. Although most of the cities cannot compare with their counterparts in developed countries because they are much poorer and are characterised by homelessness, higher rates of unemployment and a 'burgeoning informal sector', they often exhibit only a little sign of deterioration, even though conditions may well have changed during the recession period of the 1980s (Gilbert, 1996, p. 76). Some of the common and often universal problems of cities worldwide as noted earlier include: inadequate services and infrastructure, increasing houses built with makeshift structures, overcrowded accommodation and the problem of security of tenure. In addition, Latin American cities were

noted for increasing numbers of the urban poor, rising crime and high levels of air, water and noise pollution (Cohen, 2004).

Access to decent shelter has been one of the major urban problems of cities in this region. This became evident with the proliferation of self-help housing. Self-help housing accommodates millions of people in most of the major cities of the region. These settlements are given different names in different countries. For example, in Lima, Peru they are known as *barriadas* and *pueblos jóvenes* while in Caracas, Venezuela they are called *barrios*. Irrespective of the names they are given, these types of settlements eventually become slums.

The relative level of poverty in cities of Latin America coupled with the high rates of urban growth aggravates the housing problems of the region. It has been observed that the region recorded the highest income inequality in the world (Cohen, 2004: 41). For example, the Peruvian capital Lima, where one-quarter of the nation's population are concentrated, has more than half of the GNP and almost three-fifths of the industrial firms (Bélisle, 2003). But the city has a high concentration of urban poor living very much below the poverty line in the slums, side by side with the urban elites, who are strikingly wealthy and live in isolated exclusive residential districts. This isolationism of the elites further widens the existing inequality among the urban residents (Bélisle, 2003).

In Lima, it has been estimated that over one-third of the population in the city are living in the *pueblo's jóvenes* and only half of the entire population of these areas have access to basic services such as clean water and electricity (Bélisle, 2003). In this city, too many people lack the most basic services and too few have the most basic security of tenure. Most of the slums in Lima are situated on some of the most difficult terrain; on the barren sandy plains or the rugged hilly environments all over the city. This city, indeed, is in which housing problems may be considered among the most serious aspects of the urban crisis. Abject poverty amongst low-income groups makes it practically impossible for them to afford decent housing. Consequently, they are forced to invade the most vulnerable areas on the periphery of the city to provide temporary shelter for themselves and their families. Over time, these shelters, which were originally meant to be temporary, gradually become permanent, the major obstacle faced often

being security of tenure, as most of the houses were built on land acquired illegally (Schteingart, 2007).

In some situations, housing problems in the cities cannot be separated from the difficulties of access to urban land due to steep increases in land prices. In situations where the majority of the urban poor do not have access to land for residential purposes, the tendency is for them to improvise in areas they feel are within their reach. Although such residential areas lack security of tenure, this does not stop such illegal occupations. This problem usually triggers evictions of the poor residents from the slums, especially where they are situated close to middle-class neighbourhoods. In some Latin American cities, the municipal authorities have tried to regularise land rights in the slums rather than enforce eviction orders (Schteingart, 2007).

The 2007 UN-HABITAT report reaffirmed that slums all over the world persist because of the lack of security of tenure among other reasons. It is becoming increasingly difficult for municipal authorities to cope with improvement and regularisation programmes in the slums. Thus, the need for slum dwellers to be involved in improving their environment is emphasised and the report noted 'without secure tenure, slum dwellers have few ways and little incentive to improve their surroundings...secure tenure is often a precondition for access to other economic and social opportunities including credit, public services and livelihood opportunities' (UN-HABITAT, 2007, p. 3).

As part of the regularisation policy, in 2001 the Peruvian government in collaboration with the World Bank started a formalisation programme in which over 1.5 million plots of land in informal settlements were entered on the public land register; this will eventually allow the plot owners to use their property as collateral for loans (Riofrio, 2003). Although interest rates for mortgage loans are high (at 11.5% annually) and payable in US dollars, this is still better than the rates charged by organisations that lend to micro-enterprises and often charge rates at 35 % annually and also payable in US dollars (Riofrio, 2003).

In South Africa under apartheid, there was unequal access to resources and facilities including land and housing. This was manifested in a land allocation policy that ensured the black people

had limited access to fertile land suitable for agricultural production. The black population were further discriminated against in the choice of urban residential areas: most were restricted to designated townships and were therefore denied access to land and housing in the white urban centres (Fair and Schmidt 1974; Wilkinson 1998).

However, after the apartheid government was ousted, the African National Congress (ANC) government restored the right of all races to access to land and adequate housing (Huchzermeyer, 2001). Furthermore, in order to tackle other housing problems such as the growth of illegal settlements and poor housing condition, the government further adopted a 'state assisted self-help' programme with an allocation of £325 million in 1996. During its second term in office, the government introduced a new programme based on sustainability, poverty alleviation and housing quality as a new focus rather than the earlier pledge of delivering houses on a large scale (Tomlinson, 1997). Further, to halt the problems of slums and informal settlements, the government intervened with a programme of 'Greenfield' development that upgrades the informal settlements to equate their status to settlements developed on an incremental basis with the provision of basic infrastructure and social services.

Another commendable effort of the government was the launching of the "*Presidential Jobs Summit Pilot Project on Housing*" in 1998. The project had the target of delivering 50,000 housing units in ten projects across the country by December 2000 (Huchzermeyer, 2001). The government intended that if the pilot project was effective, it would pave the way for the principle to be adopted into the National Housing Strategy. The project takes cognizance of the need for sustainability and housing quality; 'therefore the sites were well located within the urban metropolis. Housing was to be integrated with social and recreational facilities, individual projects were to accommodate a mix of income groups and tenure options were to be provided (75% of units in each project were to be rental, with ownership held by a public housing agency)' (Huchzermeyer, 2001, p. 316). This approach was based on developing a sort of housing finance model in which the government, the labour unions and banks were major stakeholders. The aim was to provide suitably located land for low-income housing and the targeted beneficiaries were essentially of the low to medium-income groups. The initiative was to provide a long-term financial support for the construction of affordable houses. Therefore,

what the project did was to allow individuals have independent access to private sector loan finance from a pool supplied primarily by the banks and supplemented by government. The scheme was successful because labour unions, the government and the banks were involved through the planning and implementation of the project, which resulted in reasonable financial returns for the banks and increased housing stock for the community.

In a further attempt to address South Africa's housing problems, in 1999 a non-governmental initiative known as the Homeless People's Federation came up with an approach associated with sustainable housing. This approach mobilised savings from the low-income earners that were initially focused on housing construction. Through the savings individuals are able to generate, the bank has a pool upon which the poor can draw based on the consistency of an individual's savings. In fact, the South African government received support from UNCHS (Habitat), UNDP and USAID because of the sustainability of this strategy in the promotion of housing processes based on mutual and self-help construction through housing support centres. The approach gave direct support to national government through the formation of a People's Housing Partnership Trust based within the Department of Housing (Huchzermeyer, 2001).

The purpose of this trust was "institutional capacitation and empowerment at the provincial and local spheres of government and among NGOs to support people's processes" (Ministry of Housing, 1997, p. 3). Therefore, by May 1998 the government officially introduced the People's Housing Process (Huchzermeyer, 2001). Under this process, community based organisations (CBOs) and NGOs were involved in the formulation of the scheme. The initiative geared up participatory process through which houses were developed incrementally depending upon the resources of the community, self-help process and empowerment. A great deal of what the scheme did was through grassroots support in the areas of support, encouragement of initiatives, providing necessary information and technical advice, as well as channelling subsidies. Furthermore, the People's Housing Process collaborates with other bodies such as CBOs, NGOs, and even local councils that were willing to engage in participatory and sustainable housing in the formation of a Social Housing Fund in order to create capacity and technical support. For its part, the government concentrates on the provision of infrastructure to the areas developed through this process. The government was determined to bring some positive reforms in the

housing sector by mobilising more funds to execute its new approach and policy perspectives to housing geared towards sustainability, poverty alleviation and housing quality. However, the government financial commitment to this project was not very encouraging; for example, in 1999, the year following the introduction of the program, the subsidies that were directed through the People's Housing Process were only one percent of the earmarked funds meant for payment of government subsidies (Development Action Group, 2001).

Furthermore, another different initiative the Homeless People's Federation played an important role in self-help housing development in South Africa. This was formed by several community based groups within informal settlements, which mobilised community resources in self-help for housing development. It has a very large membership of more than 100,000 families with the ability to raise over 3.5 million rands (Miraftab, 2003). The funds generated by the federation are used to provide low-interest housing loans to the poor. The loans are usually given to people who equally benefit from government subsidy so it is like bridging the gaps in resource empowerment for self-help construction of houses.

There is some difference in the level of success between these initiatives like the Homeless People's Federation and the People's Housing Process when compared to the houses built by private sector under the government housing subsidy. In the latter 'the success of these cases should be understood in terms of their methodology, which allows communities' mobilization and empowerment, and the quality of housing produced' (Miraftab, 2003, p. 234). Miraftab further observed that as far as the quality of houses produced are concerned, those built by the members of the federation involved in the People's Housing Process are clearly superior to those constructed through the private sector under the government subsidy scheme. One of the problems with the Homeless People's Federation and the People's Housing Process is typical of several community initiatives: the financial and institutional support required to make it solid and viable is often lacking. This is because financially they all depend upon meagre household savings from a membership that is often made up of poor low-income earners. The success of these two initiatives is not in the number of houses built but rather in the demonstrating that community members can organise themselves and have the ability to mobilise resources even

under difficult financial situations. The initiatives were capable of generating funds through which more than 4,256 housing units were constructed by 1999 (Miraftab, 2003).

In Ghana, the problem of access to urban land and housing was evident after independence in 1957. However, due to high urban growth rates especially in the three districts within Accra namely the Accra Metropolitan Area (AMA), the Ga District and the Tema District, there were increased housing problems. Furthermore, because of the growing economic activities, the number of land transactions grew rapidly. The rapid growth of the land market quickly pushed land prices out of the reach of the urban poor, who were unable to buy land for housing. Since landowners could make much larger gains by utilising land either for elite housing or for industrial or office accommodation than for low-cost housing, the housing stock available for the urban poor could not increase at the same pace with the growing number of low-income households in the city. This put further pressure on existing low cost housing and increased competition to secure access. A majority of the low-income households who could not compete favourably for housing in the city were forced to move out to the urban fringes into the informal and squatter settlements. Therefore, in order to address the housing problems, the Tema Development Corporation (TDC) and the State Housing Corporation (SHC) became involved in the provision of public sector housing units. Despite the efforts of these two corporations, government impact on housing provision in the country was minimal. For example, from 1957 to 1990 only about 24,000 single household dwellings were constructed throughout the country (Tipple and Korboe, 1998). In 1998, it has been estimated that Ghana needed about 140,000 additional housing units, but only 30,000 were built by both formal and informal sectors (Konadu-Agyemang, 2001).

The government, however, renewed its commitment to housing through programmes such as Aided Self Housing, Co-operative Housing (Tema), Settlement upgrade (Nima) and Sites and service projects in many of the urban centres (Dawuni 1980; Kom 1980). However, government was really not impressed with the performance of the housing sector and thus in 1993 introduced the National Shelter Strategy. Under this scheme, a total of 264,000 new dwelling units were planned by the year 2010 through both the public and private sectors (Tipple and Korboe, 1998). Furthermore, subsidies were introduced on rents for government houses and for those wishing to

subsequently purchase the dwelling units. In addition, the state subsidised interest rates to encourage workers to take up housing loans from primary mortgage institutions to enable them to develop self housing units.

The government also utilised rent control measures as an intervention to ease housing access for poor urban residents, which has recorded significant success, as many low-income households were able to secure satisfactory dwelling. Thus from 1983 to 1987, the government introduced a very successful rent control regime that reduced the rent to income ratio of the median household to only 2% of expenditure (Malpezzi et al., 1990). The rent control laws provided for a total forfeiture, without compensation, of the property of any landlord who failed to abide by the stipulated rents. This aspect of the law, while favourable to the urban poor in terms of rent affordability, had disastrous effects upon housing stock in the urban centres. This was because private investors were discouraged due to the low rents government stipulated that made it very difficult to recoup the capital invested because of low return from investment (Konadu-Agyemang, 2001).

The country has over the years, accumulated a housing deficit of over 400,000 units and it has been estimated that to overturn this shortage, approximately 120,000 housing units need to be produced annually. The current housing supply capacity of only 42,000 units per annum left about 60% of the national housing requirement unsatisfied (GSS, 2000). Furthermore, the economic situation of the country does not encourage massive government capital expenditure on the housing sector. The country has also tasted the pill of the IMF/World Bank economic policies with the adoption of the structural adjustment programme. Consequently, since 1992 the government has reduced its direct participation in housing provision and has encouraged private sector participation under its liberalisation policy (Yeboah, 2000).

However, housing development in Ghana has been generally constrained for a number of reasons. For instance, private sector participation was limited by shortages and high costs of major building materials following currency devaluation and high inflation rates. The relative lack of 'a well regulated land market' has been observed (Konadu-Agyemang, 2001, p. 31) as one of the major obstacles to housing development in the urban centres of Ghana. This makes the

procedures for acquiring a piece of land cumbersome, uncertain and therefore risky since one is bound to lose the land supposedly acquired due to the influence of traditional land tenure that does not recognise land alienation. Therefore, reliable land for housing development in the major urban centres was limited to that controlled by the government, which was grossly inadequate to meet the increasing urban demand (Asiama, 1984).

In Nigeria, the experience with housing development was not very much different from that of other developing countries except for a few peculiarities. Urban housing became more of a problem beginning from the early 1970s following the oil boom era, which witnessed high growth of the industrial sector as well as increased rates of urbanisation. Most of the urban centres recorded high rates of rural-urban migration and its related problem of overcrowding in residential areas. The most affected city then was Lagos, the former seat of the federal government. In fact, because it served previously as the colonial headquarters following the amalgamation of the British protectorates, it was the first to experience government intervention in the housing sector. As early as 1928, following the bubonic plague, the Lagos Executive Development Board was established as a planning authority. According to Abiodun (1997, p. 216) the board immediately 'embarked on slum clearance and the relocation of families from the Island to the Mainland at Surulere'. The Board was charged with planning and regulating all developments within the Lagos metropolitan area, not just through planning policies but also enforcement of development control.

The second most important government commitment to housing was the initiative to build workers' residential areas following trade union agitation. The agitation followed the prevailing euphoria after the end of the Second World War and arose from the need for reconstruction and development. Nigerian workers put pressure on the colonial government for welfare improvement in different facets of life including housing provision. As a result, within the Lagos metropolitan area, over 2000 houses were built to provide housing accommodation for government workers by 1945 (Fadahunsi, 1980). Another significant government housing initiative could be traced back to the late 1950s. As pressure for independence mounted, the regional governments felt that something needed to be done to demonstrate their capability to address areas hitherto neglected by the colonial government. Consequently, in all the regions, the

Housing Corporation and the Nigerian Building Society were established to increase the housing stock and develop new residential areas through improved sources of finance and use of proper building technology.

Further government involvement in the housing sector occurred after independence with the introduction of several different programmes such as the National Housing Programme in 1972, and in the following year 1973, a Federal Housing Authority was established in order to coordinate the activities of the National Housing Programme in all the state of Nigeria. The Federal government also established the Ministry for Housing, Environment and Urban Development in 1975, the introduction of a rent control system in 1976 to review the structure and level of rent in the country, and in the same year, the government established the Federal Mortgage Bank of Nigeria. In addition, the Federal government enacted the Land Use Decree in 1978 and in 1979 the Decree became an Act and was integrated into the constitution of the federal republic. The government concentrated on its existing agencies to address housing problems until 1991 when it introduced the National Housing Policy. Similarly, the National Housing Fund was established in 1992 to mobilise funds from workers that would be disbursed through Primary Mortgage Institutions under the supervision of the Federal Mortgage Bank of Nigeria. Furthermore, the government at different times has adopted the UN Habitat programmes including 'sites and service', owner-occupier schemes and self-help initiatives. These were a reflection of government commitment to and direct involvement in housing development. Furthermore, from 2003 the government has been involved in policies to encourage private sector participation and to stimulate individuals' efforts to develop and own personal housing. Government has realised that the task of addressing housing problems especially in urban centres is beyond its reach. It requires a collaborative approach with private sector and individual households to be accomplished.

In conclusion, this section highlighted the housing problems of urban centres in developing countries by illustrating the situation in some selected countries. The countries used in this analysis were selected in view of their peculiar characteristics that were considered influential in exhibiting high rates of urban growth and related housing problems. The experience of these countries and the various approaches adapted towards resolving the housing problems present an

important lesson for governments in other developing countries. It has demonstrated that government initiatives through the introduction of different housing policies and adoption of several programmes and housing schemes have not ended the problem. The policies were unable to improve significantly access to decent housing accommodation for the urban low-income group. Perhaps, governments must seek a collaborative approach in a tripartite relation involving government agencies, the private sector and individual and community initiatives in order to resolve the housing problems of their growing urban centres. A cursory look at the efforts of some developed countries toward addressing housing problems at different stages of their development may lend some lessons for contemporary developing countries.

2.5 Solving Housing Problems in Developed Societies

The experience of the developed societies in Europe and North America has shown that these countries took a relatively long time to resolve their housing problems when afflicted with high urban growth despite the advantage of access to more resources with which to address the problem than their counterparts in developing countries today. European cities were stricken by outbreaks of diseases and epidemics during the late 18th and early to mid 19th centuries due to lack of decent sanitary conditions especially in residential areas dominated by migrants. Consequently, the cities started 'investing heavily in housing and in water, sewerage and drainage facilities' (World Development Report, 1999/2000: 142). The problem, which was related to high rates of urban growth, was tackled with heavy investment initiatives. The efforts yielded results because wealthy urban residents in the cities supported government initiatives and often canvassed for more resources to be allocated for housing and sanitation programmes.

Canada, for instance, was faced with housing problems in its cities because of high urban growth stirred by natural growth and high immigration into the country. The Canadian government implemented social housing only in 1949, following the amendment of the National Housing Act. Therefore, the government started building social housing from that year with an annual output of 850 houses and by 1963 only 12,000 units were built (Hulchanski, 2002). This was an unimpressive output considering the level of migration into the country around that period. However, in 1964 there was another amendment to the National Housing Act, which enabled the

creation of a 'federally funded, municipally-administered public housing programme' (Hulchanski, 2002, p. 9). This made it possible for the government to tackle very seriously the housing needs of the urban centres. Thus, for almost a decade onwards, the government succeeded in building about 200,000 housing units per annum. The government, thereafter, introduced different housing programmes, each with specific target beneficiaries such as 'assisted home ownership programme, neighbourhood improvement, housing rehabilitation, native housing programme, and a non-profit and co-operative housing programme' (Hulchanski, 2002, p.10).

Urban housing problems in Canada became pronounced once more from the mid-1980s. Following a change in administration, the new government abandoned its predecessors' efforts in implementing housing programmes. Therefore, federal government support for housing was withdrawn virtually completely by the end of 1993. This marked the beginning of a trend of homeless urban residents that was hitherto unknown to Canada's urban population. Today, the poor and destitute in the cities of Canada are familiar with homelessness. However, responding to the increasing pressure to address the housing problems, the government inaugurated a Caucus Task Force on urban issues and in 2001 announced a new 'affordable housing programme', to be implemented in collaboration with provincial governments (Hulchanski, 2002).

In its federal budget for the year 2001, the government therefore earmarked \$680 million to be expended on housing provision over five years. In addition, the government expected the provincial councils to reciprocate by allocating the same amount in their budgets for housing development to assist the low-income groups in their midst. Unfortunately, most of the provinces did not meet the federal government expectations to that effect. As a result, the affordable housing programme was a failure going by the dismal impact the federal allocation had on housing in the provinces. In that same year, Canada had more than 11 million households (Hulchanski, 2002) out of which an estimated 10 to 15 per cent had housing problems and several were already homeless and destitute in some of the urban centres of the country. Thus the affordable housing programme, besides concurring with the reality of the need to tackle the housing deficit as a major threat to the economic competitiveness of the country, did not actually

do much to resolve the situation at the provincial level. It became just a passive answer to the pressure mounted on government to address the problem of homelessness.

The Canadian government spends just about one per cent of its annual budget on social housing. This makes the country one of the most private sector dominated, market-based housing systems in the world. Its social housing sector is the second smallest in the entire western world: only the United States' is smaller (Hulchanski, 2002). Under the new housing programme, the government earmarked \$136 million annually for five years commencing from 2001 for the construction of new social housing (Canada, 2001). However, critics were of the opinion that the amount was too meagre considering the gravity of the housing problems facing approximately 10 to 15 per cent of the population.

In Britain, one of the earliest industrialised developed economies of the world, the industrial revolution and the consequent urban growth had serious effects on urban housing and living standards. As early as the industrial revolution, cities like London and Manchester were noted for high rates of urban growth and the wretched conditions under which a majority of the working class and other low-income group were living. There were assertions that the standard of living of working class families was much better prior to the industrial revolution than it was after, at least for the period around 1845. Engels described some of these conditions (1971, p. 10):

‘In the circumstances the workers enjoyed a comfortable and peaceful existence. They were righteous, God-fearing and honest. Their standard of life was much better than that of the factory worker today (1845). They were not forced to work excessive hours; they themselves fixed the length of their working day and still earned enough for their needs.... Workers could live until old age quite close to towns without entering them, but eventually the machines robbed them of their livelihood and forced them to seek work there’.

The industrial revolution, which transformed the manufacturing process and increased production capacity and efficiency of the factories, had a very serious effect on the moral, intellectual and cultural norms of English society. It affected the ‘patriarchal relationship that

existed between parents and their children' and negated the 'unquestioning humility' of the people and reduced them to no more than 'mere machines' devoid of any 'independent activity' (Engels, 1971, p. 12). It must be noted that while the industrial revolution had its major influence on transforming the factory activities in Britain, the effects also extended to other economic activities including agriculture, trade and commerce and the transport sector. Some of the more noticeable effects were visible in the rapid population growth of the industrial and manufacturing cities. London for example, as early as 1845 could boast a population of over 2 million people (Engels, 1971). These were people of different social groups and classes, with distinctively new customs and needs. Therefore, it was not surprising that the cities presented some major social problems of housing, hygiene, sanitation, and widespread urban poverty.

One of the most important housing problems related to the emergence of industrial revolution was the growth of slums in almost all the major industrial nuclei of Britain. Some of the most notable cities where the problem was prominent include London, Nottingham and Manchester. These slums according to Engels had much in common and were 'the worst houses in a town being found in the worst districts' (Engels, 1971, p.33). Engels described some of the features of these slums;

'generally unplanned wilderness of one or two-storied terrace houses built of bricks, ...the streets themselves are usually unpaved and full of holes. They are filthy and strewn with animal and vegetable matter. Since they have neither gutters nor drains, the refuse accumulates in stagnant, stinking puddles' (Engels, 1971, p.33).

Other characteristics of these settlements were very poor ventilation arising from the way the area was designed, overcrowding as many people lived in the available living spaces and pollution as both air and water became contaminated by domestic and industrial effluent. Although slums and degrading conditions for the working class could be seen in almost all the major manufacturing cities in Britain, the situation was worse in some cities than in others. For example, Engels while writing on Manchester noted that:

‘In the circumstances it is to be expected that it is in this region that the inevitable consequences of industrialisation in so far as they affect the working classes are most strikingly evident. ...Here, too, can be seen most of the strenuous efforts of the proletariat to raise themselves from their degraded situation’ (Engels, 1971, p. 50).

Furthermore, in his explanation of the degrading condition of some of the slums in Manchester, Engels wrote in respect of the district lying near the River Irk;

‘As many as three rows of houses have generally been squeezed on to this precipitous slope. The lowest row of houses stands directly on the bank of the river while the front walls of the highest row stands on the crest of the ridge in Long Millgate. Moreover, factory buildings are also to be found ... the layout of the upper part of Long Millgate... is just as disorderly and congested as the lower part of the street. To the right and left... give access to several courts. On reaching them one meets with a degree of dirt and revolting filth, the like of which is not to be found elsewhere. In one of these courts ... there is a privy without a door. This privy is so dirty that the inhabitants of the court can only enter or leave the court if they are prepared to wade through puddles of stale urine and excrement (Engels, 1971, p. 58).

Beside the dreadful condition of these slums, Engels further noted the presence of several tanneries along the bank of the river, which were presumably emptying their waste into the river. This area is also home to other factories such as dye-works, bone mills and gas works, which further compounded the condition of the houses in the area. Most of the houses were worn out, dilapidated, exhibiting evidence of old age and without proper fittings of doors and windows. It was little surprise, therefore, when in 1833 there was an outbreak of cholera in Manchester. Some of these neighbourhoods had to be evacuated completely before the areas were fumigated. Similar conditions held in other working class districts of Manchester:

‘...350,000 workers in Manchester and the surrounding districts nearly all live in inferior, damp, dirty cottages; that is the streets are generally in a disgraceful state of filth and disrepair ... In a word, the workers’ dwellings of Manchester are dirty, miserable and

wholly lacking in comforts. In such houses only inhuman, degraded and unhealthy creatures would feel at home' (Engels, 1971, p. 75).

In London and other industrial cities of Britain, the situation was not strikingly different from the housing and urban problems observed in Manchester. For example, by the late 1840s the numbers of people living in houses in the city of London had mounted steadily. As a result, government had to respond in several ways to improve the housing condition of the city including the slum clearance under the Cross Acts, street improvement, the Torrens Act, Peabody and Industrial Dwellings that were all carried out to ease the housing difficulties of the working families (Jones, 1971). Nevertheless, by the 1880s, the number of people residing in most of the houses had risen and the housing condition in Central London reached an alarming level.

In the circumstances, it can be argued that it was only when the situation threatened to get out of hand that action was taken to address the housing conditions and social problems that afflicted nineteenth century British cities. Many points of view have been expressed for why local governments deliberately refused to tackle the situation at the appropriate time. In fact, it became a topic of serious debate as was adequately captured by Brown (1990, p. 597);

'Some have argued that "ignorance rather than avarice" stymied effective action until the 1860s and 1870s, decades after conditions in the large towns had been well documented. Others are more critical; pointing to Parliament's failure to consolidate widely scattered local authority for public health interventions and overcome the difficulty municipalities encountered borrowing capital. At the local level, they argue that a short-sighted "economy" party blocked action in town councils'

It was evident that the cost of this delay in taking the appropriate action by whoever was responsible was enormous, not only financially but also individually, as people were made to pay the most expensive price with their lives. This was evident from the casualties suffered following the cholera epidemics of the early 1830s.

It could be argued that the total cost of improving the sanitary condition of the areas affected at that period in time, would be highly insignificant compared to the total cost of human capital recorded as a result of high mortality and work time hours lost from reported sickness. Unfortunately, neither the government nor the society at the time acted immediately in response to the rate of urban growth. However, when the government responded, there were several moves to address the environmental and sanitary conditions in most of the major industrial cities especially following the serious outbreaks of killer diseases. Several Acts were passed and inspectorate committees were formed to investigate and address the appalling health condition and principally the state of hygiene in the slums as a prelude to solving housing and other urban social problems. When the government confronted the housing problem, the most common policy was that of slum clearance (Hall, 2002). This was carried out in many cities that were considered in serious need of immediate government intervention especially after the cholera epidemic of 1832 was resolved. Most of these policies were supported by legislation. The 1875 Cross Act, for example, empowered local authorities to buy and demolish any property regarded as unfit for human habitation. However, one of the problems that were encountered with this approach was the lack of provision for rehousing the displaced occupants of such houses. The other problem with the Cross Act was that it made it possible for local authorities to act, but did not force them to do so: in fact, only a few did so.

As noted earlier in this section, some developmental programmes carried out in major cities such as railway construction and street clearance further displaced thousands of people from their residences from the period 1830 to 1880. These further increased the housing difficulties of the working class in the areas concerned. Although government introduced the idea of new model dwellings, the houses were not popular because of their 'over building, their lack of greenery, their grim facades and petty regulations' (Hall, 2002, p. 19). Urbanisation and its related demand for urban space to accommodate the growing business outfits especially with the rise of the central business districts, resulted in the loss of more working-class residences at a rate that was difficult to easily replace.

Subsequently, government introduced the idea of council housing and by 1895 the first phase of the scheme was occupied in London (Hall, 2002). This initiative was under the supervision of the Metropolitan Board of Works; however, due to its unimpressive performance there was pressure to abolish the Board. Some of the pressure was a result of what the public saw as the failure to put the existing legislations into force. There was sufficient legislation designed to tackle the prevailing social problems, but it was not followed with the necessary commitment. This was what informed the establishment of the British Royal Commission of 1884 on the housing of the working class to look into the prevailing issues and assess government response towards resolving them.

The Commission, in its report noted that although there has been a remarkable improvement in the housing situation compared to the past, the problem of overcrowding was still evident in some of the major cities including London. Therefore, government enacted the Housing of the Working Classes Act, 1885, because of the recommendations it received from the Royal Commission. By 1890, another Act meant to address the condition of the working-class housing was enacted by the national government and this time, was empowered to carry out redevelopments of large areas. It allowed councils to compulsorily acquire properties with the intent of developing lodging houses of one or many tenements for the working class.

The emergence of the British welfare state in 1945 introduced many changes and policies including those that affect housing such as rent control policies. Public housing rents were effectively subsidised until the 1970s, when a Conservative government required councils to charge market rents. However, Murie (1997) observed that rent control resulted in tenants paying higher rents in the public rental housing compared to controlled rents in the private sector.

By the 1960s the British private rented sector had declined substantially, thanks to rent controls and the rapid expansion of both public sector and owner-occupied housing: whereas 62% of all households were privately rented in 1945, this had dropped to just 21% by 1969 (Malpass and Murie, 1987: 77). There were calls to restrict further increases on rent in the public sector. By the mid-1970s, Britain was able to address through legislation and real commitment most of the problems related to 'unhealthy housing, of overcrowding, of unfit and slum housing, and housing

lacking modern amenities, of gross shortages of adequate housing, and of insecurity and exploitative landlordism' (Murie, 1997, p.443). The government over the years seriously addressed these urban problems. However, this does not mean the problems were completely solved. A non-profit rented sector was also developed with the local governments playing a dominant role. Council houses were a major tenure category in the United Kingdom even before 1939 (Cole and Furbey, 1994). At least initially, there was often strong competition for council houses, and local government officers applied strict allocation rules (often based on factors such as length of residence in an area, family size, and so on) to control access. The policy became a government weapon to attack squalor and prevent exploitation by private property owners.

However, by the 1980s, the council housing programme was under severe attack. Criticisms of the scheme were being voiced from many quarters of British society. Some of the criticisms of the policy were voiced by Robinson (1983, p. 88): 'The policy of encouraging local authorities to build and manage a large housing stock has created a separate, second class and stigmatised status for council tenants...'. The criticisms and inherent shortcomings of the policy in both its structure and management of the houses were used to justify the actions of the Conservative government elected in 1979. The Conservatives were keen to strengthen market discipline in Britain and enacted a radical shift in public housing policy, effectively bringing to an end new building of council houses, and encouraging the further expansion of owner occupation by making it easier for existing council tenants to buy their properties at subsidised prices. Council housing went into decline. Although council housing still represents about a quarter of the UK's housing stock on a conservative estimate, Murie (1997, p. 445) observed 'the further dismantling of the council sector through Tenants Choice, and voluntary transfers of stock on the initiative of councils'. Recent development in the housing market as evidenced by the current slump may suggest a return to public housing provision. Furthermore, it would not be surprising that some tenants of the council housing if given the choice would prepare to remain with the local authorities as their proprietors. If tenants of council housing would be given some relative powers over the control of their estates, this would effectively neutralise some of the wide-scale criticisms of the past.

The enthusiasm with which people were clamouring to secure access to council houses faded away over time. The houses were viewed as a manifestation of social stratification; most of the tenants gradually became low income earners. It was noted the percentage of council tenants on supplementary benefit increased from 45% in 1967 to 61% in 1979 (Holmes, 1993). This kind of impression further erodes the image and acceptance of the housing policy amongst the wider population. It further resulted in the steady decline of tenants who were relatively high-income earners and those who were economically comfortable and an increasing proportion of homeless persons, single elderly individuals and female headed households within the council housing sector (Holmans, 1993). This development became beneficial to some as the decline in council tenancy turned out to be a good thing for those who were able to buy their homes. Consequently, there was an increase in owner-occupation.

As a result of the encumbrances, arising from council houses' negative image and the continuous criticisms levelled against the policy, government reduced building new ones and existing council homes were offered for sale. The right to buy policy implemented by the government weakened local authorities' powers over the sector and therefore the sales went on. Thus towards the end of the 1980s, 'the council sector in the UK had sold 1.5 million dwellings and had declined to provide housing for 25 per cent of all households' (Murie, 1997, p. 449). However, by the early 1990s, this policy of right to buy was less of a success, because most of the 'desirable' council homes and most council tenants who could afford to buy, had already gone. Nevertheless, still council housing accounts for about a quarter of the UK housing stock.

Furthermore, it was observed that in 1995, the government concluded: 'the most effective way of ensuring people with permanently low incomes had a decent home was to give direct subsidy to landlords to provide social housing at rents below market levels' (Murie, 1997: 452). However, the number of lettings available for new social tenants has fallen rapidly – from about 250,000 each year in the 1980s and 1990s to 170,000 in 2005 – as it has become harder for existing tenants to afford to move out and as the age structure of tenants becomes younger. By 2005, of 160,000 total completions, 142,000 were privately built and 18,000 were for housing associations, with fewer than 200 built for local authorities. Furthermore, gradually social housing is getting out of the control of local authorities into the hands of housing associations.

Despite what are sometimes claims to the contrary, *overall* housing conditions in England have improved markedly in many respects over the long term, and have generally continued to improve in the last decade. The number of dwellings has kept up with the number of households, on average there is more space within them per person, and physical standards have improved. The majority of the key indicators of stress in the housing market have also improved, with some of the most acute problems either steady or reduced. However, there are exceptions to this picture of general improvement: overcrowding against the bedroom standard has deteriorated in London particularly in some private rented sector. Social tenants enjoy less space per person than other tenures, less than they did a decade ago, and are more likely to be dissatisfied than others if they are living with little space (Murie, 1997).

Therefore, in summary one would say that Britain has implemented many programmes and policies and adopted different approaches to address housing problems at different periods. It has emerged from the previous efforts made at tackling housing problems in the past and the initiatives to address contemporary issues concerning quality and standard of housing in the country being addressed by government that private sector participation is inevitable in finding a lasting solution to housing problems in the urban centres. Therefore, it is clear from the foregoing discussion that there are many lessons to be learnt from the experience of Britain in addressing urban housing problems. For example, it has shown that it is not easy to tackle the deteriorating housing conditions of cities within a relatively short period, it is a process that will take several years and requires large amount of resources. Therefore, in order to avoid the situation where housing degenerate into health and life threatening conditions leading to outbreaks of disease as the Manchester experience demonstrated, governments in developing countries have to take necessary steps to ensure the provision of adequate drainage and effective sanitary facilities in the urban centres.

The experience of societies where slum clearance was carried out has shown that it requires good planning and adequate arrangement to resettle people affected in order to avoid the problem completely. Furthermore, British experience suggests that local councils have significant contributions to make in addressing urban housing problems such as housing shortage, poor sanitation and hygiene through the example of council housing policy. It is understood that the

situations and societies are not the same, but the problems are the same though may be manifested in different ways and magnitude. This is the reason why it would be appropriate to look at the experience of other developing countries in Asia, specifically China as another case study because it has a high population like Nigeria and equally is experiencing serious urban housing problems. An insight into the approach the country has adopted and the new strategies being implemented would inform opinion for developing countries in Africa.

In China, one of the developing countries, demand for housing in the urban centres has grown with increasing urbanisation and industrialisation. As a result of years of heavy investment in manufacturing and military production, other sectors of human needs that were also supposed to be developed suffered neglect. As a result, there was an accumulation of problems in, for instance, housing, water supply and other urban infrastructure (Shaw, 1997). However, following economic reform in the late 1970s and 1980s, China softened its hard line economic policies by opening up to the international community. This resulted in the cities becoming industrially and commercially active. This development led to hitherto suppressed urban problems surfacing in most of the cities of the country. One of these is the urban housing problem. Therefore, the government has to come out of its shell to address the problem head on.

Urban housing problems in China manifested in different ways: in the shortage of housing, dilapidated structures, overcrowding in existing stock, injustice in the allocation process, and more. It therefore became evident to the government that reform in the sector was inevitable in order to match demand with urban growth. Previously, from 1949 up to almost 1978 housing provision in most Chinese cities had been through the socialist system. Urban housing was viewed as a welfare service given to residents based on their needs (Wang, 1995). It was noted that government total investment in housing as a proportion of GNP averaged only 0.78% during the entire period (Zhu, 2000). The economic reform embarked on by the government from 1978 has had corresponding effects on housing reform. Government through its emerging housing policy commoditised and commercialised urban housing (Zhu, 2000).

The government launched its new housing policy with the sale of public houses in some selected urban centres in 1979. The houses were sold at a price, which just covered the construction cost (Shaw, 1997). By 1985, another scheme was introduced that aimed to encourage households to build their own residences through subsidies where the work units, state and resident each contributed one third of the construction cost. Housing sales were also facilitated when the government introduced rent increases; 'according to the official design, the rent increase was to create the commercial mentality and mechanism that teach people the commodity nature of housing, deter people from taking more housing than they can afford, and facilitate capital flow in investment, construction and maintenance' (Shaw, 1997, p.203). The earlier policy on subsidy makes it easier for residents to afford the cost of their houses. Soon after the rent increase policy, inflation appeared in the housing sector, which led to housing sales at preferential prices. According to Shaw, 'preferential prices were justified because housing was built with people's wealth' (1997, p. 204).

However, by the beginning of the 1990s, the government realised that for its housing reform to achieve the desired results, it needed to diversify its initiatives and strategy. Consequently, it standardised rent in all the urban centres and raised it to become commensurate with an appropriate portion of the total resident expenditure. It further gave support for residents to buy public houses and finally, both construction and maintenance of housing were funded from many sources (Shaw, 1997). The burden of maintenance, however, was not done with, so government had to try 'sales of public housing to the sitting tenants' in order to raise money for housing development (Zhu, 2000, p. 510).

Another important government initiative was to facilitate market-oriented housing development and investment, which seems to agree with the policies in many of the developed industrial societies in Europe and North America. This policy was intended to go side by side with withdrawal of subsidy on allocated houses and privatization. However, despite all the government initiatives, problems of inefficiency and inequity in the distribution of public housing were observed in the major cities of China. For example, it was noted that for the period of time the work units were the dominant allocators of public housing, '...applicants usually wait for years before being allocated an apartment...partiality in housing assignment was rampant;

those with influence can jump the queue and obtain the most desirable housing' (Barlow and Renaud, 1989, p. 83).

By way of summary, the experience of the developed countries in solving housing problems arising from urban growth has shown that varying strategies were employed. Furthermore, it is clear that governments alone have not been able to cope with housing demands through direct involvement in housing provision. As a result, they have encouraged private sector participation in housing through incentives such as tax relief and access to mortgage finance in order to encourage individuals and corporate bodies to be involved in housing development. The developing countries that are now confronted with high rates of urban growth and increasing demand for housing have many lessons to draw from the experiences of these countries about the right approaches and policy guidelines to adopt in order to address their peculiar situations. It is acknowledged that each country must understand its unique circumstances and make an appropriate choice of policy, not necessarily by adopting what other countries utilised to resolve their own problems. Even among the developed societies, policies change when the circumstances of the countries change over time. Nevertheless, the experience of these countries would inform policy makers of what to expect when confronted with similar situations. Policies that could be introduced must agree with the condition on the ground in addition to a critical analysis of the target recipients of such policies. However, one issue that has remained a fundamental problem and that militates against the progress and development of many nations is corruption. Corruption has become a cancerous evil that has eaten deep down into virtually all the public sectors and some private sectors of developing regions. Thus, the next section focuses on corruption especially in the global south.

2.6 Corruption and Development in the Global South

The topic of corruption has been widely researched (Blundo and Olivier de Sardan, 2006; Gyimah-Brempong, 2002 and Gould and Mukendi, 1989) and many researchers have focused attention on the global south where the problem is shown to be widespread. In sub-Saharan Africa, for example, corruption has been endemic for more than four decades, beginning from the 1960s when the region started gaining political independence. The newly independent states

led by the educated and political elites of the period failed to maintain the legacies of transparency and rule of law institutionalised by their predecessors. Rather, new institutional frameworks and norms were gradually cultivated by and within the bureaucracy, which encouraged the development of certain corrupt tendencies such as unsolicited loyalties, bribery, nepotism and unjustified accumulation of wealth. Although colonial rule had its own motives and negative repercussions upon the colonised, it was evident that most of the colonial administrations were careful hence did not give room for corruption to thrive in public offices to anything like the extent experienced after they relinquished control.

Corruption is manifested in different forms and dimensions, something that makes it difficult to be easily defined. Harsch (1993, 33) for example, summarised its legal and political connotations: 'such behaviour may encompass outright theft, embezzlement of funds or other appropriation of state property, nepotism and granting of favours to personal acquaintances, and the abuse of public authority and position to exact payments and privileges'. Another attempt at defining corruption characterised it as 'behaviour which deviates from the formal duties of a public role because of private-regarding (personal, close family and private clique) pecuniary or status gains; or violates rules against the exercise of certain types of private-regarding influence' (Nye, 1967, p.419). Indeed, from the two attempts at defining what corruption entails, it would be inferred that it is an all encompassing behaviour that has many perspectives. However, because societies differ, norms are also bound to differ. Therefore what may be considered abominable in one society at a particular time may be condoned in another. None the less, most societies' legal systems claim as an ideal a situation in which due process is allowed to operate and guide the decisions and actions of people whether in public or private sector. This means allowing meritocracy to thrive in all matters relating to appointments, award of contracts and discharge of responsibilities without demanding or expecting gratification from recipients.

Regrettably however, corruption has become dominant in the day to day affairs of people in Africa, something that has become pervasive in formal and informal transactions of public and private life. The issue of corruption is visible in all segments of society; it is in the bureaucracy, the educational sector, health, trade, industry and even the judiciary. It is because of its invisible hands in all human endeavours in the region that it is considered a major obstacle to the

development of the region. Africa is indeed backward in terms of development, despite the human and material resources it is endowed with: corruption in the region can be likened to natural disasters that characterise other parts of the world. It is because corruption is endemic in most societies of the global south that opinion differs on what are considered the major causes of this retrogressive evil. Some researchers (such as Huntington, 1968) hold the opinion that it is a by-product of modernisation, an inevitable stage a society may undergo in its transition to become a modern society. According to this view, societies in the global south encounter this phenomenon at their early stage of development and there is the tendency of the phenomenon to diminish as the societies mature politically and build strong economies.

Another opinion however, observed that corruption is a consequence of the attitude of the new administrative elites, who aspire to have a lifestyle typical of the former colonial rulers of the region as a symbol of newly acquired status. While this may not be altogether ruled out, others (Ekeh, 1975) are of the view that a major cause of corruption could be related to the pressure and demands on civil servants from the public, especially from members of their extended family, relatives and social networks. Civil servants and senior bureaucrats are consistently under pressure to execute unsolicited obligations ranging from shares of wealth acquired or granting of favours to members of one's clan, community or ethnic group for example, in job placement through legitimate or illegitimate means. Usually because of the fear of being branded as disloyal by the members of the family or community, such people go out of their way to abuse their position of authority through corrupt practices or violation of job ethics and conventions. Whatever the causes of corruption are in the global south, it is evident that the continent of Africa has been swamped by this phenomenon and it can be asserted that the poverty, slow economic growth and general underdevelopment of the region could be partly related to the widespread incidence of corruption.

According to Transparency International (2009), a nongovernmental organisation that serves as a corruption watch dog with branches all over the world, the most corrupt nation in the world is Somalia, an African country ranked number 180 with a corruption perception index (CPI) score of 1.1 (the maximum CPI score possible is 10, indicating the lowest perceived levels of corruption, and the minimum is zero, suggesting deeply embedded and endemic serious corruption throughout society). The country with the highest ranking in the continent is

Botswana, which was ranked number 37 with a CPI score of 5.6. This was followed by South Africa, which was ranked number 55 with a CPI score of 4.7. All other countries in the continent fall at different positions down the ranking. This demonstrates the extent of how widely spread the phenomenon has been in the continent. Because of this, some researchers approach the analysis of corruption on a country by country basis with a view to assess the influence of corruption on the development of the nation and the extent of how deeply rooted it has been in the different sectors of the economy and governance. Others however, adopted a region wide approach focusing on a particular sector across the entire region, which enabled a close comparison of the phenomenon.

Blundo and Olivier de Sardan (2006) in their study of corruption in Africa, focused on Benin, Niger and Senegal and within each, surveyed some specific sectors including health, customs and transport, justice, public procurements, local tax systems and development projects for example. The study enabled them to make comparisons between the sectors in each country and the results 'revealed an astonishing convergence in terms of both informal administrative functioning and the various corrupt practices – in the broadest sense – facilitated by this informal functioning' (p.69). Going by the differential post colonial trajectories of the countries they studied, from Benin with a 'Marxist' regime to Senegal, a country with a long tradition of democratic ideals, the expectation was that corruption would manifest itself in different forms and contexts in different countries. This, however, was the not the case, as the result of their analysis show no striking difference in the manifestation of corrupt practices in these countries. They observed 'the same procedures of corruption, the same unwarranted fees, the same 'arrangements', the same 'tricks' (p.70). The analysis further revealed that in all the cases surveyed, the state was apparently weak in containing the phenomenon and most of the officials contacted expressed their inability to stamp it out despite appreciating corruption as a heinous evil. Therefore, they concluded that Africa has a system of corruption that is widespread and embedded in informal functioning and those officials, who see corruption as inimical to their professional practice and hence detest it, are not in a position to reverse the trend.

In Zaire, Gould (1980) also observed that government administrative machineries were deeply entangled in the web of corruption and this was extended to formal and informal economic activities. Large scale corruption and self-enrichment through dubious means within the bureaucracy resulted in the formation of a newly emerging bourgeoisie, which consolidated its base through embezzlement of government resources, tax evasion and several other opportunistic fraudulent practices. Similarly, in Ghana Hasty (2005) noted that John Kufuor's administration, which came into office in 2000, pledged zero tolerance for corruption. However, certain government policies were viewed by many as encouraging and facilitating new forms of corruption. This included some policies on international trade that aimed at opening markets and loosening up transnational flows. According to Hasty, for Ghanaians corruption is 'about an intensification of contact with vital flows of coursing through the political body, a hyper connectivity to the sociocultural complexities of capital and desire traversing state and society' (Hasty, 20005, p. 274).

According to Aluko (2002), corruption has been institutionalised in Nigeria in various ways and this has implications for the political culture, behaviour and development of the country. He argued that the institutionalisation of corruption in Nigerian society has the effect of changing the society's value systems and norms of behaviour. This opinion does not seem to agree with an earlier view expressed by Brownsberger (1983) who sees corruption in Nigeria 'as a product of a materialism and political fragmentation which will pass in development' (p.221). Whereas Brownsbwerger's optimism has still not been fulfilled more than two decades later, Aluko's more pessimistic view is now what may hold sway for Nigeria. Brownsberger (1983) further identified the operation of three different types of corruption in Nigeria, which he named as polite corruption, nepotism or parochial corruption and alienated or market corruption. The first form of corruption begins with gift-giving that is traditional as a form of payment of allegiance for example, to an elderly person in the society or to a ruler from his subject. While this tradition agrees with the role of the ruler, it also prohibits any form of exploitation of positional opportunities.

It was further argued that the traditional leaders in Nigeria know very well that they have a duty to their people and this would not allow them to use their positions to exploit or put the people at

a disadvantage. The second type of corruption, nepotism, refers to giving advantage to members of one's family. This is very relevant in the context of contemporary Nigeria but according to Brownsberger might be exaggerated, because it only accounts for a small proportion of corruption in the country. The third type, alienated corruption, refers to 'an abuse of office unsoftened by traditional etiquette or love of family – the plain, selfish diversion of public goods to the highest bidder in violation of the western fiduciary norms that are not only embodied in Nigerian law but largely shared by traditional communities' (Brownsberger, 1983, p. 225). This is the most prevalent form of corruption in Nigeria. This is because a great percentage of the public sector employees and indeed a majority of the members of public are materialistic. Therefore, because the society attaches a lot of importance to material wellbeing, people have no alternative to accumulation; how much material accumulation one possesses is a symbol of position, status and prestige. Materialism has become the vogue of Nigerian society: Brownsberger (1983) offers three reasons for this development.

The first explanation is what he called *the avalanche effect*; this argues that materialism is not innate in the Nigerian character but came into being through 'its own dynamics'. Thus corruption came into existence through traditional gift-giving and nepotism, and became the order of the day because conditions existed for it to flourish. These conditions included condoning acts of corruption and using corruption to seek the upper hand against one's opponents, or as a means to cling to power or position. Having tasted the polite form of corruption, there is a tendency for officials in the public service to opt for greater acts of corruption. These are arguments that are real and relevant but Brownsberger finds them unsatisfactory as explanations for the prevalent practice. He argues that if as claimed, corruption is 'immoral for traditional Africans' and is not the same as gift-giving, then 'the avalanche should have stayed on the mountain' (Brownsberger, 1983, p. 226).

The second explanation for the prevalence of materialism in Nigeria is *Great Expectations*; that an average rural Nigerian sees the white man and of course the successful educated elites as models and status symbols worthy of emulation. This led to excesses among those successful in government in order to meet up to the presumed elitism akin to that of the white man, which is

characterised by that good house, an expensive car, western fashion and western style of life. Corruption became widespread due to the desire for materialism and an elitist type of life.

The third and last explanation for materialism in Nigerian society is what Brownsberger (1983) referred to as *Urban Elite Nihilism*; this refers to the dual position of the elite in terms of loyalty. For example, those who worked in the civil service with the colonial government prior to independence were more or less regarded as 'traitors'. This is because they were seen to participate in the domination of their own people and as such had divided loyalties, to their people and to the colonial government. This is argued to have 'taken its toll on their self-esteem, and therefore on their capacity for selfless public service' (p. 228). The same outlook was extended to the educated urban elite who later joined the civil service before and immediately after independence. They were seen and accused of relating more with their class (educated elites) than their people. There is a 'division of loyalty between the class and parentage that is seen to weaken the moral fibre of the civil servant' (p. 229). Related to this is also the 'cultural disorientation' that arises as a result of the transition from rural to urban life. There is an observed high rate of urbanisation in Nigeria: as early as 1980, about 20% of the population lived in the cities and this is expected to rise to about 40% in 2010 (World Development Report, 2008). Brownsberger therefore argued that urbanisation destroys values and civil servants are also entangled in this 'unmooring' much as their kinsmen who migrated as labourers to the cities. He concluded therefore that, 'together with conflict of elite identifications, this 'unmooring' could be fatal to ideals of disinterested public service' (p. 229).

Three reasons can be given as to why corruption in Nigeria has thrived. The leadership is corrupt and therefore lacks the desire and determination to bring it to an end. The society on its part, accepts, tolerates and recognises corruption by passively legitimising illicit wealth acquired through corrupt practices. Lastly, the government dominates the economic spheres, which provides the opportunities for officials to abuse their positions through corrupt enrichment, facilitating the prevalence of corruption. While these are considered the major causes, some scholars (such as Oko, 2002) are of the opinion that the incidence and magnitude of the phenomenon is not simply because government officials are greedy or are unable to appreciate and display some reasonable ethical behaviour. Oko argued that public officials engage in

corrupt practices due to several reasons; the economic hardship in the country, overwhelming pressure from varying angles including friends, families, relatives and kinship, and the fact that corruption is celebrated in the society.

Nigerian society through its social institutions and practices does not question individuals' sources of wealth; accumulation is often a symbol of success, status and recognition, moral and ethical degeneration overturns modesty and the society encourages subservience to the rich and the wealthy. Consequently, corruption has become so pervasive that it spreads not only through all the sectors and structures of government but also through the entire fabric of society with serious repercussions on development. The most visible areas where corruption has made its effects on development include the political, economic, physical and infrastructural development. Corruption was observed to have a serious 'negative and statistically significant effect on the growth rate of income in many African countries both directly and indirectly' (Gyimah-Brempong, 2002, p. 185). As a result, a country may experience decreases in its productivity and in investment in physical capital because of a related direct shortfall in income. There is also a positive correlation between the incidence of corruption and income inequality: 'a one point increase in the corruption index is associated with a seven point increase in gini-coefficient of income inequality' (Gyimah-Brempong, 2002, p. 186).

Similarly, a study that investigates the effects of corruption on economic development (Tanzi, 1998) observed that government expenditures are increased through corruption in the public sector. It further noted that although corruption has the tendency to decrease government expenditures on maintenance, this is detrimental to economic growth because not all the capital saved from the expenses on maintenance would be used in productive ventures. It is a well known fact that the incidence of corruption is counterproductive to the flow of foreign investment into a national economy. This is because the investment atmosphere in the country would be gloomy, which has the effect of reducing the development potential of the country and its actual level of international trade (Wei, 2000). While many researchers expressed the view that corruption is retrogressive to development, Nye (1967) observed that some kinds of corruption could be beneficial to development in three different ways. He argued that corruption could be a way of capital formation in situations where a country is unable to mobilise sufficient

capital from its private sector and its tax system has not been able to take from the surplus income of its workers and the civil society.

Secondly, corruption could be beneficial to development in reducing red tape; Nye (1967) further argued that especially in the developing countries where administrative resources are not adequate, corruption might 'mitigate the consequences of ideologically determined economic devices which may not be wholly appropriate for the countries concerned' (p. 420). Lastly, and in the same vein, corruption may provide an avenue for entrepreneurship and incentives, which are both considered critical to economic growth. This is found relevant in societies where there are some forms of ideological bias against a section of the society. Under these circumstances, corruption may offer the opportunity to overcome discrimination by allowing an entrepreneur to penetrate the political decisions that would enable him to use his skills. Despite these contrasting opinions on the negative and positive effects of corruption, it could be argued that for most developing countries corruption is counter to development of the wider society.

In the sphere of politics, political corruption was defined as the abuse of public positions of trust for private gain (Girling, 1997). Therefore, any opportunity a person occupying a public office uses in his favour to benefit directly or indirectly or cause somebody else to benefit through his position without following due process is an act of corruption. This act of corruption may be carried out in any of three ways: embezzlement, extortion or bribery, and nepotism. Goldsmith (1999) observed that political corruption may be categorised into two broad groups namely; petty and grand varieties. Petty political corruption is what he referred to as 'minor grafts by low-level officials' while grand political corruption 'involves major thievery by political leaders' (Goldsmith, 1999, p. 867).

The level and extent of political corruption varies from country to country; it is mild and occasional in some while it is severe and pervasive in others. The abuse of public office in some countries is the exception whereas it is the order of the day in some others. For example, it should be noted that most of the developed economies have relatively few reported cases of abuse of office, but in the developing economies that is widespread. Similarly, there is the issue of 'rent seeking' that is also considered another form of political corruption and is believed to be

commonly practiced in many societies both in the developed and developing countries. This type of corruption refers to situations where through any effort or influence, some groups or individuals receive help or enjoy certain favours at the expense of the wider society (Goldsmith, 1999). However, not all rent seeking is corrupt; it becomes corruption when the laws governing such practices are violated. For example, subsidies, quotas and licenses for importation are favours or privileges that may be referred to as rent seeking but are usually legitimate. However if due process are not adhered they become corrupt practices.

Another aspect of political corruption takes place at high levels in both the developed and developing economies. Parties and political candidates often receive campaign donations from wealthy individuals and private companies with the intention of getting some favours either directly or indirectly. Although countries have varying limits on the amount of donations parties and candidates may receive from individuals and corporate organisations to finance their campaigns, it has been observed (Ewing, 2001) that different ways have been designed by politicians to circumvent the limits fixed in their respective countries. Some of the ways include setting up 'front organisations' through which such illegal donations are channelled. Another way has been to smuggle such illegal funds into the party's coffers so that the money dissolves into party finances. Blechinger (2005), for example, observed that in Japan some contestants under the ruling Liberal Democratic Party (LDP) exceeded the limits prescribed by factors of between six to thirteen times during the 1980s and 1990s elections. This trend was also noted in India where the legal limits are equally violated sometimes by as much as ten to fifteen times by candidates in order to win election (Blechinger, 2005).

The discussion on corruption in this section has shown that it cuts across all countries and societies regardless of economic and political development, cultural and traditional norms. Nonetheless, the extent of corruption and how widely it is practiced vary from one country to another. Furthermore, whereas some scholars expressed the view that corruption has some positive effects on economic development, others argued that even if it has, the negative effects are more than the positive and thus corruption should not be encouraged. As a result, there are concerted efforts at national, regional and international levels to fight corruption in all its

ramifications. The fight has been on, and some countries have been successful in bringing it down to its barest minimum. Other countries are struggling along the same lines.

Fighting corruption is indeed a serious war; its success could be a long term achievement that requires several efforts, legislation and sometimes setting up an independent body or commission to curb and control its spread. Furthermore, because of its multifarious dimension, fighting corruption needs to take into consideration societal orientation, the extent of corrupt practices being committed and the sectors in which it is observed to be most pervasive. This is why different countries have adopted different strategies and measures to fight corruption. In Hong Kong, for example, the government established the Independent Commission against Corruption (ICAC), which began operation in 1974 and has been widely acclaimed as having achieved success in bringing down the level of corruption in the country. Skidmore (1996) observed that the body was able to register a landmark success because it widened its activities beyond simple enforcement. The commission allocated much of its efforts and resources on campaigns for attitudinal change and practice through its three departments that were established within the commission. These departments include operations (enforcement), corruption prevention and community relations. The community relations department did wonderfully in sensitising members of the public on the evils of corruption through various media outfits.

Similarly, when Museveni came to power in Uganda in 1986, he started by addressing the issue of corruption in the country through a policy that introduced reform in the public service. He gave more powers to the Auditor General to query any government expenditure that is not transparent. The office of the Inspector General of Police was overhauled and a reputable office was assigned and directed to probe and prosecute cases of corruption. Lastly, a sensitisation campaign to increase public awareness on the evils of corruption was embarked upon by government. In Nigeria, the government was saddened by Transparency International's 2001 report which indicted the country as among the most corrupt nations in the world. This facilitated serious government commitment to fighting corruption in all sectors public and private. There have been several efforts in the past that were unsuccessful partly because of a lack of determination on the part of the government to prosecute people who were found wanting. However, some of the recent initiatives seem to enjoy more support from the government; the

Independent Corrupt Practices and Other Related Offences Commission (ICPC) was inaugurated on 29th September 2000. The commission was charged with the responsibility of receiving petitions from members of the public, investigating complaints and prosecuting offenders.

In 2002, the government also established the Economic and Financial Crimes Commission after frequent reports of money laundering and advance fee fraud and the tarnishing effects these acts were having on the Nigerian state. The commission was therefore charged with the duty of investigating any reported case of fraud, corruption, bribery, smuggling and other offences in the public and private sectors including banks and insurance companies. Another piece of legislation introduced by the government is the Due Process Certificate Principle that is meant to address the issue of bloated contracts and over invoicing in the contracts and other related offences (Nwabuzor, 2005).

At the international level, there are several agencies that are fighting the menace of corruption wherever it exists, including Transparency International. This is a non-governmental organisation that focuses on exposing corruption and corrupt practices with a priority on global coalition against corruption. The Organisation for Economic Cooperation and Development is committed to support sustainable economic growth, boost employment and contribute to world trade. The organisation is also set to fighting corruption among its members and between its members and any foreign country in the conduct of any relations whether bilateral or multilateral trade.

Besides these efforts as witnessed in some countries, there are scholars who are of the view that policy change may also be effective in the fight against corruption. Goldsmith (1999) shares this opinion and argues that economic liberalisation has the effect of reducing corruption. By economic liberalisation, he means government curbing its size and widening the role of markets. These are usually achieved through privatisation and deregulation. He notes that privatisation will diminish instances where civil servants have opportunities for self enrichment, while deregulation would reduce such opportunities for government officials to use to grant exceptions to laws in anticipation of 'kick-backs'. It would be noted that some of these efforts have been successful in some countries but in many others, including those of the global south more needs

to be done to successfully curb corruption. In the final analysis, it would be pertinent to state that the discussion on corruption is relevant to my analysis because going by the pervasive nature of the phenomenon, it is likely to have an influence on access to land and housing in Kano.

2.7 Philosophical Approaches to Housing Studies

The above discussion of the experience of developed and developing economies has shown that governments in these countries have adopted different approaches and policies to solve their respective housing problems. However, what has not been clearly highlighted in the discussion so far is the philosophical approach underpinning most of the academic analysis of the policies pursued by the governments in the respective countries. In virtually all the responses to the housing problems, it is evident that neither the governments nor the communities have the solid capital resources to supply the housing requirements of their people. The public sector has too many other services to provide and too little money at its disposal, while the community has too many urban poor unable to build adequate housing without assistance from the public sector. Furthermore, different governments even within the same country may have varying ideological preferences and are therefore most likely to do what they think is the right thing at a given time. This may be irrespective of their resource availability or constraints and in most situations, because of this dilemma, the responses devoted to housing problems were weighted in accordance with the ideological inclination of the government and the resources at its disposal. As such, the approach adopted tends to agree with the policies formulated, resources available, programmes identified and the agencies created to execute the programmes.

Some form of philosophical reasoning or a kind of epistemology upon which actions were based informed responses to housing problems, just like housing research. In the field of housing research for instance, positivism was considered significant for most of the 20th century. The application of empirically testable methods was seen as crucial to the validity of research. Therefore, the emphasis of housing research was placed on observable responses and outcomes of government policies as empirical evidence to judge the failure or success of such policies. And since the results of such researches were usually followed up with recommendations,

governments were encouraged to take appropriate actions based on these recommendations in order to implement their policies.

As Keith and Tony (2000, p. 36) note, 'researchers based at institutions such as the London School of Economics have been able to influence the policy agendas of a number of post-war administrations. For example, writers such as Titmuss (1950), Abel-Smith and Townsend (1965), Pinker (1975) and Townsend (1979) exercised a considerable intellectual and practical influence upon the development of government social policy between the late 1940s and the 1970s'. Therefore, government housing policies were often a result of, and subjected to, the rigours of being tested to determine their desirability and suitability in addressing social problems. Government housing policies were empirically observed and measured against the background of the problem intended to be addressed. The empirical evidence often determined the success or failure of such policies. As a result, following the positivist epistemology government was in a position to review reform and realign its policies towards achieving desired results. In the UK, housing programmes such as council housing were measured after some period of implementation to determine their success or otherwise. Where a policy was found ineffective, it was subjected to review and in some cases replaced with what was hoped to be a more effective and realistic one. As a matter of policy, during the 1980s, council housing suffered a setback as government withdrew its support. Further development of council houses was stopped and the existing ones were offered for sale.

Positivism is one of the early philosophies adopted widely in social science research. The French philosopher and sociologist Auguste Comte (1798-1857) originally proposed it. According to Smith (1996, p. 14), 'Comte's aim was to develop a science of society, based on the methods of the natural sciences, namely observations. Its aim was to reveal the 'evolutionary causal laws' that explained observable phenomena'. Smith further observed that 'for Comte, positive science was a distinct third stage in the development of knowledge, which developed first from theological to metaphysical knowledge and then to positivist knowledge' (p. 14). The assumption on which Comte based his reasoning was that all sciences transcend through these three stages of knowledge. Based on this reasoning, all scientific disciplines will have a common meeting

ground through their methodological approach. This view had influenced early development of social science research for a relative long period from the 19th to the late 20th centuries.

Positivism was further defined by Flew, (1979, p. 283):

‘The term "positive" has here the sense of that which is given or laid down, that which has to be accepted as we find it and is not further explicable; the word is intended to convey a warning against the attempts of theology and metaphysics to go beyond the world given to observation in order to inquire into first causes and ultimate ends. All genuine human knowledge is contained within the boundaries of science ... Whatever questions cannot be answered by scientific methods we must be content to leave permanently unanswered’.

This view reflects the opinion of a group among the positivists who identified themselves as the ‘logical positivists’. They believed science was the only true form of knowledge and whatever is not known through science is not knowledge and is therefore meaningless. This group have some variance with the ‘Comtean positivists’. However, Comte adopted five steps to determine the scientific status of statements:

1. Scientific statements were to be grounded in a direct, immediate and empirically accessible experience of the world, and observation statements were therefore privileged over theoretical ones: observations of events were the leading particulars of scientific inquiry and as such, observation statements could be made independently of any theoretical statements that might subsequently be constructed around them.
2. Scientific observations had to be repeatable, and their generality was to be ensured by a unitary scientific method that was accepted and routinely drawn upon by the scientific community as a whole.
3. Science would advance through the formal construction of theories, which, if empirically verified, would assume the status of scientific laws.

4. Those scientific laws would have a strictly technical function, in that they would reveal the effectivity or even the necessity but emphatically not the desirability of specific conjunctions of events.

5. Scientific laws would be progressively unified and integrated into a single system of knowledge and truth' (Gregory, 2000, p.606).

In accordance with these criteria, every scientific discipline should limit its discoveries to observable and measurable phenomena and knowledge of anything beyond this is virtually impossible. There is a strong belief in empirical observations and that knowledge should be based on experimental tests of theories formulated from the observations. In housing research, the positivist epistemology has provided a paradigm, which researchers utilised to observe and explain government policies using empirical knowledge to prescribe effective measures to amend areas that were identified as loopholes in policies pursued by governments (Dunleavy, 1981). For example, Duncan (1975) explored positivism as one of the approaches in investigating the mechanisms through which housing resources are allocated. He observed that positivism 'is dominated by other explanatory elements, and that although it provided dominant themes in geographical research, it is inadequate for explanation of social relationships' (p. 11). He therefore concluded based on his analysis that 'empirical investigation should be situated in social theory rather than in some idea of the city' (Duncan, 1975, p. 10).

One of the criticisms against positivism was echoed by Keith and Tony, (2000, p. 35) that 'the resulting research product was often methodologically conservative. In addition, it was difficult to pursue new lines of investigation or, for that matter, to develop different kinds of conceptualisations of the policy processes'. Positivism has also been challenged on the assumption that the 'objective' methods of the natural sciences could be extended into the domain of the humanities and the social sciences to provide a self sufficient and unitary system of inquiry (Smith, 2000). Furthermore, the theory has been criticised in its supposed universality of theoretical formulations. Critics (Ashley, 1984; Hay, 1979) argued that even the natural sciences could be context dependent in various ways and this was found to be more relevant to human geography.

Besides positivism, the social constructionist epistemology also has been used in much social science research and in housing studies in particular. This epistemology is at odds with positivism in the sense that 'it invites us to be critical of the idea that our observation of the world unproblematically yield its nature to us, to challenge the view that conventional knowledge is based upon objective unbiased observation of the world' (Burr, 1995, p. 3). This view rejects positivism's claim that we can understand the nature of the world by observation and it is only that which we observe that we perceive to exist. Social constructionism warns against the presumptuous assumptions of our worldly observations, that these observations should be viewed with suspicion for they could be erroneous and thus may lead to wrong conclusions. Human observations may not necessarily be the actual truth of the real world but opinions based on perhaps our own judgement, which could be subjective. Our understanding of the world should not be based on the supposedly taken-for-granted knowledge.

According to the ideas of social constructionism, our understandings and interpretations of the world arise from what we construct of its appearance to us as what is humanly possible. Our interpretation of the world is simply a social construction and this may not be the reality but based on our perception. A typical example of how social construction influences and determines our perception is the issue of gender. Social constructionists would argue whether this division is entirely a product of our observation or a truly natural occurrence. Because gender has connotations on behaviour, norms and cultural values of different communities, it has a large element of social construction.

Another feature that distinguishes the social constructionist epistemology is it links understanding of the world to historical and cultural specificity. The place and time of our existence plays a significant role towards our understanding of the world and its related phenomena. According to Burr, (1995, p. 4):

'...all ways of understanding are historically and culturally relative. Not only are they specific to particular cultures and periods of history, they are seen as products of the

culture and history, and are dependent upon the particular social and economic arrangements prevailing in that culture at that time’.

The social constructionists consider social process as an important means of generating and sustaining knowledge. Human interactions and use of language contribute to the process of fabricating knowledge of our environment. Therefore, how we construct our views of the world is essentially not based on objective observation but on social interaction.

In the housing literature, several researchers have adopted the social constructionist approach to investigate different housing related issues. For example, Shaw (1995) adopted this epistemology in a study in Massachusetts, aimed at designing environments for social development and urban renewal. Other researchers that adopted the social constructionist perspective in their respective studies include Hassard and Pym, (1990); Grint, (1995); Franklin and Clapham, (1997); McKinley and Starkey, (1998); and Franklin, (1998). Researchers in social science sometimes use this approach in order to shift away from what appeared to be the traditional approach of the positivist epistemology. For example, Franklin (1998) adopted this approach to research housing management. He drew from two of the three main approaches often utilised under the social constructionist perspective namely the negotiated order and discourse traditions to ‘show the way the research agenda has been constructed in housing management and how the definition of the appropriate research questions to ask is related to the social construction of the occupational role of housing management’ (Franklin, 1998, p. 762).

Furthermore, Franklin and Clapham, (1997) in their study of housing management proposed that a more fruitful approach to understanding the nature of housing management is derived from a consideration of its ‘social construction’. They started by arguing that to theorise the issue of housing management one of the concepts that must be drawn upon is that the task itself is socially constructed by those involved in its practice. However, because there is no agreement over the features of housing management practice, society has also no defined expectations from the practice. The functions and priorities of housing management have been dynamic over the years, there has been a movement for professional recognition, and the absence of consistency in direction has been manifested in the policies of different governments at varying levels. All these

mean the code of practice among housing managers would be ordinarily divergent between the housing agencies. Therefore, it was the lack of structural coherence that made it possible to locate the social construction of housing and for the housing staff 'to resort to negotiating, bargaining and boundary maintenance behaviour' (Franklin and Clapham, 1997, p. 12). They sampled respondents with a caring or support role to collect data for an empirical study and concluded from the data available that 'it is a crucial moment for housing management faced with the dilemma between the pressure to organise around commercial objectives and to provide welfare services' (p7). Thus, the absence of structural coherence in the delivery of housing management on the one hand affected its yearnings for '*occupational strength and legitimacy*', but on the other allowed flexibility in rendering more caring services to those who are in need.

A number of other scholars used this perspective to carry out research because of the benefits it offers which other traditional orthodox methods were lacking. For example, social constructionism addressed the assumption that research can be both neutral and value-free, by acknowledging the contested basis of factual knowledge. In addition, this approach is also committed to exploring power relations and a recognition that, like other areas of human activity, management rests on a variety of contested, value-laden assumptions (Jacobs and Manzi, 2000). Furthermore, constructionism was usually thought of as an academic theory, rather than as a theory with broader social implications. Therefore, borrowing this paradigm from academic circles could offer fresh and insightful perspectives to issues involving urban social conditions (Shaw, 1995). These are some of the reasons that attracted researchers to adopt this paradigm in carrying out their investigations into housing and other related urban studies.

Social constructionism has attracted criticism from many scholars. For example, Jacobs and Manzi (2000) observed that it dismissed the notion of objective truth. If this is upheld, it amounts to considering other claims made by competing interpretations of a social event as relevant. This position is viewed as unassertive and may lead to relativism with the consequent effect of making the approach unsustainable. Similarly, Demeritt (2002) noted some points of contention with this paradigm. One of the areas of contention

'Concerns the epistemological implications of understanding our concepts of nature as socially constructed, historically and geographically situated, and in that sense contingent. I pointed out that, in so far as all concepts are constructed, the construction metaphor may not be the most effective way to refute taken-for-granted beliefs about particular things. In light of the metaphysical baggage the term carries, refutationists would do better to dispense with it altogether and simply call misconceptions of nature wrong' (p. 786).

Another area of criticism 'concerns the metaphysical implications of understanding 'nature' as a socially constructed and ontologically contingent phenomenon. For many critics of Constructionism, 'nature' is precisely that which is *not* socially contingent, but the 'social construction of nature' is used in so many ways that it is not always clear what is meant by the term' (Demeritt, 2002, p. 787). Furthermore, it was observed that the constructionists privilege agency over and above structural and institutional concerns. It is argued that the theory overlooks the material and practical constraints that curb an individual's capacity to effect change. Based on this the theory is sometimes dismissed as 'micro' subjective theory ignoring the wider 'macro' picture (Sabatier, 1999).

Other critics simply regarded the approach as a gratuitously intellectual paradigm. This is a claim levelled by 'practioners who are puzzled by what seems to be a narrow and arcane preoccupation with abstract concepts'. From their perspective, 'housing theory is of dubious value and a distraction from what they perceive as the core function of housing research' (Jacobs and Manzi, 2000, p. 38). In the same way, Somerville and Bengtsson (2002, p. 122) had noted that:

"...its tendency towards linguistic reductionism makes it problematic to move from discourse to social action. The approach rightly draws attention to the power of myth, rhetoric and media imagery, and the relation of all this to dominant ideologies. But it seldom explains how the relative power of different discourse can be evaluated".

Beside these philosophical perspectives, another important epistemological approach adopted in housing studies is the Marxist perspective; it has been incorporated into the realm of academic

analysis and research for a long period, starting in the late 1960s with the emergence of radical geography (Cloke et al, 1991). The Marxist approach emerged at almost the same time as the humanistic approach, and similarly was a reaction against the growth of spatial science (positivism) within the discipline (Kitchin and Tate, 2000). According to Smith (2002, p. 485)

“Marxist geography emerged in the early 1970s in response to two sets of events: the critique of ‘establishment geography’ and in particular its reformulation of geography as a narrowly conceived spatial science based on the supposedly ‘objective’ philosophy of positivism; and the political struggles and uprisings of the late 1960s in Europe, the Americas and Australia”.

Marxism as a theory was derived from the political ideologies of Karl Marx (1818-1883), a German philosopher and political economist. His ideologies were later developed and popularised by Friedrich Engels (1820-1895). According to Coser (1972, p.43):

‘For Marx, struggle rather than peaceful growth was the engine of progress; strife was the father of all things, and social conflict the core of historical process. To Marx the motivating force in history was the manner in which men relate to one another in their continuous struggle to wrest their livelihood from nature’.

Marx has been described as a social thinker who combined ‘the Hegelian philosophy of history, the Ricardian analysis of capitalist society, and the idea of self-emancipation of the proletariat through violence’ in his philosophical ideas (Mizuta, 1984, p.13). Marxist philosophy therefore, came up with the concepts of ‘dialectical and historical materialism, political economy and the theory of scientific communism’ (Andropov, 1984, p.100). His idea of historical materialism provided insights into the economic and social conditions of society. This was further explained and cited by Lukes (1985, p.3) ‘The mode of production of material life conditions the general process of social, political and intellectual life. It is not the consciousness of men that determines their existence, but their social existence that determines their consciousness’.

Marxism as an ideological reasoning became divided into several schools of thoughts; beginning with the Orthodox Marxism whose adherents were the proponents of the belief that dialectical materialism 'is the road to truth and that its method can be developed, expanded and deepened only along the lines laid down by its founder. It is a conviction, moreover, that all attempts to surpass or 'improve' it have led and must lead to over-simplification, triviality and eclecticism' (Lukacs, 1972, p.1). Other schools of thought within this paradigm were generally known as the brand of Western Marxism dominated by the Frankfurt school in Germany, structuralist Marxism in France and the later versions of Neo-Marxists. These schools of thought, although disagreeing on certain principles, have a common strand to which all of them have credence to the main ideology that unify them under the umbrella of Marxist philosophy.

The adoption of a Marxian approach to geographical studies generally focussed on social relations over space and time in order to reproduce and sustain the modes of production and consumption to suggest alternative futures, and to offer political resistance (Peet and Lyons, 1981). A major work of this perspective in the housing literature is David Harvey's book 'Social justice and the city'. In the book, Harvey (1973) tried to show how an exploitative social and economic system resulted in an urban spatial structure and the emergence of ghettos.

In his analysis, the deteriorating urban environments under which hundreds and thousands of people were living were the result of widespread capitalist tendencies. Class relations and economic exploitation operate to expropriate surplus value from the working class to enrich the capitalist bourgeoisie: thus, the social relations and economic mode of production were exploitative and took advantage of the working class. Therefore, the social system that recognised the existence of this class dichotomy and the operation of an economic system that justifies such a relationship widens the gap between the rich and the poor. Under the operations of such a system, there is no serious regard for the welfare of the labouring working class population, a situation that marginalises the masses of the people.

One of the arguments advanced by Harvey was that a revolutionary geographical theory was necessary not only to comprehend current geographies but also to change them, and in the

process to change the societies that produced them. Furthermore, Cloke et al (1991, p. 30) noted that:

‘The importance of Marxism to geography was perhaps most clearly evident in the substance of the Marxist method – in particular, its grounding in the precepts of historical materialism, wherein human beings and social life were considered with regards to their broader relationship to the prevailing social conditions of the day’.

In addition, within the confines of housing studies, Ball (1983, p.14) in a critique of Kemeny’s (1983) earlier work on the *‘Myth of home ownership: private versus public choice in housing tenure’*, argued that ‘housing analysis must be based broadly in the Marxist problematic of historical materialism’. The Marxist views of historical materialism emphasised the existence of class and class struggle in the society and that it is important in the understanding of the society, its social conflicts and change. He criticised this view by noting that the mode of production that operates in a society gives birth to the type of classes that emerge in that society. In a capitalist society, the classes are distinctively identified with the working class and with capital and its functionaries. Therefore in this analysis, housing provision relates to the changes in the wider development of the society. This class distinction, Ball further argues, was visible in access to council housing and owner-occupation in the UK. For council housing, access was defined clearly giving priority to households with children and the elderly but for the owner-occupation sector it was ability to pay that was simply the criteria, pure market mechanism, open to everyone who can afford it. However, in reality it is not every household that can afford to buy a house. Access was therefore limited to families with the strongest household income. Thus, the Marxist interpretation to this housing policy is that it has already compartmentalised the society into classes of ‘haves’ and ‘haves-not’, and the struggle for change continues. Such a Marxist perspective on council housing would further argue for instance, that state provision is necessary in order to protect capitalism from its own crisis tendencies. By providing social housing, the state is underwriting social capital – i.e. the services which are essential to the smooth functioning of a modern capitalist economy but which are unprofitable for individual capitalists to supply (such as social housing, state education, free health care etc.).

Similarly, in another study Harloe and Martens use a Marxian analysis to address the issue of housing provision and refer to 'the social relations of provision':

. . . the objective is to study how the broad forces of capitalist development are transmitted differentially in each nation, the nature of their impact upon *the social relations of provision* and how the specific *relations of housing provision* in turn respond to these forces (Harloe and Martens, 1984, p. 277).

Marxist philosophy has been widely criticised both from within the Marxist tradition among those who believed in reconstructing some of the doctrines with a view to reform the inherent theoretical limitations of the theory or outright anti-Marxist within the academic circles and researchers who are inclined to other philosophical ideals. Among some of the critics of this epistemology includes Duncan and Ley (1982) who were very critical of Marxist geography. They raised concerns regarding the status of individuals with regards to social structures as conceived in Marxist theory. They argued that structural Marxism involved reification – giving mental abstractions undue powers. Furthermore, they had problems with the Marxist perspectives of empirical evidence, in particular, the problem of identifying 'classes' as one instance of a more general tension between structural theory and empirical investigation, and the inability of the former to accommodate lived experience (Cloke et al., 1991).

One of the most popular critics of the Marxist theory is Anthony Giddens, the proponent of social structuration theory. Although he disagrees with some of the theoretical ideals, he is in harmony especially with the aspect of the mechanism of capitalist production in the theory. The main areas of contention with Marxist theory as far as Giddens is concern are:

'a) the methodological principles for analysing the interconnectedness of different aspects of society within a social whole or totality; b) the strategy for elaborating classification typologies of forms of societies; c) the theory of the movement or transition of societies from one form to another within such a typology' (Wright, 1983, p. 13).

Furthermore, Wright shows that it is from these three contentious areas that Giddens 'criticises what he considers to be the Marxist treatment of each of these issues: *functionalism* in Marxist analyses of the social totality; economic or class *reductionism* in the typologies of societies rooted in the concept of mode of production; and *evolutionism* in the theory of the transformation of social forms' (Wright, 1983, p. 13).

It is however, worthwhile to note that despite the criticisms, Marxist theory had an important impact in the academic literature of the early 1970s to late 1980s. The decline of communist and socialist governments in the Eastern Block has actually been one of the setbacks for Marxist theorists both within and outside intellectual life. In the past, this theory had relevance in explaining dependency theory and the theory of underdevelopment in most of the developing countries including Africa. Its theses on class struggle and alienation were used to interpret the social relations and mode of production of most societies. However, this theory may not have a lot of credence in my research although its analysis often tries to consider government efforts in ameliorating some of the worst excesses of the market. The theory is rather a poor predictor and it is so circular an argument as to be utterly unfalsifiable and thus meaningless.

In South Africa for instance, the government has been engaged in the provision of low-cost housing (Huchzermeyer et al, 2006) assuming that direct government involvement would be capable of upsetting the housing deficit. However, when it realised the increase in number and magnitude of informal settlements in the major urban centres, it was clear that the approach could not address the housing problems. Consequently, there was a policy shift. In an alternative approach that does not deviate significantly from its earlier policy but promised a change of strategy, the government redirected attention and efforts towards upgrading informal settlements and embarked on poverty eradication programmes in order to empower the low-income groups to be actively involved in the housing market (Huchzermeyer et al, 2006).

This is a clear manifestation of the approach that considers not just market oriented housing provision but also involving people in addressing their own urban problems. The community partnership initiative represents a major shift in both philosophy and policy guidelines to solving societal problems. Government was earlier involved in direct provision of housing for the urban

dwellers in most of the cities with priority given to Accra. The philosophy, then, was to build and allocate as many residential units as possible. Under the new housing policy, however, government realised the importance of joint-venture partnership with the communities with a view to encourage them to initiate self-help cooperatives to be assisted by government for the development of their communities. Besides the fact that it reduces the pressure on government to provide all the community needs, it also affords the community an opportunity to be involved and have a say on policies that affect them directly.

Neoclassical economics is another popular approach that has been used by a number of housing researchers. The approach is concerned with the analysis of individual consumer utility maximisation in an atomistic housing market (Grigsby, 1969). According to Knox (1987, p. 165):

‘The cornerstone of the approach is an attempt to determine the pattern of land consumption through an analysis of pricing mechanisms, with a central role being given to the relationship between location, ground rent and transport cost’.

This approach is concerned with the process whereby individual households and private firms compete for urban land within the limits of their finances, with the intent of deriving the highest level of satisfaction from the utility services of the commodity. Through competition, the efficiency of the services derivable from the urban space is maximised. It focuses on household preferences and housing demand, which have become increasingly important aspects of urban growth and more specifically for the upcoming urban areas in the developing countries. The approach often regards society as a collection of individuals whose nature is assumed to have been given and assumes that it is the actualisation of the preferences of these individuals that determines the structure of the economy and the nature of the society. The economic position of individuals relates to their preferences and collectively this influences the type of society they live in. Although it is normal for individuals to aspire for the best when given the opportunity, the realisation of these preferences is tied down to the economic viability of the individuals, a kind of income and expenditure analysis.

Neoclassical economics has been described as 'an economic theory that can be characterised by the assumptions of methodological individualism' (Nicolaidis, 1988, p. 315). This description is in agreement with what Amacher, Tollison and Willet (1976, pp. 198-201) identified as the key elements of an economic approach. These are:

'a) Individuals are assumed to behave self-interestedly, b) Analysis is built on the individual, c) There is distinction between normative and positive aspect of a problem, d) Decisions take place at the margin and f) the individual's behaviour is explained by concentrating on the changes in the constraints to which he or she is exposed; preferences are assumed to be constant'.

Therefore, based on these elements and the assumption that an individual faced with limited options is bound to make choices that would favour him/her, especially in difficult circumstances, this approach would be useful in attempting to explain the behaviour of households in metropolitan Kano. It would be concerned with access to illegally-demarcated residential plots and its plurality within the urban fringes of the metropolis. This is because intense competition for access to land and housing in the face of irregular and often uncertain procedures and institutional obstacles have compelled a majority households to search for alternative means of obtaining housing. Neoclassical economic theory, with its emphasis on the market mechanism and consumer preference, would be a useful tool of analysis. The theory has enjoyed wide application not only in housing research, but also in many other disciplines such as sociology and political science, and in managerial and administrative circles. In urban housing studies, the approach has been used in different ways to measure different kinds of urban parameters.

For example, Söderbaum (1990) in his analysis of the neoclassical approach noted that:

'Neoclassical economics reflects a very specific philosophy in its arguments about marginal monetary costs and benefits and generally in its approach to practical economic analysis at the societal level. This philosophy is one of monetary reductionism. In principle, it is assumed that everything can be traded against everything else in monetary

terms. Cost of construction can be traded against social impacts, ecosystem impacts, et cetera in a one-dimensional manner. Cost benefit analysis also implies that the analyst can approach the issue of values and ethics in society with scientific objectivity' (p. 487).

It is in line with this understanding that some of the housing policies and programmes implemented were based on housing as a commodity. This represents a shift in perspectives from the earlier approach where housing was seen as a service that government provides just as any other services provided to urban residents. Current policies of most governments such as those in Ghana and South Africa where the government gradually withdrew from direct housing development and liberalised the housing sector clearly manifest an approach towards market oriented housing sector. Essentially, in Cape Town, Smit (2006) noted that in the informal settlements, households' incomes are very low and the ineligibility of some households to benefit from housing subsidies exposes them to market forces in securing housing facilities.

Neoclassical economics has been widely adopted because of its strength and advantages as a reliable approach to planning and execution of scientific research. For example, in business administration it was observed that;

'The theory lends itself to an elegant and general mathematical formalisation, it is very useful for analysing how a firm production choices respond to exogenous change in the environment, such as an increase in wages or a sales tax. The theory is also useful for analysing the consequence of strategic interaction between firms under conditions of imperfect competition. For example, it can help us understand the relationship between the degree of concentration in an industry and that industry's output and price level' (Hart, 1989, pp.1757-8).

Although, the approach has these advantages, some of its weaknesses were also highlighted as follows;

'It does not explain how production is organised within a firm, how conflicts of interest between the firm's various constituencies – its owners, managers, workers and consumers

– are resolved and it does not explain how the goal of profit maximisation is achieved’ (Hart, 1989, pp 1757-8).

Furthermore, while commenting on the neoclassical economic theory, Nordhaus and Tobin (1972, p. 2.) cited in Nelson and Winter (1974, p.889) remark:

‘The (neoclassical) theory conceals, either in aggregation or in the abstract generality of multi-sector models, all the drama of the events – the rise and fall of products, technologies, and industries, and the accompanying transformation of the spatial and occupational distributions of the population. Many economists agree with the broad outlines of Schumpeter's vision of capitalist development, which is a far cry from growth models made nowadays in either Cambridge, Mass. or Cambridge, England. But visions of that kind have yet to be transformed into theory that can be applied to everyday analytic and empirical work’.

Despite these limitations, neoclassical economics is still regarded relevant in the social sciences. Its ability to pin down research to the individual level is still considered significant among many scholars and researchers. This has informed the choice of the approach for this study together with the institutional approach. Nigeria presently operates market oriented economic policies and being a society that regards institutional structures as very important components of everyday life, a philosophical approach that would be adopted in a research of this nature needs to consider the past and present prevailing conditions in the country. This would be better appreciated considering the commitment and desire of the country to be in tune with other contemporary developed and developing societies.

Presently, the institutional allocation of land for housing development has failed to meet the demand for land and housing in most of the urban centres of the country. Both formal and informal land market now play an increasingly important role. In the light of this, the neoclassical economic perspective forms a justification for examining preferences at the disposal of both the government and the consumer who has to patronise the market to access land. The approach would enable a good analysis of the present situation where the operation of a private

land market is fast replacing the formal institutional allocation of land and housing as a dominant form of access to land for housing development in the country. The neoclassical economics approach will therefore provide an opportunity to assess how household preferences determine and influence the functions of the formal and informal land markets in the metropolis. It would be utilised to measure household income, land prices, the demand and supply of land in comparison with individual's chances to access land and housing in the metropolitan area. Related to this, the expression of individual household preference would be used to explain the broader characteristics of the society concerning access to land and housing. This is because in the final analysis, it is the individual's financial position and that of the market situation that would determine who access what type of land or housing and in what part of the metropolis.

This is informed by the realisation that in Nigeria today, household income is an important factor determining access to housing facilities especially in the urban centres. This reflects the current trends of increasing housing cost on the one hand and the acute shortage of supply on the other. The situation also became difficult for the low-income urban dwellers when the government de-emphasised the construction of massive low cost housing units in Nigeria (Idowu, 2001). The situation is therefore left to the operations of market forces with the liberalisation policy sweeping across all sectors of the economy including housing. This attracts and encourages private sector participation in the housing sector.

Furthermore, household income, family structure and size influence housing preferences and expenditure. Therefore, the household as the primary unit of population organisation is an important component that influences the quality of life of its members. For instance, large size households with limited sources of income may have restrictions on realising their preferences; the household has to consider the opportunity costs of all their choices. They may have to secure housing only in areas their income could afford. Therefore, looking at the strength of the neoclassical economics approach, the position of the process of land accessibility in Kano metropolis, it is easy for one to consider it appropriate for a study of this nature.

The institutional approach is another philosophical perspective that has been considered relevant in housing studies. This approach has also been selected together with neoclassical economics to

produce a hybrid theoretical perspective for this research. According to Martin (2000, p. 77) the institutional approach 'recognises that the form and evolution of the economic landscape cannot be fully understood without giving due attention to the various social institutions on which economic activity depends and through which it is shaped'. This stresses the importance of social and cultural institutions and their practices as major players in determining economic activities within a given society. The emphasis here is that different aspects of people's engagements are interconnected and interdependent, that no single aspect is independent of the others. This is because the social relations of people have wide implications for their total livelihood, and an understanding of these social relations provides the link to all other aspects of their existence as a community with established social regulation. These social regulations are the aggregates of 'the rules, customs, norms, conventions and interventions, which mediate and support economic production, accumulation and consumption' (Storper and Walker, 1989, p. 5).

Therefore to understand any activity in an economic landscape, it is necessary to understand the social institutions around which the activities take place because of the interconnectedness of the environment and people's circumstances under which the activities take place. The institutional approach thus considers social, political, and economic institutions as influential in determining the outcome of any meaningful economic decision whether it is on a corporate organisation or the broader community.

Advocates of the institutional approach are further interested in the process by which items become institutionalized and the role of institutions in the society (Scott, 1987). Therefore, in consideration of the focus of this approach on how items become rule-like or become social facts, the approach is useful to my research in order to understand how individuals and corporate bodies acquire and access land and housing in metropolitan Kano especially in an atmosphere characterised by uncertainties in securing government allocation of these facilities. This is much appreciated because the power and influence of constituted formal and informal institutions and agencies have been a force that has been reckoned with in decision-making. Therefore, for the smooth implementation of policies especially with a bearing upon the urban economy, such institutional influences must be considered because their form and shape have implications for the outcome of people's decisions.

Formal institutional agencies have been noted (Cohen, 2004; Bairoch, 1988) to influence not only the apparatus of governance but also to serve as 'gate-keepers' in the process of land and housing accessibility. For example, they exercise the power to decide the people admitted into the selection process for the benefit of government housing schemes. In most situations, individuals who found themselves in positions of influence in such government agencies tend to use the opportunity to use and abuse the policies they are supposed to implement and protect. These urban managers or gatekeepers as professionals have a significant role in the bureaucracy and therefore an understanding of their 'implicit goals, values, assumptions and ideology is useful in providing valuable approach for exploring these roles' (Pahl, 1974, p. 325). However, Pahl further noted that focusing on the role of these urban managers has the danger of lacking 'both policy implications and theoretical substance' (p. 326).

In some situations, urban managers try to influence policies and channel resources available at their disposal to the benefit of the less privileged members of society; this time around, the favours are not targeted to an individual person but to the group. However, because of either the consequences of tampering with the initial plans or the unintended repercussions of such actions, their activity may put the intended group at an even greater disadvantage. Those who are intended to be favoured may end up being more aggrieved rather than having their condition improved.

One of the arguments posed by Pahl on his concept of 'urban managerialism' is the proposal for 'an examination of the social and spatial structure of cities in terms of the constraints upon, and the conflicts between, individuals and groups in situations such as housing markets' (Williams, 1978, p. 236). He noted that both individuals and groups experience different degrees of constraints in having access to resources and this provides the urban managers with the opportunity to play their significant role of making allocations. That these allocations are bedevilled by some level of constraints and thus inequalities in the allocation is inevitable. This summarises what Pahl considers as the socio-spatial system.

However, Pahl himself in his analysis observed that the approach of looking at the urban managers and gatekeepers as the controllers and allocators of resources and facilities in the urban context, though theoretically important, may lead to over reliance and too much emphasise being paid on the role of urban managers as gatekeepers in the context of urban research (Pahl, 1974). He pointed out 'no doubt more such studies are needed but they do not, even when taken all together, add much to our understanding of the city in capitalist society. Indeed, in many ways they may confuse and mystify us by suggesting that research on the sociology of the urban managers implies an understanding of an independent variable in the creation of the urban system' (Pahl, 1974, p. 328).

Further Saunders (1981) in his contribution to the concept of the socio-spatial system in the city, provided an extensive review of Rex and Moore's (1967) analysis of the process of city growth. They noted that urban residents have a general tendency to desire a movement towards the suburbs regardless of the group to which they belong, be it high, middle or low income. This position was informed by the rate and pattern of such movement. Saunders therefore observed that if every urban resident is desirous of suburban housing, then there is definitely not going to be enough to satisfy the needs. As a result of this, the available houses would have to be allocated unequally. The implications of this are that;

'the means whereby it is allocated to different sections of the population become crucial to an understanding of the distribution of life chances in the city. ...and the pattern of housing distribution constitutes the basis for at least potential conflicts between different groups demanding access to the same resources' (Saunders, 1981, p. 116).

In their analysis of the housing situation in Birmingham, Rex and Moore (1967) were able to show how the different housing stocks in the city were allocated and occupied by different groups and categories of people. The much preferred owner-occupied and council housing were systematically denied to immigrants to the city, who were left with the last options of either privately rented apartments or buying houses in areas that were rapidly deteriorating. The twilight zones of the city housed the disadvantaged groups comprising of 'tenants of working class housing, inhabitants of short-life property awaiting demolition, lodging-house landlords

and lodging-house tenants' (Saunders, 1981, p. 116). Saunders therefore noted that a lesson drawn from Rex and Moore's Birmingham experience is that the spatial structure merges with the social organisation in the city because of the pattern of housing allocation.

Although the concept of urban managerialism has attracted a number of researchers (Ford, 1974; Williams, 1978; Young and Kramer, 1978), it has been widely criticised within the academic literature. For example, Saunders (1981) was among the leading academics to raise some fundamental questions arising from Pahl's approach. He observed that despite the call for further research into the role of urban managers, Pahl had not been able to provide 'theoretically rigorous criteria' that could be utilised to measure the significance of different types of urban managers (Saunders, 1981, p. 124). He further expressed the fear that research carried out on this understanding may run into what he called 'mindless empiricism' (p. 124).

Another criticism of the concept is rooted in the issue of Pahl's description of managers as independent variables. Organizational constraints were noted to be important in influencing the actions of these urban managers much as their ideologies. For example, it would be imagined that the managers could be constrained in their actions by limited resources be it financial or otherwise, especially for those in the public sector where bureaucracy and government procedures can sometimes be frustrating. Therefore, as a result of this the label of independent variables on urban managers looks somewhat obscure.

One of the criticisms of Pahl's concept of urban managerialism was that 'the whole approach was very much a product of its time' (Saunders, 1981, p. 132). Since the concept was based on Britain, it has been focused on the period of time when the government of the time was emphasising spending on consumption provisions during the decades of the 1960s and 70s. These periods coincided with the time when a lot of investment was put into sectors like housing and health, so the 'public sector bureaucracies were growing alongside professional autonomy and power' (Saunders, 1981, p. 132). The public sector embarked on enormous projects in different spheres of public life and considerable amount of money was earmarked for projects covering housing improvement, the health and education sectors. Thus, it was not only pertinent but also highly desirable to conceive of a concept that focussed on the urban managers who were

charged with allocating and dispensing such resources. Therefore, the focus on urban managers was determined by the circumstances of British society during those decades.

It is worth noting that one of the arguments advanced by Pahl was that Britain, in particular, was growing into a corporatist society. By a corporatist society, he meant a situation where the:

‘continuing and expanding role of the state reaches a level where its power to control investment, knowledge and the allocation of services and facilities gives it an autonomy which enables it to pass beyond its previous subservient and facilitative role. The state manages everyday life less for the support of private capital and more for the independent purposes of the state...’ (Pahl, 1977, p. 161).

This is also another area where the concept of urban managerialism has been seriously criticised. This claim was disputed by referring to the early 1970s where there was no clear evidence to suggest the assertion. Some of the criticisms noted that some policies introduced around that period such as price controls and income policies were ineffective. Furthermore, it could be argued that Mrs Thatcher’s premiership brought an end to corporatism in the UK.

Despite these criticisms, some of the issues raised in this discourse have no doubt some relevance in my research. In particular, the lessons and experiences of British society through these decades of the 1960s and 1970s would be beneficial for the developing countries now in their efforts to address the increasing rate of urbanisation and associated urban problems such as housing, physical planning, health and environmental issues. In general, therefore, the institutional approach would lend some credence to efforts at explaining the position of access to land in Kano metropolitan area. This is taking into consideration the principal role of formal and informal institutions in the past and their relative influences now concerning who has access to what type of services and facilities. It is going to be helpful in the analysis because institutions still remain important allocators of resources especially in the context of a developing country like Nigeria. Urban managers are still important and do play the role of gatekeepers, so this research needs to contribute to the understanding of how do that and what they think they would want to achieve by playing that role.

In Ghana, for example when the government established the State Housing Corporation to increase the supply of housing units in Accra, some of the officials seized that opportunity to manipulate allocation rules to favour people of their choice, clan or creed to the detriment of other potential beneficiaries (Tipple and Korboe, 1998). Also in Accra, Konadu-Agyemang (2001) observed that institutional influences had profound effects on the private rental sector of the housing market. He found out that ‘non-commercial landlords’ who usually reside within the same property as their tenants who also account for 85% of tenant households, acting as a union were able to exercise some controls on the rental charges the government wanted to impose on its rental sector. The implication of the operation of these landlords within the rental sub-sector of the housing market is that, it makes rents much cheaper and easily accessible to tenants by cutting away the extra charges tenants would have been required to pay if they were to access the services through the real estate agents.

Therefore, the institutional perspective considers the role of such formal and informal institutions in determining the price as well as influencing access to housing among the residents of urban centres. It further argues that it is not only the issue of demand and supply that fixes property prices but also the consideration of those intrinsic parameters surrounding the operations of ideal market mechanisms. According to Kim (2007, p. 418)

‘Wants are determined in significant part within the economy and in large part within the culture, and the structure of wants depends on the existing distribution of income and wealth. Furthermore, society is organic, with values, needs, and wants separate from, and in addition to, the mere aggregation of individual wants. Finally, both individual and social values are hierarchical and cannot be reduced to a common yardstick’.

Housing policies and programmes in most developing countries address the issue of wants and therefore agencies providing housing facilities emphasise the production of housing units just to provide additional shelter. The other aspects of housing supply such as consumer satisfaction and preferences were hardly given consideration because the aim was to address the problem of need. In South Africa, for instance, after the apartheid regime was ousted the government planned to embark on a massive development of housing units intended to build about 50,000 houses

annually (Tomlinson, 1997). This was in order to address the housing deficit in most of the urban centres that was manifested by increasing need for accommodation. This represents a typical situation of housing programme informed by want.

The institutional approach emphasises the role of urban managers and government officials in the context of housing accessibility. They are viewed as those in the position to facilitate or inhibit access. Based on the housing constraints of most urban environments, their role is considered crucial to households realising their dreams of securing decent housing accommodation. Therefore, as a matter of policy and for the attainment of desired goals and objectives, government housing programmes should be conceived in realisation of the potential roles of the urban managers in influencing the successes or failures of such programmes.

2.8 CONCLUSION

The problem of urban housing is a general phenomenon that is not unique to the urban centres in the developing countries. The problems manifest in different ways depending upon the society, its level of development, the priority of the people and government at any given period. Urban housing problems are thus a common phenomenon; the unique thing is how they are manifested in different societies and how governments and the people respond to address them. Thus, while the developed societies have earlier experienced and overcome problems such as growth of slums and poor internal sanitation, these are considered the major housing problems of contemporary developing societies.

The developed countries are now facing housing problems in the form of energy efficiency, central heating system and issues of whether houses have double glazing or not. Nevertheless, the experience of the developed societies would be beneficial to the developing countries if they are implemented to address similar situations that are suitable to the local environment and circumstances. Housing problems have been closely associated with the rate of urbanisation. As the rate of urbanisation increases, the demand for housing in the urban centres also increases. The chapter identified the urban problems associated with high rates of urban growth with particular reference to housing by taking typical experiences of countries in both the developed

and developing regions. The analysis of the problems and experience of different countries is expected to provide a general background for this research.

Different policies and programmes introduced by respective countries in response to housing and environmental problems were therefore highlighted in order to demonstrate how the developed countries were able to overcome the problems in their societies. This was discussed side by side with the current approaches being implemented by the urban authorities in the developing regions of Latin America, Asia and Tropical Africa. Specific countries such as China, Peru, Mexico, Ghana, South Africa, Canada and the United Kingdom were closely mirrored with the view to provide specific case studies of the extent of and approach to solving housing problems in the urban centres.

Finally, the chapter focused on some of the philosophical approaches that were used in various housing researches across both the developed and the developing regions. The philosophical approaches were discussed along the line of policy guidelines that informed some of the government initiatives on addressing housing deficits. Programmes such as the construction of council housing, the existence of private rental sector, the introduction of rent subsidies and other initiatives like owner-occupier scheme, site and services and plot layouts that were utilised in some of the developed and developing countries were discussed in the light of its philosophy and government positionality in the context of securing viable solutions to urban housing problems. The next chapter focuses on the context of Nigeria, giving the general structure of government and its agencies that are considered relevant to policy formulation and implementation in land and housing. The chapter closely follows the trend of housing legislation and the growing population in the country.

CHAPTER THREE: CONTEXTUAL BACKGROUND

3. 1: Introduction

This chapter sets the research in its Nigerian context. The first part explores the structure of Nigerian government, with particular emphasis on the three-tier government structure from the Federal government to Local Councils. Following this is a discussion of the evolving housing legislation since independence in 1960. The chapter discusses population growth and links this to the trend of urbanisation and the resulting housing problems of urban centres. It concludes by highlighting reasons suggested in the existing literature for the failure of government housing legislation and recommends an alternative approach in order to achieve the desired result.

3. 2: Government Structure

Nigeria gained independence in 1960 from the British colonial government. This signified a new dawn in its political development. Independence brought sovereignty, territorial integrity and the right to chart a new and independent course that would have far-reaching effects on the nation and its people. A new political structure with a federal parliamentary system of government was therefore established. This consisted of a central government under a Prime Minister and four distinctive regional governments in the Northern, Eastern, Western and Mid-Western regions respectively. A Premier headed each regional government. The new political structure of the country had, to a very considerable degree, given the regional governments autonomy from the federal government. For example, the regions determined the policy guidelines they pursued and the projects they executed for the development of their regions (Tamuno, 1970).

As a newly independent nation, then, the regional governments' major preoccupation was the development of the necessary infrastructure including roads, the water supply, and electricity to facilitate the economic development of the regions. The service sector was also given due consideration; education was given top priority by all the regional governments. This saw the establishment of many primaries, post primary and tertiary institutions of learning throughout the country. The Federal government, in addition, conceived of the need for an articulated and coordinated development plan for the country in general and the regional governments in

particular. As a result, the First National Development Plan 1962–1968 became a reality. Although the federal government articulated this development plan, unfortunately, there were feelings of disenchantment with the way the central government was being run. The Igbo, one of the three major tribal groups in the south-eastern region of Nigeria, felt they were not equally represented in the central government. Hausa speakers from the northern part of the country dominated the central government. Amuta (1983) writing on the civil war noted that from this socio-historical legacy of ethnic differences grew the stereotypical notions of prejudice and ethnocentrism among the different major tribal groups in search of influence within the body politic. Therefore, the Igbo tribe that had many and top ranking military officers did not hesitate to seek for influence. This resulted in the first and bloody coup of January 15, 1966 in which the Prime minister, the Premier of the Northern region and many Yoruba leaders were among the major casualties.

The aftermath of this coup was a counter-coup and subsequent change of government. Many members of the Igbo tribal group were attacked and killed in some parts of the north. This situation resulted in the attempt by the Igbo to secede and form the Independent Republic of Biafra, which plunged the country into a stern civil war that lasted from 1967 to 1970. The military government therefore pulled the country out of civilian administration and in place of the parliamentary government, created new states under a federal republic, appointed military officers as State Governors, and charged them with the general administration and security of their respective states. At the national level, a Head of State who was also a military officer and the Commander in chief of the armed forces of the country headed the government.

During the 1970s, Nigeria started exporting crude oil and the resource became the single most important source of foreign exchange for the country. Nigeria became one of the most important and largest producers of oil in the world and undisputedly generated lots of revenue that could be used to develop the necessary infrastructure for development. Unfortunately, rather than use the proceeds to develop and strengthen other sectors of the economy such as agriculture, trade and industry, corruption became a cancerous evil in the society. Despite all the billions of money realised from the export of oil, there is mass poverty among its population. Governments over

the years have neglected development of basic infrastructure and social services. The nation's resources are being diverted for private use and for the benefit of a few ruling elites.

Since independence, Nigeria has gone through many military regimes characterised by coups and counter-coups; for example, in 1975 the government under General Yakubu Gowon was toppled and General Murtala assumed as the Head of State. Shortly, in February 1976, Lt. Col. Dimka assassinated the Head of State in another coup attempt but it was foiled and General Obasanjo became the Head of State. By 1979, a fresh election was conducted throughout the country and a civilian administration was sworn in under a presidential system of government, copied from America. This government structure was maintained and is still in place. In 1983, the military once again struck with another coup, in which General Buhari emerged as the Head of State. Furthermore, in August 1985, there was a palace coup masterminded by General Babangida, which saw him as the Head of State. There was a brief return to civilian rule in 1993 when an interim national government was formed under Chief Ernest Shonekan. In the same year, General Abacha overthrew the government and became the Head of State until his death in June 1998 when General Abdulsalam was appointed the head of State.

Nigeria returned to civilian rule in 1999 following a general election that was won by the People's Democratic Party, Obasanjo was the elected President and he ruled until 2007 after two terms in office. A fresh election was conducted in 2007, the same party was declared the winner, and Umaru Musa Yar'adua is now the incumbent President of the country. Under the present civilian administration, there are three levels of governance: the federal, state and local governments. At the federal level, an elected president who is the chief executive heads the government. There are two legislative chambers; the upper (Senate) and the lower arm (House of Representatives) and an independent judiciary. The legislature makes the laws, passes bills and motions while the executive arm of the government initiates and implements policies. The same structure operates at the state level but the difference is that unlike the federal level, at the state level there is only one arm of the legislature known as the State House of Assembly. At the local government level, however, the council is headed by an elected local council Chairman, and the legislative council consists of elected Councillors and Supervisory Councillors appointed by the Chairman usually from members of the ruling party in the council.

Therefore, in order of importance, the federal government is the highest decision making body; all policies of national interest emanate from this level of governance. The next in the hierarchy of importance and influence are the state governments; this is where decisions that affect the states are made. Last are the local councils; these are the lowest tier of government but by no means the least in importance. Under each state, there are a number of local councils. The number of local councils a state has depends upon its population size, economic resource endowment and its landmass. Resource availability is considered important in the creation of new local councils because the economic viability of the area depends upon resource availability for revenue generation.

Policies and decisions of the federal government that are of national interest are passed down to the states and local councils for compliance. This, however, does not mean that the other two tiers have no autonomy. By the constitution of the federal republic, each of the three tiers of government has its own powers and jurisdiction. The powers of the federal government are exercised over the entire country: specifically, the legislature has vested powers to make laws, order and good government of the federation or any part thereof. It has powers over the control of resources and funds of the federation; it must approve any expenditure the executive would incur from any funds of the federation. It is its responsibility to approve and allocate resources to other tiers of government from the federation account. The executive powers of the federal government are vested in the President. He has to consult with the legislature, for example, to exercise his powers as commander-in-chief of the armed forces to deploy the military on a foreign mission. The powers vested in the federal legislature are the same type of powers vested in the State legislatures but their jurisdiction is limited to the state level. They can therefore exercise their powers in accordance with the constitution.

Furthermore, there is (at least in theory) good coordination between the federal and state ministries, agencies and parastatal organisations. A parastatal is an extra-ministerial department charged with the execution of specific duties; usually it reports to and is supervised by the mother ministry. Therefore, a policy implemented for example, by the Federal Ministry of Works and Housing may be copied and adopted by the same ministries at the state level if the state government wishes to implement it. However, where there is a national policy approved by the

federal legislature, then the states have to implement it as a policy directive without compromise. The states have the autonomy to initiate policies and programmes for implementation within their jurisdiction. For example, they can come up with a revenue generation drive provided it does not clash with any provision of the constitution or federal legislation. In situations where federal agencies are established for specific functions such as the National Housing Funds, the Federal Mortgage Bank, or the Sustainable City Project, offices for such agencies are usually opened in each state in order to coordinate the agencies' activities.

In order to decentralise the activities of the federal ministries and parastatals, the federal government has a secretariat in each state of the country. Therefore, the federal secretariats accommodate all federal ministries, parastatals and agencies in the respective states. This makes it easy for the federal government to execute its projects in the states and for the ministries and parastatals to liaise with their state counterparts. For example, the federal government housing projects were carried out by the state offices of the Federal Ministry of Works and Housing under the coordination of the parent ministry at the federal capital, Abuja. Although there is a clear definition of the mandates and jurisdictions of the state and federal ministries, sometimes it is usual to have friction and often, overlap of functions between the two. For example, in the area of land acquisition, the federal government sometimes finds it difficult to acquire land for capital projects in the states, and where it is available, the cost is usually inflated by the payments of compensation to landowners affected by projects such as federal road construction. This is despite the benefits that would accrue to the state when such projects are implemented.

Another important aspect of the government structure in Nigeria is with the allocation and distribution of revenue accruing from natural resources among the three-tiers of government and the definition of what belongs to the federal, state and local councils. To achieve this effectively, the federal government established the Revenue Mobilisation, Allocation and Fiscal Commission on 6th September 1988, which was statutorily established by Decree No. 49 of 1989. It is the responsibility of this commission to provide and justify the federal revenue sharing formula among the three tiers of government. The constitution of the Federal Republic of Nigeria under section 162 (2) provided for the establishment of a Federation Account; this is a common pool for all financial resources generated by the country. All monies meant to be distributed between

the three tiers of government are lodged in this account. Further, in view of the country's diverse resources and in realisation of the need to compensate communities for ecological damage to their environment because of resource exploitation, the constitution further provides for the payment of derivation to affected communities. Derivation refers to payment made to a community of an agreed percentage of the revenue generated from the exploitation of the resource from that community. For example, all the communities where oil is produced in Nigeria are given 13 percent of the total revenue the country gets from oil exports. This is in addition to the shares of the state from the remaining revenue that is distributed to all the states in the federation. The principle of derivation is reflected in the revenue allocation formula recommended by the Commission to the National Assembly for approval. The derivation payable is not less than thirteen percent of the revenue accruing to the federation account directly from the natural resources (Udeh, 2002, p. 3).

Under the present arrangement, the Revenue Mobilisation, Allocation and Fiscal Commission distribute revenues from the federation account in accordance with the following formula:

'The vertical formula gives Federal Government 48.5%, States 24%, Local Governments 20% and Special Funds 7.5%. The horizontal formula is shared as follows: Equality 40%; Population 30%; Social Development Factor 10%; Land Mass and Terrain 10% and Internal Generated Revenue 10%. Only federally-collected revenues are subjected to this revenue-sharing arrangement. The States and Local governments keep whatever internal revenues they are able to raise themselves, but share from federally collected revenues' (Udeh, 2002, p. 8).

These allocations to all three tiers of government are crucial for the execution of development projects, because in addition to the internally generated revenues in the case of States and Local Councils, these are the major sources of finance. The implication of this is that, even in circumstances where the Federal Government requires the States and Local Government Councils to adopt a certain programme, for example, in the housing sector, there may not be special funding from the Federation Account for that purpose. Nevertheless, as far as policy is concerned, there is good coordination between all the three tiers of government in Nigeria at least in theory. In the light of this development, all housing projects and programmes implemented by the Federal Government and the States need substantial allocations of funds.

There is coordination presently in the housing programmes of the States and Federal Government. The next section therefore, discusses the development of housing legislation and programmes implemented at both the Federal and State levels.

3.3 Evolving Housing Legislation in Nigeria

The early evolution of housing legislations in Nigeria is a clear testimony to the country's housing problems. As early as 1928, the Lagos Executive Development Corporation was established by the then government to address what were considered unsanitary buildings in some parts of Lagos metropolis following an outbreak of bubonic plague. This was initiated with the intent of clearing such structures and resettling the displaced population in areas such as Oko-Awo. Therefore, housing problems have been a cause for concern to government and urban managers as far back as the pre-independence period. It was therefore not surprising that the Corporation, in addition to other responsibilities, was empowered to establish housing units in metropolitan Lagos (Agbola, 1988). Some of the projects executed by this corporation include the Workers Housing Estate in Surulere, Eric Moore Housing Estate and Akinsemoyin Housing Estate. Lagos has attracted such housing legislation because besides being the administrative capital of Lagos Protectorate during the colonial period, it was also the major entre-port linking the country with overseas countries. In addition, after independence it became the first capital of the country, a commercial nerve centre and industrial nucleus of the nation. Therefore, major housing legislation evolved earlier in Lagos than elsewhere in Nigeria.

The Lagos Executive Development Corporation therefore played a significant role in addressing the urban and housing problems of metropolitan Lagos on the one hand, and on the other, had served as the pioneer of government housing legislation. The main activity of the corporation gained prominence in connection with the Lagos Central Scheme of 1951 which required slum clearance in central Lagos and the subsequent development of the area for commercial activities (William et al, 1968). As late as the 1950s, however, although urbanisation and related housing problems were not new to Nigeria's urban landscape, there was actually no adequate and regular corresponding national government legislation to tackle the problems; the Lagos Executive Development Corporation was a lonely beacon.

However, in appreciation of the relative performance of the Lagos Executive Development Corporation, the Western Nigeria Housing Corporation was established in 1958. Unlike its counterpart in Lagos, the corporation was primarily to focus its attention on the development of new urban housing. Thus it was able to develop both residential and industrial estates for freehold and leasehold acquisition. This Corporation engaged in housing development activities throughout what was then Western Nigeria. It acquired land in some of the traditional pre-colonial urban centres such as Akure, Abeokuta, Ijebu Ode, and Oshogbo for the purposes of residential housing. Due to its success in putting up new residential areas within the entire region, the corporation later extended its housing development activities to cover other towns in the south-western part of Nigeria (Abiodun, 1976).

The impressive performance of both the Lagos Executive Development Corporation and that of the Western Nigeria Housing Corporation informed the decision for the establishment of the Eastern Nigeria Housing Corporation in 1962. The region was also witnessing urban growth characterised by rising rents and deteriorating housing conditions. The corporation was therefore solely to address the acute housing shortages in the major urban centres especially in Port-Harcourt and Enugu and improve the condition of the existing stock. The fruits of the hard work of this corporation today are what characterised the housing projects situated near the Trans-Amadi industrial area and the Uwani Housing Estate in Enugu (Ikejiofor, 1998).

In the North, such initiatives saw the inauguration of the Northern Nigeria Housing Corporation in the middle 1960s (Mba, 1993). However, because the North was so diverse, it was not characterised by the nature of the urban problems typical of Lagos and other regions in the south. Therefore, the rate of population agglomeration in the few urban centres was initially not perceived as presenting any serious urban challenge. As a result, the major housing schemes executed by the Corporation were concentrated in Kaduna, which served as the headquarters of the Northern Protectorate during the colonial era and that of the Northern Region during the first civilian dispensation. Two iconic projects that remain the major landmark achievements of this corporation are the Kaduna Housing Estate and Estate Pilot Scheme, both within Kaduna metropolis (Dodo, 1999).

Earlier legislation within the housing sector included government's establishment of the Nigerian Building Society in 1956. This was purposely meant to address the issue of mortgage loans; the government felt the need for people to have access to finance in order to stimulate their involvement in housing provision. Unfortunately, the Building Society was unable to make any serious impact, partly because of a shortage of resources and partly due to the limited number of people participating in the savings scheme introduced by the Society. The Building Society anticipated that members of the public would respond positively to its initiative of operating a saving scheme for the purpose of housing development. They got it wrong as members of the public were not adequately sensitised about the scheme. Even civil servants who were supposedly better informed would not actively participate.

It must be acknowledged that the civil war that engulfed the country in the late 1960s had serious effects on urban agglomeration and infrastructure especially in the south and south-eastern parts of the country. Prior to the outbreak of the civil war, the government came up with the idea of development plans for the various sectors of the economy in order to stimulate growth and development, but the housing sector was not prominently featured in the first two plans. As a result, when the war was over there were serious housing problems manifested in the deteriorating condition of the existing stock and acute shortages of housing especially in the urban centres of the war-torn areas. After the war, new states were created in the country. To facilitate housing development, therefore, the government established more Housing Corporations in all the newly created states.

Another important development in the housing sector was the establishment of the National Council on Housing in 1971. This consisted of all the State Commissioners charged with housing ministry in their respective states. The deliberations of this council informed the Federal Government decision to establish the National Housing Programme in 1972. There is no doubt that this was the first time the Federal Government made a serious and concerted commitment to housing provision. Government intended to provide 59,000 dwelling units to be distributed in Lagos (15,000) and every State Capital (4,000). In the following year, 1973, Decree No. 40 established the Federal Housing Authority, among other functions to coordinate all federal housing programmes and projects in all the states of the federation. This body continue to

coordinate Federal Government housing projects throughout the period of the second National Development Plan (Egunjobi and Alabi, 2007).

It was during the third National Development Plan commencing in 1975 that the Federal Government created a new ministry for Housing, Urban Development and Environment. This new ministry was charged with the responsibility of initiating and coordinating government's housing related policies. Some of the landmark achievements of the ministry as far as housing legislation is concerned include setting up of a Committee on Standardisation of House Type and Policies in 1975. The committee found that a majority of the low-income households lived in deplorable housing condition in the major urban centres like Ibadan, Lagos, and Kaduna. In some of the areas, there was poor hygiene and sanitation; compounds of multiple families were sharing single lavatory facilities. The committee therefore recommended to government the immediate adoption of the World Bank Low-Income Housing Strategy. Other achievements of the ministry include the composition of a Rent Panel charged with the responsibility of considering and reviewing the existing structure and rates of rent paid by members of the public to property owners throughout the country. It is worth noting that it was part of the recommendations of this Panel that resulted in the commissioning of State Rent Tribunals in 1976. The Rent Tribunals were empowered to listen to complaints and enforce compliance to rent edicts and statutes.

In recognition of the importance of land accessibility to the overall growth and development of all the sectors of the economy, the new ministry initiated legislation on land with a view to making it more readily available and accessible. The ministry constituted a Land Use Panel in 1977 and by 1978, based on the recommendations of the Panel the Federal Government promulgated the Land Use Decree. This was envisaged to have a far-reaching effect on the availability of land for housing provision especially in the growing urban centres. Therefore, in order to complement the role of the Land Use Decree in facilitating housing development, the Government revamped the capital base of the Federal Mortgage Bank from twenty million naira in 1976 to one hundred and fifty million naira in 1979. Earlier, it had reconstituted the Nigerian Building Society and converted it into the Federal Mortgage Bank of Nigeria via Decree no.7 of 1977. The Bank was mandated to provide finance for housing development to individuals and

private corporations, in addition to 'granting long-term credit facilities to other mortgage institutions so as to enable them to make comparable credit facilities available to individuals' (Mba, 1993, p.123).

Another laudable piece of housing legislation saw the launch of an elaborate National Housing Programme in 1980 by the Federal Government under the civilian administration that was sworn in following the 1979 general elections. This proposed the provision of low-cost housing units to be constructed in all the States and Local Government Councils throughout Nigeria. Although the programme was based on the concept of affordability and citizenship participation, it was much dominated by a provider-build-all contract system. This is a situation where the Federal Government awarded the contract for the construction of the houses directly without involving the locals to participate in the process as earlier claimed under the programme of affordability and citizenship participation. The Federal government in collaboration with the States and Local Government Councils shouldered the responsibility of providing the houses; the States and Local Government Councils provided the land and the Federal Government supplied the financial and technical services. The project was to be implemented in phases with a target of achieving 40,000 units annually. The project was later popularly known as the Shagari Housing Estates named after the then President. The housing estates were popular with low-income groups because they were the targeted beneficiaries. It was proposed that a one-bedroom house was meant for people whose income was below five thousand naira per annum, while a three-bedroom one was for people whose income did not exceed eight thousand naira per annum. Unfortunately, while the first phase of the houses were completed in some states and in some few others were in various stages of completion, the second phase of the project failed to take off completely because the government ran out of resources due to corruption and embezzlement of public funds by politicians and the ruling class. This forced the government to introduce austerity measures; a strategy that slashed government spending because of dwindling resources. This coincided with the global recession of the 1980s.

Another important housing programme embarked on by the government was the World Bank assisted Urban Development Programme for some states in the country. The Federal Government negotiated this scheme in 1979 with the aim of assisting the newly created states to

lay a sound foundation for housing their urban population. Therefore, it was intended to commence with construction of low cost housing units in each of the new states including Bauchi, former Gongola, Niger and Ogun. The remaining states were Ondo, Benue and Imo States; and in each of the states special funds were allocated for the commencement of the programme. In Bauchi, for example, where the scheme was first launched it had an allocation of over 24.6 million naira. This scheme was found not only effective but also impressive (National Housing Policy, 1991).

The fourth National Development Plan (1980-1985) made a grant of 1.1 billion naira for the State Housing Corporations to embark on the construction of low/medium-income houses. This was a special allocation to the states to boost the development of mass housing units. While there was evidence that some states made good use of this allocation for the said purposes, many others diverted the funds into other projects (Mba, 1993). At this juncture, it is pertinent to note that most of the government plans and policies during this period were not implemented because of the military coup in 1983. The new military government therefore suspended the Federal Constitution and dissolved the civilian administration. As a result, there was a protracted period of inactivity in the housing sector.

One of the most important items of government legislation in the housing sector in Nigeria was the formation of the National Housing Policy in 1991. This was indeed a landmark achievement in view of the relatively long period of inactivity for developing new housing units either by the Federal Housing Authority or by the States Housing Corporation. Therefore, when the government announced the National Housing Policy it was a welcome development especially for stakeholders in the housing industry. The policy document stated the goal of the National Housing Policy as 'to ensure that all Nigerians own or have access to decent housing accommodation at affordable cost by the year 2000 AD' (FGN, 1991, p.10). It was estimated that at the time the policy was formulated, the country was in need of no less than eight million housing units to be able to meet this target in both the rural and urban centres of the country. Among the policy objectives the National Housing Policy aimed 'to encourage and promote active participation in housing delivery by all tiers of government, emphasise housing

investments which satisfy basic needs and encourage greater participation of the private sector ...' (FGN,1991, p 10).

The National Housing Policy 1991 further highlighted the strategies for the successful implementation of the housing programmes. It made recommendations for the restructuring of the existing Government Institutions charged with the responsibility for housing provision at all levels of government and a review of laws and regulations that affected housing delivery. The policy also stated categorically the functions of States and Local Government Councils with respect to housing delivery. Every State was required by the policy to formulate its own Housing Policies and Programmes but strictly in accordance with the Federal Government Housing Policy. They were also charged to liaise with their Local Government Councils in ensuring the successful implementation of all housing programmes being executed by federal or state government in their respective areas.

Although the objectives and strategies for the attainment of the goals of the National Housing Policy 1991 were well spelt out in the policy document, several years after it has been in operation, neither the goals nor the objectives were fully realised. The policy can at best be described as being slow in the implementation of its strategies. For example, one of the areas where it has been slow is in acknowledging the role of the private rental sector in meeting urban housing demand. This is paramount in view of the pressing need for housing and the emerging evidence that government alone cannot meet this demand. However, what has dominated this policy has been more or less a continuation of the previous government strategies with the hope that the rental sector will benefit somehow from the public sector supply of housing (Ozo, 1990).

The National Housing Fund (NHF) has been the financial cornerstone of the National Housing Policy 1991, and was legalised by Decree No 3 of 1992. The NHF was integrated into the policy to 'specifically nurture and maintain a stable base for affordable housing finance' (Ozili, 2009, p. 5). According to Mabogunje (2004), its fundamental concept is to make the private sector the main source of housing funds. According to section 6(1) of the Decree (now Act) that established the NHF, the Federal Government shall make a financial contribution to the Fund in order to enable it to meet the long-term loans and advances to members of the public for the purpose of

housing development. In addition, a scheme of compulsory savings contributions by all categories of workers in the public and private sectors was introduced. The scheme was intended to mobilise funds for the NHF through a monthly contribution of 2.5% from workers' salaries, which would be saved towards housing development. Every worker, by virtue of his contribution, is entitled to apply for a loan from the fund for the purpose of housing provision after an approved period of continuous deductions from his salary. This scheme was found successful. When it was started, state governments and private sector organisations were remitting the total deductions to the fund through the federal Mortgage Bank of Nigeria before it went into crisis.

Nonetheless, with respect to the contribution of the federal government to the Fund as noted in the above provision, it has been observed (Ozili, 2009, p. 14) that:

'From available records and in spite of the opportunities offered by the Petroleum Trust Fund (PTF), no long-term loans and advances were made to the Fund by the Federal Government ...this is sad and discouraging when the Government that made the law fails to obey same; and in such situation, what does it expect from the governed.'

One piece of legislation that has relevance to housing provision is Decree 51 of 1992 establishing the Urban Development Bank of Nigeria. It was established to 'address the urgent needs of the Nigerian Urban Centres in the provision, rehabilitation and maintenance of basic urban infrastructural service' (FGN, 2005, p. 20). According to the Minister of Housing and Urban Development, the Bank was established with the following mandate:

- (i) 'To mobilise long-term funds for on-lending to States and Local Governments for infrastructural projects
- (ii) To empower and strengthen the capacity of Nigerian Local Governments to raise additional revenue, through tenement rating and to provide and maintained urban infrastructure for their residents
- (iii) To lead State and Local Government to raise bonds from the capital market for urban services; and,

- (iv) To establish information base for adequate planning and decision making, in conjunction with interested States and Urban Local Governments' (FGN, 2005, p. 20).

It was further noted that for the periods 1995 and 1996 the Federal Government did not make any budgetary allocation for housing development at all. Thus, in consideration of this kind of development, one is left with the conclusion that the fate of the National Housing Policy 1991 is nothing but inevitable failure. This was demonstrated by the dismal performance of the Federal Housing Authority, which had planned to construct 121,000 housing units by the end of 1995 through its National Housing Programme; by the end of March 1995 only 1,136 of these were completed (Ogunshakin and Olayiwola, 1992).

Based on the unsatisfactory performance of the Federal Housing Authority and the building industry in general, the Federal Government considered it imperative to review and address once again the National Housing Policy 1991. The Government went ahead to inaugurate a highly powered Presidential Committee on Urban Development and Housing in 2001. The terms of reference of the committee were:

- (a) 'To review the existing policy and programme of urban planning development and renewal;
- (b) To articulate a new housing policy, which should address both urban and rural needs of the people;
- (c) To recommend an appropriate organizational framework for housing development at the Federal, State and Local Government levels;
- (d) To make recommendations on the financing of housing development programme which should include the reinvigoration of the National Housing Fund for effectiveness and efficiency;
- (e) To facilitate greater participation by the private sector in urban development and housing programmes; and

- (f) To make recommendations on any other matter which the committee might consider relevant or appropriate in the circumstances' (FRN, 2002, p. 2).

Subsequently, the report of a Draft White Paper committee was presented to and considered by the Federal Executive Council in January, 2002. This indicated the Federal Government's acceptance of some of the committee's recommendations and the rejection of others. For instance, on housing the committee recommended that government should 'commence and vigorously pursue the implementation of a programme of constructing forty thousand (40,000) housing units per annum nation-wide with at least 1000 units in each state' (FGN, 2001, p. 5).

However, the Federal Government, while accepting the above recommendation, further noted that 'it should be private-sector led with government encouragement and involvement commencing with a pilot project in the following order:

- (a) 1000 units in each state of the Federation except Lagos, Kano and Rivers
- (b) 1500 units in Kano and Rivers States;
- (c) 2000 units in Lagos State;
- (d) 3000 units in Abuja' (FGN, 2001, p. 5).

Another recommendation which the Government accepted without any condition was to restructure as well as adequately fund its key agencies including the Federal Mortgage Bank of Nigeria (FMBN), the Federal Mortgage Finance Limited (FMFL), and the Federal Housing Authority (FHA) in order to enable them to perform creditably and ensure sustainable delivery of the needed housing stock. In the interim, the Federal and a few State Governments have been making efforts to provide public housing; the Federal Ministry of Works and Housing (FMWH) for example, has 'initiated a small-scale direct housing scheme aimed at producing 20,000 dwelling units by the year 2003' (Ogu and Ogbuozobe, 2001, p.478). In the same vein, the Federal Government awarded the contract for the construction of sites and services scheme of some 7,730 plots in some few locations in the country.

The outcome of the Presidential Committee on Urban Development and Housing and the Draft White Paper on the report was another piece of federal housing legislation, the 2002 Third

National Housing Policy. Unlike its predecessors, this policy focused on the private sector to play a major role in the provision of mass housing in the country. This indeed represents a dramatic shift in policy for mass housing development; hitherto the government had looked to the public sector to provide this. Therefore, the policy seeks to involve a number of 'private sector real estate developers and State Housing Corporations in the development of estates with houses for sale at affordable prices to low and middle income groups in the country' (Mabogunje and Oladapo, 2004, p. 1).

For the first time, the legislative document on housing integrates the need and plan for promoting the growth of industries in the building material manufacture with a view to reducing the cost of construction materials so that individuals and private estate developers would be able to develop more houses to meet the increasing demand in the rural and urban areas. Further, the policy sought to mobilise and reinvigorate the Primary Mortgage Institutions (PMIs) to render effective services to members of the public who might wish to access mortgage finance from any lending financial institution including the Federal Mortgage Bank of Nigeria. However, noting the importance of access to land to the success of any housing legislation, it was proposed that a legislative reform on land was necessary. This is because without making the land laws flexible, the housing legislation would tantamount to fruitless effort as far as mass housing production is concerned.

The main thrust of this policy targets the private sector to be actively involved in mass housing production. This comes at a time when the government is pursuing economic liberalisation policies in all the sectors of the economy, in line with global trends. Therefore, the government was concerned with mobilising and facilitating all the stakeholders in the housing and building industries to organise them to confront the challenge of housing production. Consequently, the government spearheaded the formation of some professionally inclined associations such as the Real Estate Developers Association of Nigeria (REDAN) and Building Materials Producers Association of Nigeria (BUMPAN) in 2002. Government reasoning was that by encouraging these associations, resources would be jointly mobilised, economies of scale would be utilised and there would be increased production of building materials, cost reduction and more housing production.

In 2006, the Federal Government of Nigeria announced the formation of a new National Housing Policy for the country. While it upholds the goals of the 1991 Housing Policy, it contains some major amendments especially on the strategies to achieve the objectives of the new policy. Some of the objectives of the current policy include:

- (a) 'To develop and sustain the political will of Government for the provision of housing for all Nigerians.
- (b) Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in provision of housing.
- (c) Strengthen all existing public institutions involved in housing delivery at the Federal level' (FRN, 2006, p.12).

Although a number of strategies were outlined by the policy document on how to realise its objectives, it suffices to highlight a few that were considered progressive and important in the context of the economic liberalisation policies the government is currently pursuing. Already, the Government has prepared the necessary agencies and organisations that implement its previous housing agenda. However, what is required for these agencies to perform creditably well is for them to be empowered to confront their responsibilities. In line with this, therefore, the policy requires Government to 'restructure and adequately capitalise the following institutions to effectively perform their statutory roles,' these are as follows:

- (i) Federal Mortgage Bank of Nigeria (FMBN)
- (ii) National Housing Fund (NHF)
- (iii) Federal Housing Authority of Nigeria (FHA)
- (iv) Federal Mortgage Finance Limited (FMF)
- (v) Urban Development Bank Ltd (FGN, 2006, p. 14)

Another very important strategy that would enable the Policy to realise its goals is the review of some of the major Acts in the housing sector to make them more effective and enforceable. It was noted that some of the provisions in some Acts are obsolete and hinder the attainment of the housing objectives of the Federal Government. Specifically, the Federal Mortgage Bank of Nigeria Act, Mortgage Institutions Act, National Housing Fund Act, Urban Development Bank Ltd Act and the Land Use Act of 1978 need a serious review. In addition, the policy requires the government to encourage the establishment of land registries where they do not exist and to sustain their functions at all levels of government in the country.

It is interesting to note that the Federal Government has been responding to some of these strategies and the hope is that in the near future, the result of the reviews and restructuring of the agencies and process of service delivery will begin to unfold. For example, early in 2009, the National Assembly received a proposal from the Federal Government on the review of some provisions in the Land Use Act 1978. This is with a view to make land easily accessible for private sector housing development; thus, some of the provisions that currently hinder and make it difficult for real estate developers to acquire land in some urban centres of the country such as Lagos, Kano and Ibadan would be eased. Another positive development is the introduction of the Federal Lands Information System (FELIS) that begins the computerisation of all records in the Federal Lands Registry (Mimiko, 2005).

Furthermore, considering the review of the Acts that established some of the agencies involved in the housing sector, since 2005 the laws that established the following agencies have been amended by the supervising Ministry and sent to the Ministry of Justice for consideration. These include;

The Federal Mortgage Bank of Nigeria Act 2005

The Insurance (Amendment) Act 2005

The Investment and Securities Amendment Act 2005

The Mortgage Institutions Act 2005

The National Housing Trust Fund Act 2005 and,

The Trustee Investment Act 2005

All the amendments to these Acts were made in order to make them more responsive to the dynamics of the contemporary needs of the respective sectors to which they were initially formed to address. This is in addition to signing Memoranda of Understanding with some private investors in the housing sector from different parts of the country, in pursuance of the Public-Private Partnership policy of the government. In 2005 alone, 21 such memoranda were signed and the sites were handed over to the investors for the construction of different types of housing units. Eleven States were initially among those handing sites over to investors: Abuja, Bayelsa, Delta, Gombe, Kaduna, Kogi, Niger, Ondo, Oyo, Plateau and Rivers (FGN, 2005).

The Federal Government has committed much resource to pursue the implementation of different housing policies and programmes. Although, the inadequate supply of a decent and conducive housing environment remains a major problem, it could be argued that a number of factors affect the effective implementation of such policies. These factors range from shortage of financial resources at the disposal of the agencies charged with the housing development to poor location of some of the Federal Housing projects. Government housing projects in the past were characterised by evident discrepancies between housing provision expectations and actual targets attained. Another feature identified with Government housing schemes is that the houses are usually highly priced. For example, the Federal Housing Authority low-cost houses meant for the urban low-income households were eventually beyond their reach. This is because a majority of those on low incomes could not raise the necessary savings to pay the cost of the houses. Nevertheless, government has continued to invest in direct housing development.

The Federal Government housing policies and legislations are expected to continue providing guidance to the States and Local Government Councils in addressing housing problems in their respective areas. This, however, does not invalidate the right of the States and Local Councils to initiate independent housing programmes to respond to their particular situations. On the contrary, they may even turn to the Federal Government for assistance with institutional, logistical and financial support. The signing in 2007 of a Memorandum of Understanding and subsequent contractual agreement between the Kano State Government and a Malaysian building firm for the construction of housing units in the State will be discussed in more detail in Chapter Six, as part of the State Government's own initiative. This is because of the growing population

of the State and the acute shortage of housing in the metropolis. A growing urban population and resultant housing deficit are not peculiar to Kano. They are common in most of the urban centres of Nigeria. Therefore, the next section will consider the case of rapid population growth in the country, highlighting urbanisation trends.

3.4 Trends in Population Growth

One of the major problems of research and planning in Nigeria is the shortage of relevant population and statistical data. Although the country has a long tradition of population censuses going into the colonial period, the results of such exercises are often marred by false and wrongful entry of details and sometimes deliberate inflation of figures. The state officials for different motives intentionally aided these sometimes. Considering that population size is used as one of the criteria for the distribution of federal revenue, some States increased their population so that they could get a higher allocation. Other reasons are politically motivated especially for the creation of new state and local government councils. Population size is considered as one of the criteria for such exercises too, and the implication is that the more Local Government Councils a State has, the higher would be its revenue allocation from the Federation Account. Consequently, despite the efforts towards the conduct of an accurate population census, most academic exercises rely heavily on estimates provided by the United Nations and other international organisations such as the World Bank. Nevertheless, by all standards Nigeria is considered one of the more densely populated countries in the world and the most populous nation in Africa. It is a perfect example of a country in sub-Saharan Africa with a large population and a high rate of urban growth.

Mabogunje (1981, p. 8) noted that 'urbanisation as a process of human agglomeration in multi-functional settlements of relatively substantial size is not a new phenomenon in Nigeria'. According to the United Nations, a settlement is urban if it has no less than 20,000 inhabitants. This definition has been adopted in Nigeria for the delineation of urban from rural areas. As early as 1890, Nigeria already had 25 urban centres of 20,000 inhabitants (Abiodun, 1985). The number of urban centres in Nigeria increased to 56 by 1953. In 1963, the national population was 55.6 million and 10.7 million or 19.2% of the population lived in urban centres. By 1972, the population had increased to 78.9 million while the urban population rose to 19.8 million,

equivalent to 25.1% of the population. In 1984, the total population was estimated at 96.6 million and the urban population was quoted at 31.9 million or 33% of the total (Onibokun, 1989). Beginning in 1975, the population increased at an annual growth rate of 2.8%. Therefore, it was not surprising that by the year 2005 the population had increased to 141.3 million (World Bank, 2006). The United Nations projected the country's population at 149 million in 2007; 47.6% of the population (or 71 million individuals) are living in the urban centres of the country (UN/POP/EGM, 2008).

The United Nations projected that the country's urban population will have a growth rate of 3.3% per annum between 2007 and 2025, and the total population living in urban areas of the country will reach 127 million by 2025 (UN/POP/EGM, 2008). According to the UN-HABITAT report, by 2015 Lagos, the largest city in Nigeria will be one of the three African megacities with a population of over 10 million (UN-Habitat, 1999). The pattern of urbanisation in Nigeria, as depicted by the figures quoted above, shows a trend of rapid urban growth. Unfortunately, the country does not record a corresponding growth in its economy. For instance, in the year 2005 the country was ranked 158th on the human development index (HDI), with a GDP per capita (PPP US\$) of 1,128. The statistics further clearly show a HDI of 0.470 and a life expectancy of 46.5 among its population (UNDP, 2007).

Therefore going by these statistics on the performance of the economy and the human development records, compared to the rate of growth of national population and the urban growth rates of 2.5% and 3.3% per annum respectively, it is clear that the country's economic development has not kept pace with its urban growth. Contrary to expectations based on the experiences of developed countries, in Nigeria the high rate of urbanisation could not be linked to growth in the industrial sector of the economy. In Nigeria's situation, the high rate of urbanisation points to an escalation in natural increase due to an increasing birth rate and declining death rate as well as a comparatively high rate of rural-urban migration. Further, Nigeria's manufacturing sector does not make a significant contribution to the current growth of its economy and urban development. This is suggested by the recent overall contribution of the sector to the nation's GDP (Table 3.1). The sector could therefore not create the employment opportunities required to attract rural migrants to the urban centres as industrial nucleus. As a

result, the country falls into the category of developing nations that are experiencing urbanisation without economic growth (Brockerhoff, 2000).

Table 3.1 Distribution of Sectoral Contribution to GDP (%)

SECTORS	2001	2002	2003	2004
AGRICULTURE	29.66	29.85	28.85	31.46
OIL AND GAS	32.65	29.75	33.44	32.56
DISTRIBUTION TRADE	12.85	13.22	12.68	13.12
MANUFACTURING	4.33	4.62	4.41	4.59
OTHERS	20.51	22.56	20.49	18.27
TOTAL	100	100	100	100

Source: National Bureau of Statistics (NBS), 2005

The table shows that the manufacturing sector made the lowest contribution to the nation's GDP during the four successive years under review (2001 to 2004). This dismal performance was not peculiar to the manufacturing sector; it was the same story for the other sectors of the economy. This was quite contrary to the trend in the early years after independence, especially during the oil-boom era of the late 1970s; the nation's economy was vibrant and attracted wide-scale capital investment in all the economic and service sectors. The manufacturing sector then, concentrated in the few urban centres, was not only very active, but also generated employment opportunities that attracted an increase in the rate of rural-urban migration. Then, there were sufficient funds to finance and execute capital projects in the urban centres. For example, housing and urban infrastructure were given top priority. Government built many staff housing units and low-cost estates and many modern facilities were located in the large urban centres.

Unfortunately, while the manufacturing sector enjoyed a steady growth, the tempo was not maintained following the worldwide economic recession of the early 1980s. In addition, the deterioration of urban infrastructure, especially transport and power generation, contributed to the decline of the industrial sector in Nigeria. For instance, 'in 1997, 65% of the working hours of manufacturing companies in Lagos were lost to power outage...' (Adenikinju, 2003, p. 1519). Industries that heavily relied on the national grid for electricity were forced to operate below

capacity due to irregular supplies and recurrent power outages. Consequently, some of the industries had to lay off a significant number of their labour force to avoid operating at a loss. Others were completely forced to cease production and close down because the cost of running their machinery on electricity generating plants was exorbitant.

Since the early 1990s, most of the industries and the manufacturing sector in general did not fully regain their status from the economic crunch following the implementation of austerity measures and the structural adjustment programme which the national economy went through during the middle to later part of the 1980s. The Federal Government adopted the Structural Adjustment Programme (SAP) in order to reposition the economy and cushion the effects of austerity measures that were imposed. As a result, a significant number of people in the urban centres who were formerly employed in the manufacturing sector became unemployed but were absorbed into the informal sector of the economy. Therefore, since the industrial sector found itself in this downward spiral, it cannot account for the increasing rate of urbanisation. Thus the pattern of contemporary urban growth may seek explanation in the distribution of urban infrastructure and social services, which favoured the urban centres to the detriment of the rural areas (Simon, 1997). In addition, the traditional role of most of the urban centres as important nuclei for trade and commerce prior to independence were maintained and still attract rural migrants from the surrounding hinterlands with serious implications for housing development.

Therefore, many historical developments that took place in the country such as the discovery of crude oil and subsequent export of the crude as a source of foreign exchange, the establishment of oil refineries and related petrochemicals industries and the creation of new states provided the stimulus for population drift to the urban centres. These have the implication of related demand for housing for official and private residential uses. Housing has been one of the basic human needs for several generations. It has been the concern of governments, corporate organisations and individuals alike, in both the developed and developing societies. Although the developed societies have made giant strides towards addressing basic housing problems of slums and unsanitary conditions in their societies, they are still being confronted with other aspects of housing problems.

The housing problem is very pronounced in Nigeria as in many other developing countries where poverty and unemployment have taken their toll on the livelihoods of a majority of the people. In most of these societies because of the abject level of poverty, a great number of the people in the urban centres are living in informal settlements. In 1996, UN Habitat estimated that between 30 to 70 per cent of urban growth that occurred in the developing countries was accounted for by informal settlement. Ten years later, the UN Habitat estimate was that the 'urban population of developing countries is set to double from 2 to 4 billion in the next 30 years' (UN Habitat, 2006, p. 7).

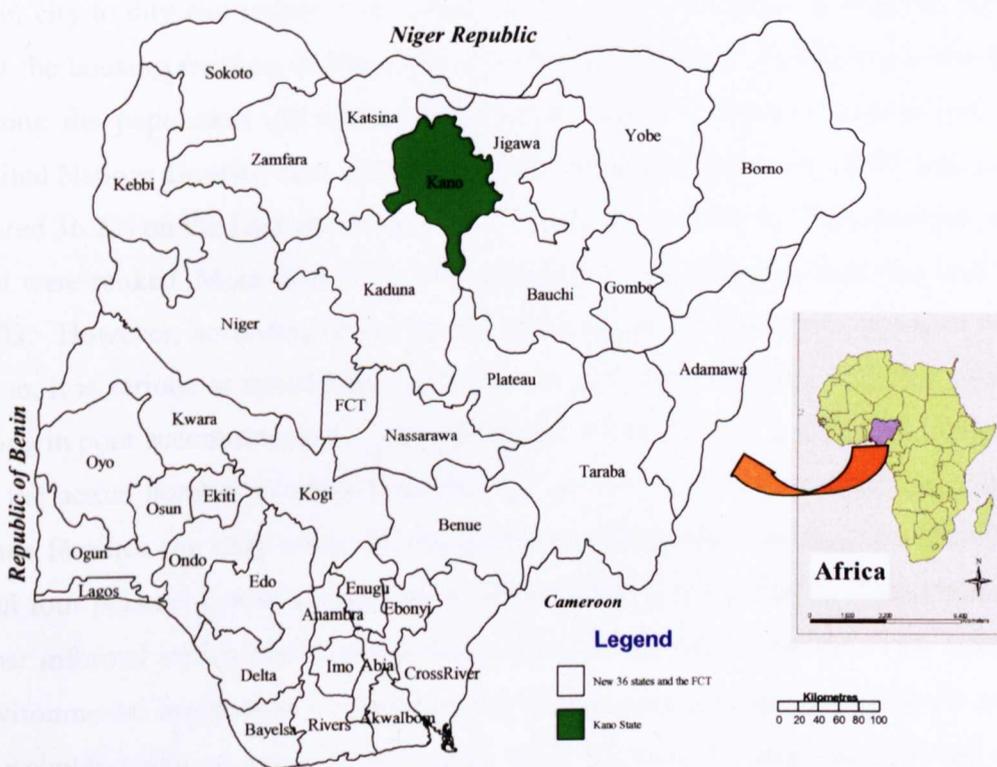
In Nigeria, empirical evidence and estimates based on survey data have shown that the bulk of the population in the urban industrial centres are migrants (Mabogunje, 2000; Egunjobi and Alabi, 2007). Besides the fact that most of the migrants were attracted by employment opportunities and the glamour of city life, there is no doubt that the rate and magnitude of migration is a manifestation of the disequilibrium in the spatial distribution and organisation of the Nigerian economy. The difference in the standard of living between the rural and urban areas within the country is very pronounced; unfortunately rather than shrinking, the gap has widened further since independence. Government continues to pay attention to the urban centres by concentrating not only the industrial sectors, but also locating government institutions and parastatals there.

In Kano metropolis, where this research was conducted, in spite of the harsh economic condition and the realities of urban centres many people still flock there in search of employment opportunities, which are not often available. This stretches the existing social amenities and urban infrastructure to their limits, making demands far in excess of available goods and services thus causing prices of basic commodities and utilities to rise sharply. Land prices and rents have grown exponentially beyond the reach of the average urban resident.

Kano state, (figure 3.1) with a population of 5.8 million in the 1991 population census, has a projected population of 7.8 million in 2001. According to the 2006 census, its population has since grown to well over 9.3 million, a figure that represents almost a 100 per cent increase within a fifteen-year period. The metropolitan area consisting of six municipal area councils

jointly account for 2.2 million of the 2006 total population of the state. This represents about 23 per cent of the total population, all concentrated within the metropolis. The rapid growth of the urban population is a manifestation of the population movement dominated by rural-urban and partly by urban-urban drifts. This situation presents a multidimensional problem including pressure on the existing social amenities and urban infrastructure and a squeeze on the urban economy.

Figure 3.1: Map of Nigeria Showing the Position Kano State



Source: Federal Surveys, 2005

There are increasing shortages of housing and of land to cater for the needs of the sprawling urban metropolis. Due to high rents charged by property owners, increasing numbers of people cannot afford to live in the city centre. Thus, a majority of low-income families have moved to the outer settlements and commute daily to the city to work. Despite government efforts to control rent, it was evident that the measures did not work, as some people were ready to pay higher rents because of the high demand for and relatively low supply of accommodation. The

outcome of this is the spatial expansion of the metropolitan area in a pattern of urban sprawl that is accompanied by rapid growth of informal and squatter settlements. Typical examples of these settlements include Rimi Kebe, Badawa, Bachirawa and Tudun Murtala. Some of these settlements constitute a menace to the city not only because they are harbouring criminals but also because they constitute health hazards to the urban population due to the unsanitary condition of the settlements.

In Nigeria as in many other developing countries, the magnitude of the housing problem varies from city to city and indeed from urban to rural areas. However, it could be generally asserted that the housing problem in Nigeria is an urban phenomenon. Furthermore, the level of poverty among the population influences the extent to which it becomes serious and persistent. The United Nations Development Programme (UNDP) report of the year 2007 indicated that Nigeria scored 36.2% on the Human Poverty Index, and it was ranked 114th position out of 135 countries that were ranked. More than 70% of its population were living on less than one US\$ per day in 2003. However, according to the World Bank report this had come down to 54% in 2008. In Kano, it is serious as manifested by the housing condition of many residents. Many families are living in poor accommodation with no drainage or sewerage. It is difficult to provide precise data on the actual number of urban households that are living in such appalling housing condition. Some families can only afford to rent one-room apartments resulting in a situation where more than four persons live in a single room. Omusi (1997) found that in Tudun Murtala as in many other informal settlements, families live in residences with no provision for toilet facilities. The environmental implication of poor housing conditions and high poverty levels among the urban households could be grave if the society does not have the required skill and commitment to tackle its urban problems. The shortage of competent and qualified personnel, scarcity of readily available finance and the inadequate supply of modern sophisticated technology are some of the challenges to government efforts on improving the conditions of the urban environment. In many government departments and institutions, there are often insufficient highly skilled and competent staff to discharge certain responsibilities. This is because many people do not pursue the related training and education; a majority prefer to tread the line of trade and commerce. Thus, the next section discusses the reasons for the failure of government housing projects in Nigeria.

3.5 Problems with implementation of Government Housing Projects

The housing sector has been one of the areas grossly affected by poor implementation of programmes and the effects are becoming manifest on a daily basis. The housing sector in most developing countries including Nigeria has been embattled. The condition of some of the existing housing stock is deteriorating. The housing sector in most of the major cities of Nigeria has not witnessed any appreciable increase compared with demand, while house prices and rents have increased sometimes beyond what most of the urban working class can afford (Aguilar, 2008). Government efforts to increase house building have proved consistently futile and private sector investors are unwilling to commit their resources in putting up new housing estates. In some of the poorer urban suburbs, many low-income groups have given up the dream of homeownership.

Therefore, the problems that overwhelm government efforts to address Nigeria's major housing deficit can be summarised as follows. Far fewer housing units have actually been built than were aimed for in the policy targets. In Lagos for instance, where the Federal Housing Authority intended to build 50,000 units, only 10,428 were completed in 1991 (Ogunshakin and Olayiwola, 1992). The implementation of most of the projects was highly centralized and consisted of only Federal Government officials without due involvement of the Local Authorities where the projects were executed. In addition, the implementation of most of the policies and programmes was marred by large-scale embezzlement and financial mismanagement.

Corruption also trailed the policy as contracts for the construction of houses were often awarded based on political affiliations with ruling parties, which has the negative consequences of the contractors refusing to stick to the terms and standards stipulated in the award of the contract, often failing to complete projects and abandoning sites (Ogu and Ogbuozobe, 2001). In all of these circumstances, government resources already committed in the projects are never recouped. Thus, at the end of the day, the whole effort amounts to a wasteful venture; neither government resources nor the uncompleted housing structures are of any benefit. In fact, public housing initiatives have not been able to meet the housing demand of Nigerians.

Another problem that bedevilled the public sector provision of housing in Nigeria is that it has been characterised by high delivery costs and therefore has had a limited impact on the targeted beneficiaries. This often makes the final housing product beyond the means of low and middle income groups. In most cases, because of the reliance on subsidies through the pre-fixing of prices of housing units long before the houses are constructed in the bid to keep the costs low and affordable to the target group, prices often failed to reflect the basic rate of material and labour; the result being gross under pricing of the housing units (Agbola, 1990). In spite of the subsidies, yet the prices of the houses are still higher than the affordability level of the low-income groups. It was estimated that at least 70% of Nigerians cannot afford public housing and the schemes are therefore often a solution for the rich and not for the poor.

It is necessary to highlight the problem of funding major housing projects by the Government and that of housing investment by the private sector. This is another critical factor that contributes to the success or failure of housing projects in Nigeria. Although the Federal Government has established the National Housing Fund (NHF) to mobilise funds through a compulsory savings contribution from both public and private sector employees, the outcome of this had little impact on meeting the objectives of the NHF: affordability for households, viability for financial institutions and resource mobilisation. A majority of the State Governments whose cooperation was earlier solicited to reimburse the Fund with the deductions from their civil servants withdrew from the scheme in the early 1990s due to political differences between the states and the federal government. Therefore, they refused to make further contributions to the Fund.

Therefore, the housing institutions and strategies that were established to develop and address the housing needs of members of the public failed because of the problem of poor funding. In some States where the Federal Housing Authority had commenced construction works, the projects were abandoned uncompleted. In fact, in Kano metropolis it was these houses that were negotiated and paid-over by the State Government that were subsequently completed and sold to civil servants and the public in Danladi Nasidi Housing Estates. It must be acknowledged that in other States the projects have been abandoned and left uncompleted.

The choice of location of some federal housing projects executed in other States has been blamed for the failure of such housing projects (Ogunshakin and Olayiwola, 1992). It has been the convention for the respective State Governments to provide the land for housing projects executed by the Federal Government in their areas. Therefore, sometimes out of political sentiments, the States deliberately allocate sites that are often in isolated locations far away from jobs and other adequate infrastructure. The consequences of this is that even where the projects are successfully completed, people are not always willing to occupy them either because they are not fully serviced by infrastructure or social amenities or are distant from the city. Therefore, the main problem is that because of the spatial locations of some of the federal housing projects in Nigeria they are uncoordinated and unrelated to urban continuity and expansion. These types of projects suffer from neglect and abandonment and in most circumstances they become hide-outs for criminals.

In the light of the above highlighted problems, it would be recommended that government should mobilise sufficient funds for the National Housing Funds to be able to carry out its mandate. To this effect, there should be giant strides to mobilise domestic and foreign funds into the housing finance sub-sector. In addition, the Government must mount an aggressive sensitisation campaign to enlighten members of the public in order to achieve the annual collection target for the execution of housing development projects. Where these conditions are met, the Government must also be vigilant through its appropriate agencies to strengthen internal control and loan monitoring to ensure the money collected is used for the purpose of housing development.

Finally, there must be proper coordination between all three tiers of government in the execution and implementation of federal housing projects whether in the States or Local Governments. This is to avoid situations where projects are in the long run not fully utilised even after their completion. The Government must clean up its procedures of awarding contracts and ensure the rule of law is adhered to in accordance with the due process, which has been the watchword of the present Federal Government. Payments should not be made to contractors until they have proved beyond any reasonable doubt that they have executed the projects awarded to them in accordance with the terms stipulated in the contracts. Lastly, the Government should encourage more private sector participation in housing provision by gradually de-emphasising its direct

involvement in housing construction. This way, the private sector that has proven more efficient than the public sector will be able to play a more important role in solving housing problem of our urban centres.

3.6 Conclusion

This chapter has discussed housing problems in Nigeria's urban centres extensively and has noted some of the major reasons why the country has not been able to make significant impact on its housing sector. The high rate of population growth and the rapid rate of urbanisation were noted as further aggravating the housing shortage of the urban centres of the country. Specifically, rural-urban migration has been identified as the major factor responsible for rapid urban growth in Nigeria. While the incidence of rural-urban migration has been noted as a nationwide phenomenon, the disequilibrium in the spatial distribution of life supporting facilities, urban infrastructure and economic opportunities has been responsible for the mass drift of rural population into the urban centres.

It has been noted that there are a number of issues the Government needs to address in order to be able to perform creditably through its established agencies for housing development. Some of its housing legislation needs to be reviewed in order to make them fully functional, whereas some agencies have to change strategies in order to perform. The chapter concluded by highlighting some basic recommendations to the Government in order to achieve the desired impact of a sustainable remedy to housing problems. The next chapter presents a discussion of the philosophical and methodological issues explored by the research. It highlights the design, process and conduct of the fieldwork and the related issues of data analysis.

CHAPTER FOUR: RESEARCH METHODOLOGY

4.1 Introduction

This chapter presents the philosophical approach adopted for the research taking from the neo-classical economics and institutional perspectives to give a hybrid kind of approach. The method of enquiry utilised emphasised the benefits of making use of a mixed method approach. The chapter explains the procedure for the conduct of the research and the criteria used to select the study areas. It shows the sampling technique employed to identify individual household respondents in each of the study sites as well as the justification for selecting the sites. In addition, it highlights briefly, the choice of interview respondents, officials in and out of government believed to be relevant to the research. It further presents how the pilot survey was carried out, shows the result of the pilot study, and concludes by documenting how the actual survey and interviews were conducted.

4.2 Philosophical Approach

The pattern, shape and form of most urban centres in the world today is the outcome of social processes and the relationships between people, resources and the urban environment established through spatial interactions (Braumoh and Onishi, 2007; Kombe, 2005; Trager, 1988). In other words, the social organisation of a people is the result of their social relations and that in effect, depends upon the patterns and process of their spatial interaction. Within the realm of geographical literature, scholars have adopted several approaches to study, investigate, and offer explanations to different phenomena within the discipline. Earlier geographical research seemed to have placed emphasis on factorial ecological methods, which identified spatial patterns of residential structures but neglected the processes by which the patterns were created (Bassett and Short, 1980). This lopsided approach to the urban process resulted in the emergence of behavioural research. The advent of behavioural research in urban studies was a milestone. It did not only advance the understanding of urban processes but went a step ahead to explain social formations in cities. However, the discontent and criticisms of behavioural geographers led to new paradigms including the structural school of geography, with a growing concern for social processes that illuminated social formation in cities (Bassett and Short, 1980).

The city has been at the receiving end of several theories and philosophical approaches aimed at explaining the complex social, cultural and economic processes that shape the urban form. Land is central to all these urban complexities because it determines what sort of processes operate in what type of space. In particular, the housing needs of average urban residents have been a topic of concern not only to planners and urban authorities but also to a wide range of scholars. Thus, numerous approaches have been adopted in the housing literature including social constructionism, Marxism, positivism, modernism, postmodernism, and institutionalism and neoclassical economics. Each of these approaches has drawn from a theoretical formulation: for example while the Marxist approach was based on historical materialism, the institutionalists approach was based on the Weberian tradition. This research adopts a hybrid of the neo-classical economics and institutional approaches.

4.2.1 Neoclassical Economics Approach

Neoclassical economics was developed from the earlier works of renowned economists like Adam Smith and David Ricardo who developed classical economics theories in the late 18th and early 19th centuries (Arnsperger and Varoufakis, 2006). The prefix of 'neo-classical' as the name suggests is an indicator of a renewed classical perspective and could be traced back to the thoughts of the 19th century economists namely William Stanley Jevons, Carl Menger and Leon Walras whose work on the theory of political economy, *Principles of Economics* and *Elements of Pure Economics* respectively, laid the foundation for the emergence of a new domain in economics, the marginal utility revolution or as it is popularly known the Neoclassical Revolution (Aspromourgos, 1986).

The approach was based on three major assumptions and these are summarized according to Arnsperger and Varoufakis (2006);

1. That people have rational preferences among outcomes that can be identified and associated with a value.
2. That the individual maximises utility and firms maximise profits.
3. That people act independently based on full and relevant information.

In other words, economists that belong to this school of thought believe that every individual confronted with a decision, in all the circumstances he might face, will make a choice that will

give him the best possible advantage. Such decision making may be in situations where individuals have to take into account opportunity cost, for example on certain goods and services, prices of commodities, payment of taxes and making a choice of need within scarce resources. One of the important and strong tenets of neoclassical economists is that of rationalizing economic agents (Bastien and Cardoso, 2007).

The approach tends to explain urban socio-spatial differentiation using such terms as supply and demand, employment, workplace, income, prices and cost. Accordingly, locations of housing units, accessibility to CBD, availability of urban facilities and travel time are the indices that determine housing prices and land values. The approach views society as a collection of individuals whose nature is assumed to be given. Realization of individual preferences shapes the form of the economy and the nature of the society. Thus an analysis of the economic status of a household gives an insight into what type of housing is accessible to what family and in what type of neighbourhoods. Therefore an individual may access either land or housing units based on his personal attributes and the market situation. The personal attributes refer to the position of authority of the individual whether in government or the community in general, the level of education, resources one accumulates, age, job, family situation and other underlying motivations. The market situation on the other hand takes cognizance of the prices of land and houses as dictated by demand and supply.

The neoclassical economics approach has been chosen considering the shift in government policies, including housing, in Nigeria. This reflects the gradual and systematic government withdrawal from direct investment and provision of housing facilities as a social service to encouragement of private sector participation in the housing development. Therefore, the housing sector in Nigeria has witnessed a government shift of policy that relies on private sector and individual initiatives rather than on the public sector. Government plays the role of a facilitator by providing an enabling environment for individuals, the private sector and joint/community initiatives. Thus, one of my research objectives was informed by this; it determined the role of government in influencing effective accessibility to housing. The objective discovered how the government attempted to achieve this by facilitating the private sector and individual initiatives through the provision of a suitable enabling environment.

4.2.2 Institutional Approach

The institutional approach can be traced back to 1899 when Thorstein Veblen came up with his theory of economic and institutional evolution taking from the theory of evolution advanced by Darwin (Hodgson, 1993). Thereafter, many other social scientists followed in the path of Veblen by borrowing from biological sciences' evolutionary theory. Prominent among these are Friedrich Hayek (1988), Kenneth Boulding (1981) and Sidney Winter (1988). The central theme to the institutional approach is a concern with institutions, habits, and rules and how all of these evolve (Hodgson, 1998). Thus, while institutional economists hold that human institutions are important components of any attempt to understand human phenomena, they equally consider the details of specific attributes of the agency in order to understand and sufficiently explain its evolution and existence.

Although the approach holds the belief in habit-based human agency, this does not, in any way, cloud its vision of the need to demonstrate clearly how common habits put together are absorbed into and facilitated by specific social institutions. The emphasis of institutionalism is rather moving away from what may be termed a general standard model, into what may be described as a theory that may develop specific and varied analyses of particular phenomena (Richter, 2005).

For example, on price theory, institutionalists are of the view that developing specific theories of price is imperative in order to reflect both the institutional and market structures of the modern economy. In real life situations, many institutional processes influence price and therefore it will not be appropriate to have a general theory of price without taking into consideration the peculiarities of the market situation. Consequently, the concept of price in the institutional approach is quite different from what is obtainable in most school of thoughts in economics:

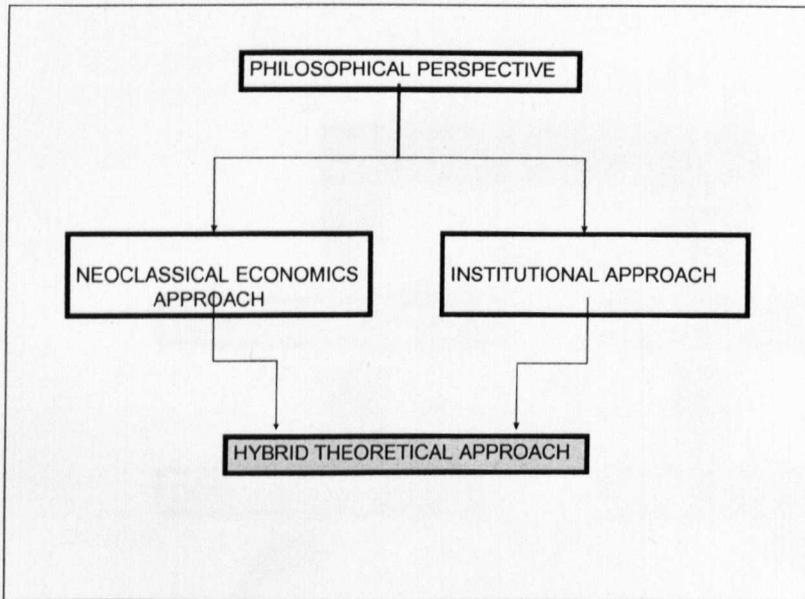
'In institutionalism prices are social conventions, reinforced by habits and imbedded in specific institutions. Such conventions are varied and reflect the different types of commodity, institution, mode of calculation, and pricing process. If prices are conventions, then they depend in part on ideas and habits. A theory of price must in part be a theory of ideas, expectations, habits and institutions, involving routines and processes of valuation' (Hodgson, 1998: p169).

Furthermore, the institutional paradigm discusses the importance of particular institutional and bureaucratic norms, rules and practices. These could be formal or informal cultural, legal, political or administrative issues including belief systems, values and norms. The approach makes such institutions as flexible as possible so that they are modified to suit needs. The paradigm recognizes, for example, that different groups within society may have different value systems, each of which has its validity. The value systems underpin decision-making and therefore cannot be ignored if effective and equitable action is desired (Jenkins and Smith, 2001).

In the light of this, the institutional approach facilitated the realization of one of my research objectives, which investigated the impacts of government policies and measured the extent to which government directly or indirectly favoured certain institutions and encouraged the operation of the land markets through the policies it implemented. Furthermore, the theoretical approach was explored to explain the programmes embarked upon by government to address housing problems taking cognizance of the established social norms. It provided a measure for the assessment of the policies pursued by government on whether formal and informal institutional norms, rules and practices were conformed with.

It was because of the highlighted theoretical formulations of the neoclassical and institutional approaches, and the knowledge of the research problem concerning access to land and housing in Nigeria, that the adoption of the hybrid theoretical perspective (figure 4.1) was not only considered important, but also desirable for the research. This is because the aspect of neo-classical economics approach employed for the research alone could not sufficiently explore accessibility in view of the contingent role of government and other institutions now and in the past. According to Smith et al, (2006), market operation is based on complex social, cultural and economic interactions. Equally, the institutional approach alone would not necessarily be adequate; especially with the current stance government is taking of reserving its role to that of a facilitator by only providing the enabling environment. Therefore, it was believed that the hybrid option, with the opportunity of combining the two theoretical perspectives was a viable choice. This informed the choice of model adopted for the research.

Figure 4.1: Hybrid Theoretical Approach



4.3 Method of Inquiry

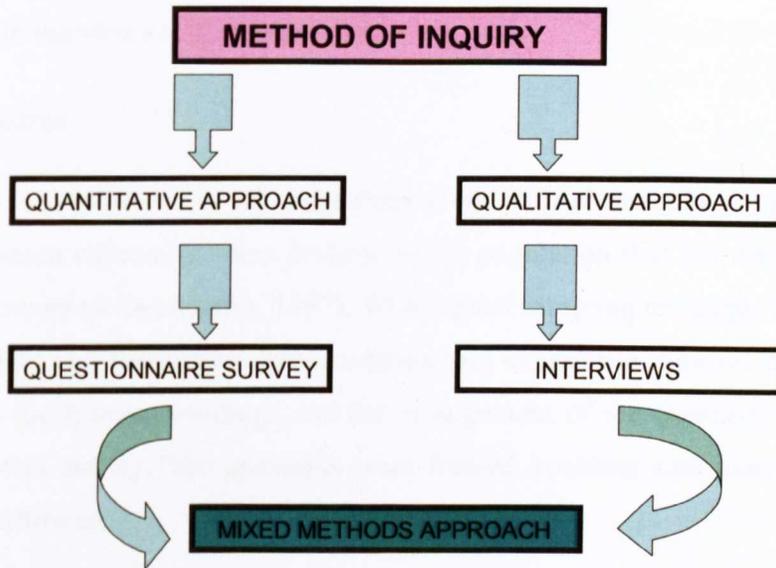
In the social sciences, scholars have utilised different methods to conduct research that include surveys, interviews, participant observation, opinion polls. The choice depends upon the subject of the research, the research questions, the objectives and time and resources available for executing the study. This research adopted a mixed method approach by combining qualitative and quantitative approaches in a complementary form as illustrated in figure 4.2.

4.3.1 Mixed Method

The approach was adopted because of the benefits it affords researchers to utilize the advantages of both qualitative and quantitative methods in a single piece of research. There is a wide range of literature that argues for the adoption of this approach including Bryman (1998); Creswell (1994); Fielding and Schreier (2001) and Tashakkori and Teddlie (2003). The approach was also adopted by Winchester (1999) to study the experiences of lone fathers in Australia. She used both interviews and questionnaire surveys in a triangulation approach. The two techniques were

found very useful; the interviews served as a pilot study with astonishing depth while the questionnaires provided a wide range of data on the characteristics of the group under study.

Figure 4.2: Mixed Method Approach



Lockyer (2006) further demonstrated how a mixed method approach was used in one of her research projects into the ethics of humour. She noted that the use of mixed methods made the research particularly interesting and concluded that the use of the approach resulted in a more ‘comprehensive understanding of the ethics of humour than would be gleaned from a reliance on one method’ (p41).

The mixed methods approach was adopted for this work because of the wide range of people contacted to supply the data for the research. The approach has enabled a wide range of views of the members of the public to be listened to and retrieved, which has made it possible to answer the main questions raised by the study. These views were important because of the experience of members of the public and that of the officers involved in the administration of land in the relevant government establishments. Furthermore, Kano’s population is multi-cultural and multi-lingual, with varying levels of education and socio-economic status. It is therefore important that

a diverse range of Kano society was investigated. Fieldwork was conducted in four areas of Kano, selected to provide that diversity; Rimi Kebe, Dorayi, Danladi Nasidi Housing Estate and Nassarawa. The areas were investigated to generate the data that explained the trends in land and housing accessibility for the entire metropolis. Therefore, interviews were conducted with officials in government establishments and non-governmental organizations, as well as with the private estate agents and community leaders, while a questionnaire was administered in the four study sites to obtain the views of Kano residents.

4.3.2 Questionnaires

The questionnaire survey is one of the most commonly utilized methods of generating data in social science research especially when dealing with a population that has distinctively varying characteristics (Flowerdew and Martin, 1997). With a good sampling technique it would generate a wide range of data and therefore requires caution and experience. Special consideration was therefore given to the format, wordings and the arrangement of the questions in designing the questionnaire for this survey. The questions were framed avoiding ambiguity and were brief, precise and straightforward.

The questionnaire survey was chosen as one of the tools for the conduct of this research because it is one of the survey instruments that when used with a lot of precision, is highly practicable and would reliably generate substantial source of data. Results of researches conducted using questionnaires have proven very reliable with some statistical inferences confirming different levels of significance of the observed phenomena. It has been observed that 'in non-laboratory situations where experiments are often neither feasible nor ethically defensible, surveys give that reassuring ring of confidence' (Robson, 2002, p. 230).

As a result, the questionnaire survey was used in order to achieve the research objectives on exploring the role of the public sector towards achieving access to land especially among the low-income urban residents. It served as a tool for the evaluation of government policies on 'site and services' and 'owner occupier' housing schemes. These are issues that were directly related to the members of the public therefore, it was important that their opinions were sought on how

their lives were affected by these policies. The questionnaire provided an effective tool for this kind of assessment.

Furthermore, the questionnaire survey was used to answer the research question on how government land and housing policies were related to the operation of the land markets and the emergence of informal settlements within the metropolitan area. As with the research objectives noted above, because the members of the public popularized land transactions, the use of the questionnaire survey as one of the research instruments enabled access to respondents' opinions concerning the realisation of that objective. In fact, the questionnaire provided the data on the circumstances and reasons proffered by the low-income urban residents for their preference to reside in informal settlements. It also provided data on public perceptions of government housing policies, housing schemes, and distribution of urban facilities and infrastructure.

4.3.3 Interviews

The interview is one of the qualitative research methods often utilised in the social sciences. A method that deals directly with the object of the research and seeks to find explanations to the problems the research seeks to investigate. The interview method is frequently utilised in research that requires in-depth discussion of issues, because it allows the person being interviewed to exhaust all his arguments with minimal intervention from the interviewer. It is an obvious short cut for seeking answers to research questions (Robson, 2002). Therefore, some of the research questions were addressed using interviews because it was necessary to get the detailed opinions and views of various elite individual gatekeepers within the Kano housing system. A survey would not have been appropriate for this group because there are not many of them and they are experts, thus I wanted their individual ideas and views, not some generalised sense of what most think.

The research questions on factors and processes that determined the provision of urban infrastructure and development of land and housing facilities in Kano were answered with the help of a series of interviews conducted with government officials. Similarly, the interviews offered the opportunity to talk with the local elites especially those involved in housing and land use planning bureaucracies because there were policy issues that needed to be understood

concerning government procedures. Interviews were conducted with a wide range of people both in and out of government including officials in government establishments and non-governmental organizations, as well as private estate agents and community leaders. Access to these people was through direct contact, which facilitated the retrieval of important details that would not have been possible using another research tool such as a questionnaire survey. The contacts established through these separate interviews contributed significantly in generating the data utilised to answer most of the research questions.

The interviews with officials in government agencies were critical to the research because the implementation of policies that relate to land and housing is a direct responsibility of these agencies at the state level. Although some policies formulated at the federal level are applicable throughout the country, the states may enact edicts, by-laws and statutes that may influence the implementation of these policies (Aluko and Amidu, 2006). As a result, government officials in the respective agencies of the various states are conversant with the policies, in addition to their practical experience of the implementation procedure and practice. Consequently, they provided information the study required to address some of the research questions because they were in possession of the information and were willing to provide it.

To explore my research question on how government policies relate to the operations of the land market, interviews were also conducted with some estate agencies and community leaders from the study area. Equally, interviews were conducted with staff of some mortgage institutions, which explored the research question on the role of government and planning authorities in the development of private housing in the metropolis. These interviews were utilised to determine the extent to which people request for the services of mortgage institutions in securing land and housing facilities. They were also interviewed because they are in a position to determine the extent of government commitment to the provision of these services being directly regulated by the government.

4. 4 Reconnaissance Survey

A reconnaissance survey is an important aspect of the conduct of any research in social science. This is because it accords the researcher the opportunity to establish contacts as well as be

familiar with the physical and social characteristics of the study area (Perfitt, 2005). In the light of this, a reconnaissance survey was carried out to the study area principally with the intention of achieving two main objectives. First, to identify the people to be interviewed during the actual research and secondly, to identify areas within metropolitan Kano that were suitable sites for the purpose of administering the questionnaire survey.

From the people interviewed, it was realised that many government agencies are involved with land and housing issues. Thus, these agencies were accessed in order to collect some of the data required for this research. Three key government agencies were therefore identified and staff across different levels in the bureaucracy were interviewed; lower, middle and upper level cadres. The agencies that were identified are the State Housing Corporation, the Ministry of Lands and Physical Planning and Kano Urban Protection and Development Agency (KNUPDA).

Furthermore, because some professional and non-governmental organisations in the state are also involved in land and housing development, it became imperative to have access to some of these agencies in order to sample their opinions with a view to providing answers to some of the research questions. These include the Nigerian Institute of Estate Surveyors and Valuers; from the members of this professional association, two firms namely Jide Taiwo and Elias Ichekwu, were identified and interviewed. Furthermore, three key primary mortgage institutions (PMIs) operating in the state were identified and interviews were conducted with officials from each. These are the Dala Building Society, the Federal Mortgage Bank of Nigeria and Union Homes. Beside professional agencies operating in the state, other people interviewed during the fieldwork include community leaders from the four respective study sites where questionnaires were administered.

The second reason for carrying out the reconnaissance survey was to identify study sites where the questionnaire survey could be carried out. Details of this have been highlighted under section 4.5 below. The reconnaissance survey provided an opportunity for initial contact with ward heads in the four areas where the survey was conducted. The ward heads are the grassroots representatives of the emir in the wards under the emirate system; the emir is the head of the traditional emirate council. The ward heads therefore report to the village head, a senior position

in the hierarchy of power under the emirate system. Thus, the ward heads by virtue of their position in the community, exercise some form of authority within their areas of jurisdiction. Therefore, the reconnaissance survey was a very useful exercise in the conduct of this research because it enlightened some of the major contacts and decisions that were vital for the research.

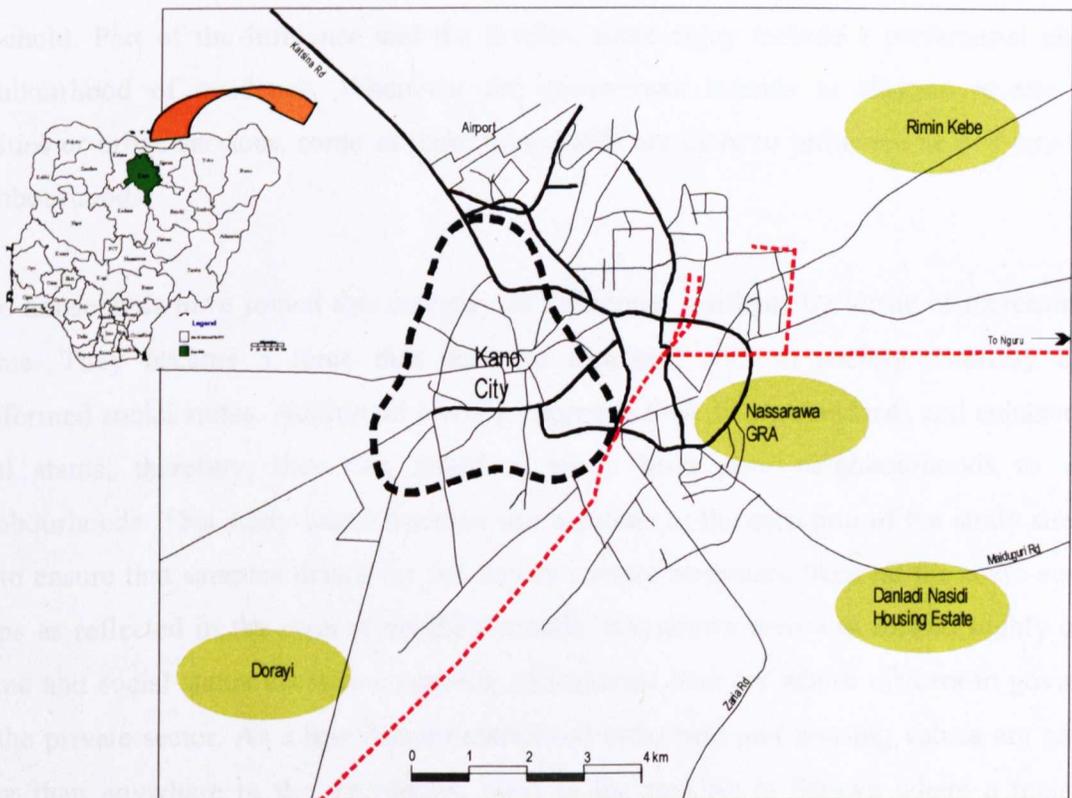
4.5 Selection of the Study Sites

The metropolitan built up residential area covers a relatively large expanse of land. To identify and select areas to serve as the study sites in order to generate the data for the research required a corresponding geographical spread. Furthermore, a consideration of other varying socio-economic, cultural and historical factors became necessary. As a result, the study sites were chosen from different parts of the metropolis to take advantage of the peculiarities of these geographical locations. Some of the peculiarities for example, include the shortage of underground water in some areas and its availability in others, due to the differences in geological background. This had influenced the choice and preference of some residents in deciding where to settle within the metropolitan area.

This consideration has been an important factor in the choice of residential sites by many households because of the perennial problem of water shortage in the metropolis. Consequently, many urban households did not like to settle in areas where this problem escalates because it is difficult and expensive to sink boreholes or tube wells. Sinking boreholes for the relatively wealthy families and simple tube wells for the less affluent ones has been one of the alternative strategies adopted as sources of water supply for domestic uses. Therefore, an area where this problem is acute (for example, the eastern part of the metropolis) will be a less preferred option for many families as a residential neighbourhood. Other peculiarities relate to the relative peace enjoyed in some areas like Nassarawa and the insecurity associated with other areas like Brigade Quarters. The aim of spreading the study sites was to capture the different opinions and experiences of resident households that may vary due to different residential attributes at the various neighbourhoods. This is because 'settlements have profound differences resulting from their historical background, different developmental stages and spatial locations' (Njamwea, 2003, p.21).

Furthermore, because income relates to housing accessibility and neighbourhood of residence reflects the socio-economic status of households, the study sites were selected to represent different income groups. As a result, the high, middle and low incomes groups were represented in the choice of the study areas. Residential areas in Kano metropolis, as in most other cities of sub-Saharan Africa, are zoned in accordance with the income levels of the residents, usually with a particular income group being dominant in an area. This, however, does not suggest that households of other income groups may not be found in such areas but they would be in the minority. Therefore, it was easier to identify this based on the dominant income groups residing in a neighbourhood. The four study sites identified are Danladi Nasidi, Nassarawa, Rimin Kebe and Dorayi (figure 4.3). These areas were identified using a number of criteria to guide the selection as discussed in the next section.

Figure 4.3: Kano Metropolis Showing the Study Sites



Source: Cartography Unit, Bayero University Kano, revised 2008.

4.6 Criteria for Selection of Study Sites

In view of the cosmopolitan nature of the city and its long historical background, coupled with the recent physical development and population growth, the following characteristics were used to guide the selection of the study sites: socio-economic variables; spatial attributes; demographic characteristics; the historical and cultural background of the area; and the quality of the urban environment.

4.6.1. Socio-Economic Variables

The socio-economic position of an individual is considered an important yardstick for measuring his position in society. In a highly stratified society like Kano, social status and income level influence the respect people command. Most households who have enjoyed influence are usually in positions of authority. As a result, they are in a position to influence government policies and have often used such influence to win favours directly and sometimes to members of their household. Part of the influence and the favours some enjoy include a preferential choice of neighbourhood of residence. Whenever the government intends to allocate or site certain facilities or urban services, some of these households are there to influence its delivery to their neighbourhoods.

Some households have joined this category of influential residents by virtue of increasing their income. They became a force that must be reckoned with in society, courtesy of their transformed social status. Additional income improved their living standards and enhanced their social status; therefore, they can afford to move from poor neighbourhoods to wealthy neighbourhoods. This study has considered this attribute in the selection of the study sites. This was to ensure that samples drawn for the survey capture responses from all the socio-economic groups as reflected in the type of neighbourhoods. Nassarawa area was ranked highly on both income and social status because a majority of residents here are senior officers in government and the private sector. As a low density residential area, land and housing values are generally higher than anywhere in the metropolis. Next in the ranking is Farawa where a majority of residents are middle-income earners and land and housing values are high because of the social services provided in the area. The lowest neighbourhoods in terms of both income and social

status are Dorayi and Rimin Kebe: here a majority of the residents are low-income earners and the area is not laid out thus, land values were generally lower than Nassarawa.

4.6.2. Spatial Attribute

This variable was related to the location of the study sites in relation to the position of the ancient city (earlier settlement enclosure). While considering an even spread, preference was given to areas that exhibited characteristics of newly developed residential neighbourhoods, in particular those outside the ancient city (walled enclosure). As a result, Rimin Kebe was selected from the northern part of the metropolis, Dorayi in the south, Farawa in the east and Nassarawa from the central part of the metropolis. It is obvious that no study site was chosen from the western part of the city. This was because on a general note, most of the settlements in this area were either working class neighbourhoods or very low-income residential areas. This group was already represented by the choice of Dorayi and Rimin Kebe that housed people of these characteristics predominantly.

Furthermore, a previous study on slum development in the metropolis by Omusi (1987) had already classified most of the settlements in this part of the metropolis as low-income residential neighbourhoods. Spatially, therefore, these two areas provided information that was sufficient for most of the settlements in the western part of the metropolis. This criterion ensured that the study areas were not concentrated in the same part of the city, but a spatial spread was achieved.

4.6.3. Demographic Characteristics

Population size was the demographic variable adopted as an important criterion to determine the neighbourhoods included in the survey. This is not because other demographic variables are not important but they are not very relevant at this stage, in addition to the fact that they were not readily available due to the problem of inadequate records of data. The areas selected for the study were chosen to represent three population densities: high, moderate and low population densities. Table 4.1 shows the population size of the four study areas at different intervals from 1991 population census, a projection of 1996 and the figures for the 2006 population census. The 2006 census of population indicated that the population varies between the local councils within the metropolis. Nassarawa has the largest population (596,669) followed by Dala (418,777),

Municipal (365,525), Gwale (362,059), and Tarauni (221,367): Fagge's population of 198,828 people, meanwhile, is the smallest in the city.

Table 4.1: Population of Selected Study Areas

STUDY AREA	1991	1996	2006
Dorayi Karama	1,288	1,824	45,720
Danladi Nasidi Estate	1,354	1,602	4,060
Nassarawa G R A	732	984	2,490
Rimin Kebe	1,008	1,187	15,810

Source: National Population Commission

Rimin Kebe and Dorayi have relatively more population than Danladi Nasidi and Nassarawa (GRA) has the lowest population size among the study sites. This spread across different population sizes enabled a good representation and facilitated information retrieval on the demographic characteristics of the population. This was inferred from the size of the built environment as well as the average size of households in each area. While the average household size in Kano in 2005 was 6.8, it was found to vary from one residential area to the other depending upon the level of education and income of household heads (Bureau for Statistics, 2005). High-income neighbourhoods where the elites are the dominant households, have the lowest family size compared to working class low-income neighbourhoods that have the highest family size. This is because education has often been associated with willingness to accept family planning practices in the areas, which influenced family size.

4.6.4. Historical and Cultural Background

There are people from a multitude of different cultural backgrounds living in Kano. Although this is not peculiar to the city alone, the hospitality of its people and the employment opportunities it offers attract a wide range of population. As a result, many areas within the metropolis have an affinity with certain cultural groups, and migrants from such cultural origins tend to settle in these areas to identify with members of their cultural groups. While it was obvious that this study did not draw all its respondents from each of the cultural groups, nevertheless, it is an important measure of the spread and a good representation of all the categories of people living in the city. In particular, settlements like Rimin Kebe and Dorayi

being low-income and working class residential areas have the potential to accommodate people of different cultural backgrounds and therefore offered the advantage of culturally mixed communities. Danladi Nasidi on the other hand, being a residential area constructed on an owner-occupier basis, was in principle, sold only to people of Kano state origin. Thus, most of the households were people of the same cultural background and this gave a good representation of the indigenous cultural group. Nassarawa (GRA) is an important residential area that was established with the advent of colonial rule and subsequently housed the elites and other top government dignitaries. The other study areas were generally established following rapid urban growth of the metropolis, which was a relatively recent development.

4.6.5. Quality of Urban Environment

This criterion was considered to achieve an even spread of the study sites to cover areas where government has developed considerable infrastructure and those areas where it has not. It is apparent that certain areas within the metropolis enjoy more urban facilities and infrastructure and usually environmental quality revolves around accessibility to these services. Whereas the areas accommodating top government dignitaries were provided with public utilities like water, electricity, hygiene and sanitation services on a regular basis, most of the informal settlements accommodating the urban low-income groups have no access to good roads and drainage systems. Therefore, the selection of the study sites brought in all of this mix; people living in poor urban environments and those in high quality urban environments, as informed by the choice of Rimin Kebe and Nassarawa (GRA) respectively.

4.6.6 Distance from the Central Business District (CBD)

The CBD in most urban centres is the focal point that attracts businesses, commerce and enterprises. Consequently, most of the banks, industries and financial institutions site their administrative headquarters within the CBD, thereby attracting more people due to the employment opportunities they offer. The CBD therefore becomes the nucleus for the concentration of both skilled and unskilled labour and eventually residential apartments within the area became occupied. Most of the apartments within and around the CBD are highly valued and so the values decrease as one move away from the CBD.

The relative distance of residential areas from the Central Business District was influenced by the development of urban facilities and the quality of the residential environment. The distance of a settlement from the CBD was considered a criterion in selecting the study areas. Settlements within close proximity and those far away from the CBD were both included. For example, Nassarawa GRA is the closest neighbourhood to the CBD among the four areas under study, with a relative distance of approximately four to five kilometres. Danladi Nasidi and Rimin Kebe are both within a maximum of ten kilometres from the CBD. Dorayi is the farthest settlement from the CBD among the four areas under study, with a distance of fifteen to twenty kilometres and often beyond. This is because both Dorayi and Rimin Kebe are settlements that are still opening up new lands for urban expansion, and therefore some new areas are being developed. The four areas identified and selected from metropolitan Kano in which to conduct the questionnaire survey were selected using the criteria highlighted above. Additional reasons to justify the inclusion of each area in the survey are presented in the next section.

4.7 Justification for the Choice of Study Sites

The four study sites selected from the metropolis were chosen based on the criteria outlined above and for each of the areas the following explanation justified its inclusion. Danladi Nasidi is one of the housing schemes established by the state government to address the housing deficit in metropolitan Kano. It is an owner-occupier scheme targeted at the urban working class and located on the outskirts of the city but with relatively easy access to the CBD. The area was included in the study because of the location of the 'owner-occupier scheme'. This provided an opportunity to assess the performance of the state government housing policies and measure their success in solving housing problems in the metropolis. Furthermore, because the scheme was located on the outskirts of the city, lands other than those under the scheme that were located within close proximity belong to farmland owners. Therefore, this provided an opportunity to examine the extent of land use conversion from agricultural to (often illegally demarcated) residential plots. The questionnaire survey provided an insight into whether the location of the housing scheme attracted residential development and an increase in informal land transactions in the neighbourhood.

The justification for the choice of Dorayi is that it is a working class residential area developed on the outskirts of the city; but unlike Danladi Nasidi, most of the residential units developed on illegally demarcated plots of land. There were no prior government layouts or any site and services facilities in the area before the settlement was established. It is one of the settlements developed closer to the industrial area at Chalawa and it accommodates migrant communities from the neighbouring states. Therefore, using a questionnaire survey the area generated data on land accessibility among migrant communities, on the proliferation of land transactions and the implications for planning regulations.

Rimin Kebe was chosen in view of the nature of residential units in the area; generally slum and informal housing. A majority of the residents are low-income earners mostly from the neighbouring rural communities incorporated into the metropolis due to urban growth. There are a number of other migrants from distant villages and other states particularly Bornu and Yobe. The area suffered social deprivation, an erratic supply of urban facilities and fragmented lot holdings. The area provided data on the operation of land markets and development of informal settlements, and it further helped in understanding the relationship between income level, social status and access to urban facilities and infrastructure.

Nassarawa (GRA) houses top government officials, high-income earners, the elites and the generally wealthy members of society. It is a low-density residential area, provided with high quality urban infrastructure and social amenities. It was initially developed to accommodate the European community that settled in the state during the colonial period. Due to the provision of public services, infrastructure and urban utilities, the area recorded an increasing demand for residential land. The government owned houses, popularly known as 'GP houses', were designed with spacious courtyards. These courtyards are increasingly being developed as so-called 'carved-out' plots being converted into residential plots and allocated to individuals to develop their own private residence.

As a result, Nassarawa is gradually becoming a medium-density residential area and this has influenced the social mix as well as the social status of the area that was formerly regarded exclusively for the elites. The survey explored this emerging phenomenon of development of

'carved-out' plots within an existing residential area rather than development of a new GRA. It further revealed the criteria and method of acquisition of such 'carved-out' plots in addition to understanding the reasons why government provided more of the urban infrastructure to the area in comparison to other residential areas in the metropolis.

4.8 Questionnaire Design

Having identified the study sites during the reconnaissance survey and established initial contacts in the study area, the research instruments were designed. The first task was framing the questions included in the questionnaire schedule that was used for the survey. Questions were designed to generate the necessary data to answer the main research questions and subsequently enabled the achievement of the research objectives. The questionnaire schedule contained three sections; the first section asked respondents about their neighbourhood attributes. These include issues that relate to the characteristics of the areas where the respondents live; such as availability of urban facilities and social services, respondents' satisfaction with the type of property they lived in and issues of tenure. Other details include whether they are tenants or owners of the property, the type of assistance received when the property was being developed if they are not tenants and lots more of such details.

The second section relates to land and housing attributes. Emphasis here was placed on the respondents' awareness of policies the government implemented in the state on land and housing. The intention here was to find out whether the services rendered by the state government on land and housing such as sites and services and owner-occupier schemes were accessible to the low-income households. And the last section focused on factual issues pertaining to the respondents' personal attributes, issues such as whether respondent is a native of Kano State or not, how long he has stayed in the area, his educational qualifications and other relevant details. The questionnaire contained sixty-two questions in all; a copy is attached in appendix 1.

The questionnaire schedule provided options to each question so that the interviewer was only required to tick or circle the correct option supplied by the respondent. Furthermore, all the options were coded and the codes were also included on the questionnaire schedule. There are

two reasons for coding the responses; first, the interviewer's work has been reduced since he does not have to write lengthy remarks of respondents and secondly, it eased the process of data entry after the questionnaires were administered. It was administered by the researcher so the respondents had no problem choosing from the options provided. It minimised errors during the questionnaire administration thereby increasing the reliability of the data generated.

4.9 Design of Interview Schedules

Unlike the questionnaire instrument, two interview schedules were designed and utilised in the research. Thus, a separate schedule was designed and used for government officials in the respective government agencies that deal with land and housing and another one for officials in the private sector and non-governmental organisations in the state. The interview schedules had three sections each; beginning with the personal data of the interviewee in section I, work experience in section II and policy issues in section III. Although the two schedules have the same structure, the questions were not the same. On each schedule, the questions were tailored towards the relevance of the agency to the subject matter of the research.

The information required in the first section was used to assess the personality of the interviewee, his level of education and the nature of the duties he discharged in the organisation. The second section measured the work experience of the interviewee, his assessment of the agency or organisations' performance in discharging its functions and his views of the level of satisfaction people get from the services of the agencies. The last section was purely on policy issues relating to land and housing in the metropolis. Nonetheless, in the introductory part of the schedules, respondents were required to give their consent for the interview to be audio-recorded for easier information retrieval and data transcription. The issue of consent was reiterated because the interviewees needed to be comfortable with the arrangements and conduct of the interview for maximum cooperation and output. The issue of confidentiality of the information collected from all the respondents was also mentioned in the introductory part of the schedules. All the questions on the interview schedules were framed avoiding ambiguity, and were made short, concise and direct. A copy of the interview schedules for government officials and that for estate agents is attached in appendices II and III respectively.

4.10 Sampling Technique

The research was conducted using a probability sampling technique so that the conclusions derived from the sample were representative of the entire population. This made it possible for statistical inferences to be made about the population from the responses provided by the sample (Robson, 2002). One of the reasons for the adoption of probability sampling is the population size of the metropolitan area. It is so enormous that other sampling techniques would require a protracted period of surveying beyond the scope of this research. Therefore it is important to use a representative sampling technique that enabled the sample to be a good representation of the population.

All households in the four study areas were used as the population from which the sample households were extracted. Accordingly, a systematic sampling technique was used to identify the respondent households in all four study areas. Furthermore, the process required a sampling frame for extracting the samples. According to Robinson (1998) the sampling frame is the source of all suitable and eligible members of the population from which the sample for the survey would be drawn. He further observed that the sampling frame could be a register of voters, telephone directories or pay roll if it is an organization based survey. However, due to the relatively low level of development of facilities and social services in the study areas and the absence of good records to provide such data sources, it was difficult to have easily accessible and readily available data like the telephone directory or voter's register. Consequently, the National Population Commission was contacted from whom the housing register used for the 2006 population and housing census was collected. Thus, the register was used as the sampling frame; it contained the names of the wards, streets and house numbers.

A simple random sampling technique was further used only for the choice of the first number from the sampling frame, which was used as the starting point for the selection of the remaining sample households using systematic sampling technique in each study site. Subsequently, every 15th number was chosen until the total number of samples required was determined. In the four areas under study, random selection of the first number for the household was carried out using numbers from one to fifteen to begin the sequence of determining other household numbers that were considered as samples. In every study area, one hundred households were selected based on

this procedure. Thus, for the four areas under study a total of four hundred respondent households identified.

Household heads were used to participate in the questionnaire survey. Only in a few cases where the household head was not available was a senior member of the household interviewed as a substitute. The response rate for the survey was very encouraging; in fact it was more than 60 per cent. The researcher paid several visits to the respective residences and often booked appointments with the respondents to ensure access. It was only in a few cases where the initial households selected were practically inaccessible that alternative households were secured as a replacement, but even in these few circumstances, the substituted households were drawn from within the same study area as the earlier sampled household.

4.11 Pilot Study: Questionnaire

In social science research, a pilot test is an essential exercise in the design and conduct of a good survey (Baker, 1994; De Vaus, 1993; Tashakkori and Teddlie, 1998; and Teijlingen van and Hundley, 2001). According to Polit et al., (2001, p. 467) as cited by Teijlingen and Hundley, 'it may be used to refer to the so-called feasibility studies which are small scale versions, or trial runs, done in preparation for the major study'. Piloting in any survey is important because it helps in providing a guide to modify questions to attract desirable responses. Thus, the questionnaire was piloted in all the study sites, which enabled an assessment of the impression and interpretation given to the questions before the actual survey.

This exercise was conducted within seven days; a day was earmarked for a visit to each of the study sites while the remaining three days were used to assess the performance of the survey instrument and to effect corrections and amendments arising from the pilot test. In each of the study areas, five questionnaires were administered for the pilot scheme, a total of twenty from the entire study area. The pilot was beneficial to the success of the survey because from personal observation of the reactions and impression of respondents to some of the questions, some modifications to the questions on the schedule and change in approach by the researcher were adopted. For example, some respondents encountered difficulty in comprehending the questions, others visibly felt offended with the wordings used and in some few instances, questions

triggered an emotional reaction. In these circumstances, first hand assessment of the issues during the pilot affected the final conduct of the survey (Boynton, 2004).

After the pilot was completed, a major problem was observed in one of the study sites (Farawa). It was realised that a majority of the houses were not physically occupied. The area is one of the housing schemes constructed by the state government and sold to members of the public on outright sales. As a new residential estate, the provision of some physical facilities and social services for the entire neighbourhood is still ongoing, thus many families do not yet physically occupy their housing units. So there would be a very low response rate in the area if was maintained as a study site. Therefore, in order to avoid this, Danladi Nasidi housing estate became an alternative. This is also another housing estate built by the state government in the same area but unlike Farawa, it was sold initially to members of the public on an 'owner-occupier' basis. It shares many characteristics with Farawa housing estate and was located within close proximity; therefore, it satisfied most of the criteria for inclusion in the survey. Thus, the change did not affect the initial design and conduct of the survey besides the substitution of the area.

The questionnaire schedule had some terms that appeared a bit technical to some respondents. Therefore the wordings were substituted with less technical terms. For example, the term 'maintenance work' was replaced with 'repair work', 'bureaucratic delays' with 'civil-service delays' and some few other terms. Furthermore, since the researcher administered the questionnaire, problems of a similar nature were appropriately handled as they arose in the field. The results of the pilot further showed that some of the respondents in Rimin Kebe and Dorayi needed the translated version of the questionnaire in the local language (Hausa). This was because of a low level of literacy amongst some of the residents of these areas. Therefore, for the actual research, it became necessary to use more copies of the translated version as well as the coded response sheets already prepared in anticipation.

Another lesson learnt from the pilot survey was the time respondent households were available for the survey. Most of the households of Dorayi and Rimin Kebe were available and easily accessible because most of them are artisans and petty-traders engaged in various activities

within their residential neighbourhoods. Therefore, since their source of livelihood was concentrated within their residential areas, they were accessible during most times of the day. However, for Danladi Nasidi Housing Estate and Nassarawa (GRA), a majority of the households are working class families. As a result, they are hardly accessible during most of the time on weekdays. The households usually leave their residences in the morning to go to their respective working places and return late in the afternoon. As a result, the actual working class areas were visited on weekends and public holidays in order to have high response rates in the areas during the actual survey, whereas respondent households in Rimin Kebe and Dorayi were visited during the normal working days.

It was also realised from the pilot test that the approximate time to administer a questionnaire ranged from 40 to 50 minutes depending upon the literacy level of the respondents. It took longer if the respondent was uneducated because of the time devoted to explanations. Furthermore, because the researcher personally administered the questionnaires, the number intended in each of the study sites was unrealisable. However, the interviews conducted with community leaders complemented for the shortfall and enriched the data. The pilot test has benefited the survey in several ways; it estimated the variability in response rates, identified potential areas of logistics problems and determined what resources especially financial were required for the success of the exercise (Van Teijlingen and Hundley, 2001).

4.12 Pilot Study: Interview

The need to subject the interview schedules to a pilot test became imperative in order to assess the suitability of the questions included on the schedule as with the case of the questionnaires. Thus the interview schedules were piloted before the actual interviews were conducted. The importance of piloting revolves around the need to ensure that the research instrument employed functions effectively and efficiently in generating the required data. Furthermore, 'piloting an interview schedule can provide interviewers with some experience of using it and can infuse them with a greater sense of confidence' (Bryman, 2004, p. 159).

Five pilot tests were carried out to assess the performance of the research instrument in getting the desired responses from the interviewees. The pilot tests were carried out with some staff of

the Ministry of Works and Housing and some private sector employees. As a result, some questions were rephrased for clarity and comprehension purposes. For example, on the interview schedule for government officials, question 24 originally read: 'Are the policies on land and housing being implemented by the state government having a positive impact on housing accessibility?' The question was rephrased and worded as follows: 'In what ways would you say government policies improve housing accessibility in the state?'

Similarly, question 25 was originally framed as; 'Is there any policy by the state government to regulate land transaction in the informal land market?' The question was reworded to read; 'What efforts is the government making to regulate the operation of land market in the state?' In this question, the change became necessary because already a provision of the Land Use Act 1979 had prohibited land transactions. Therefore, since there is existing government legislation on that the question was not relevant. Nevertheless, to find out whether the policy is being adhered to or not, the rephrased version of the question addressed what the government has done to ensure compliance to that provision.

Equally, on the interview schedule for Estate Surveyors and Valuers, some questions were reworded. For instance, the wordings of question four were changed from the initial: 'Do you have any additional professional qualifications?' to read: 'What other professional qualifications do you possessed?' This is because in the former question, if the interviewee has no additional professional qualifications, it may appear as if his competence was being questioned. The new version was considered mild and direct. Furthermore, question nine read: 'Would you tell me how your experience is like working with this agency?' The rephrased version read: 'What is your experience working with this agency?' These are some of the few changes introduced on the interview schedules from the pilot work.

Unlike the questionnaire survey, the length of time for the conduct of the interviews was not precisely determined from the pilot test because this depends upon how much information was at the disposal of the interviewee. In addition, some interview respondents have the information but did not like to release much detail while others have less information but were willing to elaborate. Furthermore, being a semi-structured interview, the duration also varied with amount

of probing during the interview sessions. The pilot test provided an opportunity to test the voice recorder that was used for the research to ascertain its effectiveness and reliability in capturing the responses. Generally, the pilot tests have contributed positively in influencing the success of the fieldwork by serving as the litmus test for the research tools employed in the survey. The next section presents the conduct of the actual survey; the way the interviews were conducted and the questionnaires administered.

4.13 Fieldwork: Interviews

This is one of the seemingly easy but in reality difficult aspects of the research. The successful conduct of the research depends upon the willingness and cooperation of the participant interviewees (refer to appendix 4 for the list of interviewees). The first hurdle overcome before the commencement of the interviews was securing appointments with the relevant government agencies and organisations. Several visits were made before these were granted, and unfortunately, the appointments were one thing and granting the interviews turned out to be another. The experience varied with all the agencies, organisations before the appointments were finally secured, and interviews conducted.

Nevertheless, securing appointments was much easier with the private sector and non-governmental organisations than it was with the government agencies. For example, at the Federal Mortgage Bank of Nigeria an appointment for the interview was successfully secured just on a single visit and the following day the interviews were conducted. But at the Housing Corporation, several appointments were made that were never honoured, usually postponed within the shortest possible notice. Almost frustrated to the point of cancelling the proposed interviews, the situation was salvaged by an official of the Corporation who, just resuming office after a period of leave, granted an appointment, honoured it and the interview was conducted.

The experience was similar with the Kano State Urban Protection and Development Agency (KNUPDA); a series of visits were made before a date was fixed. Interviews were also conducted with the community leaders (ward heads) in all the study areas. Access to this category of people was not difficult because of earlier contact during the conduct of the questionnaire. It is pertinent to note that if the research experience concerning having access to

people in government is anything to go by, then one could imagine what it means for the urban low-income groups to get access to such government agencies or the services they render.

The interviews were started with the Ministry of Lands and Physical Planning; three interviews were conducted on the same day. It started with a senior member of the Lands Department who is an Assistant Director in the ministry. He was an upright person, accorded the research all the necessary cooperation and assisted in organising the remaining interviews in the ministry. The interview sessions started with the usual introduction; briefs on the purpose of the research, the issue of consent, permission to record voices and assurance of confidentiality of the information.

The interviews were conducted within the premises of the ministry as Elwood and Martin (2000) argued that the site for an interview might have some implications on the power and positionality of research participants. Morton-Williams (1995) further observed that some research participants might not feel comfortable to discuss freely issues that are confidential in places where others might over-hear them. As a result, the interviews were held in a conducive and exclusively silent environment that guaranteed privacy and confidentiality for participants and the researcher.

The first interview with the Assistant Director was lengthy, rich and revealing, with many details having served in different capacities within the department. The second interview was held with another staff member from the same department and this session was more of a confirmation of the information revealed during the first interview. The third interview was conducted with a junior staff member from another department recommended by the Assistant Director of the department. He was recommended for two reasons: first, he was among the longest-serving members of staff and secondly, he has been familiar with most of the formal and informal land transactions within the ministry. Therefore, he had a good understanding of the system, and being a resourceful person he provided useful information for the research.

While awaiting appointments from government agencies, some interviews were conducted with community leaders in the study sites. The first interview was held with the ward head of Rimin Kebe. The interview highlighted many issues that focused on the problems afflicting the area

such as the lack of government attention, increasing cases of illegal land transactions and the difficulties of coordinating the community self-help and cooperative groups. The interview demonstrated the awareness of the ward head of the social problems the area is facing.

Interviews were also conducted with some officials of two primary mortgage institutions (PMIs) operating in the state; the Federal Mortgage Bank and the Dala Building Society. While the Federal Government owns the Federal Mortgage Bank, the Dala Building Society is a limited liability company with the State Government owning the largest share of the capital. All the interviews were successfully conducted. The emphasis here was on mortgage financing, as they have no control over land and housing. Similarly, estate agents were also interviewed; the local land agents and the registered estate valuers and surveyors. One thing that has emerged from the interviews was that the provision of desirable and adequate land and housing requires a multi-sectoral and multi-dimensional approach.

All the interviews were conducted on a one to one basis, which accorded the opportunity of probing and retrieval of information that would otherwise be lost if it were to be in a focus group interview, for example. This is because I am talking to individual experts and it is their expertise that I want capture, which focus group would not let me access. Besides the advantage of probing, the one to one session offered the possibility of modifying one's line of enquiry (Robson, 2002). Certain practices, though existing in reality, were difficult to be put on record, probably because of their implications and hence the officers may not be willing to discuss them openly in a focus group.

Preliminary observations from the conduct of the interviews have shown that many government agencies were not readily willing to reveal information about their activities. This was evident from the attitude of some of the officials: while they did not refuse to be interviewed outright, the appointments granted were postponed at late notice several times, often only after turning up for a scheduled interview. Although in all the agencies involved, the Chief Executives exhibited a sense of humility and passion, the officers assigned to handle the research inquiry were generally sceptical. There was an element of either incompetence on the part of some of the officials who thus tried to cover their limitations, or they were prepared to use their time for something else

that would bring them some financial benefits, thereby raising the suspicion of corruption within the civil service. This observation remained to be verified when the data were analysed.

However, it was a different story with the private sector agencies. The level of commitment exhibited by most of the staff of the agencies was very encouraging; all appointments secured were honoured and information required was readily made available. In fact, one would say that the private sector agencies proved to be more efficient and responsive than the public sector agencies, at least, from the empirical evidence of this research.

Furthermore, the interviews offered an opportunity to know much about community leaders in the person of the ward heads; their roles and the relevance of their institution were most appreciated after the interviews. In view of their position within the hierarchy of the local administration, the ward heads relate directly with the people at the grassroots and provide the linkage with the emirate and local councils. However, their pay is a meagre allowance because they are not full time civil servants. This led many to expect gratification from people requiring their services. For example, no transaction on land or any landed property is certified without their endorsement and this serves as the initial approval of the transaction by the traditional authority. Thus, the local councils conferred customary titles to land upon the endorsement and subsequent recommendation of the village head and the ward heads.

On a general note, the conduct of the interviews was very successful despite some of the problems encountered. From field experience, research has not assumed its rightful place in most of government agencies in Kano. The reception and treatment extended during this research in securing access to some of the government agencies/ministries substantiated this assertion. This also raised the issue of access. If as research student one was made to undergo a series of frustrations, what more would the urban low-income group be subjected to in an attempt to access the services of some of these agencies. Research should be seen as an avenue to solving societal problems and should be accorded all the necessary priority and consideration it deserves to move the society forward.

4.14 Field Work: Questionnaire Administration

The survey was started after all the samples were identified in the respective study areas with the assistance of the ward heads who accompanied the researcher during the fieldwork. A sample of 266 participants were successfully mobilised in the research. Being the constituted traditional authority in their respective wards, the ward heads provided both moral and legal support and security to the researcher, as well as encouraging peoples' participation in the survey. Many of the household heads were comfortable with the survey because they saw the researcher accompanied by the ward head and therefore access to them was not a problem. The ward heads seemed to wield some powers and earn the confidence of their people as community leaders at the grassroots level.

In order to manage the conduct of the survey within the four study areas, a timetable was drawn that was used to guide movement between the areas (Table 4.2). It was designed on a weekly basis so that the researcher spent a week on one site before moving to the next. A full circle between the study sites was completed in a month before the second circle began. Thus, the survey started from week 1 in Rimin Kebe and it was subsequently followed in week 2 by Danladi Nasidi and ended up in Nassarawa in week 4. The sequence was therefore repeated again in the same format the following month until the survey was completed. The essence of adopting this approach was to balance the data collection in all the study sites so that attention was not concentrated on one area to the neglect of the others. Through this approach, the questionnaire was progressively administered through all the four study areas.

Table 4.2: Monthly Schedule of Field Work

WEEK 1	WEEK 2	WEEK 3	WEEK 4
RIMIN KEBE			
	DANLADI NASIDI		
		DORAYI	
			NASSARAWA

One of the advantages of using this format was that, in case there was a problem with the conduct of the survey in one area, it was easily and immediately resolved before moving to the next study area. However, where an appointment was secured with a respondent in a particular study site, that appointment was given priority even if the survey was scheduled to move to another study area. This was to ensure such opportunities were not lost. A target of five questionnaires was intended to be administered per day; however this was hardly achieved in most of the study sites. This was because explaining some bits of details from the questionnaire to some respondents was time consuming. A typical day's activities commenced with a visit to the residence of the ward head as the first port of call before proceeding to the respondent households. The ward head usually offered preliminary introductions to household heads before the researcher presented the briefs on the purpose of the research, how the household was selected and issues of consent and confidentiality of information prior to the commencement of the interview sessions.

Heads of household were usually chosen to respond to the questionnaire and where the household head was not available to be interviewed, the eldest son was usually requested to participate in the research. At the end of the day, the questionnaires administered were often reviewed to determine the success recorded and identify problem areas before the next outing. Where problems were detected with the entries made in the field, details were usually verified during the next outing. However, if the problem noted was with the conduct of the survey, it was rectified immediately before the next outing. The questionnaires administered were entered into the database on the computer on a daily basis if no problems were detected with the entries. Therefore, it would be noted that the survey took place simultaneously with the data entry.

Although the response rates from the four study areas were relatively high, the duration and number of visits to the respective study areas varied significantly. For example, while in Rimin Kebe and Dorayi the questionnaires were administered within a relatively reasonable time frame, in Nassarawa (GRA) it took about four months to administer the questionnaires. The reasons for the protracted period of time it took to administer the questionnaires in this area was that some of the household heads work in the neighbouring states of Kaduna and Abuja (FCT), leave their families back in Kano and usually come home during the week-ends. As a result, several visits

were made to such households before appointments were booked and the interviews conducted. Therefore, interviews with such households were scheduled for week-ends and on public holidays to grant the interviews.

It is worthwhile mentioning the types of responses received in some of the study areas. At Rimin Kebe, the respondents participated whole-heartedly in the survey by giving their maximum cooperation although after some initial hesitations. Most of the respondents noted with dismay the deplorable conditions under which they live in their neighbourhoods while government has made little or no effort to come to their aid. Some of them perceived the survey as an avenue that may re-echo their plight and probably draw the attention of government for immediate action. Others regarded it as the usual government exercises that only raise their expectations but never come out with any tangible and realistic solutions to their problems.

In Nassarawa area, the researcher was often looked upon with suspicion despite being accompanied by the ward head. Being a low-density residential area and housing the elites and wealthy members of the community, the level of awareness was expected to be high in the neighbourhood, thus the attitude was least expected. However, some reasons were advanced for this reaction; that there was growing insecurity as a result of increased cases of armed robbery recorded in the metropolis, hence unfamiliar faces were usually treated with scepticism. Moreover, many of the household heads in the area travel quite often for businesses or official assignments out of the state, sometimes running into several weeks. The families left behind were not willing to entertain any visitor or answer any questions in the absence of the head of the household.

Furthermore, some household heads could not afford to spare their time for the interview and rather delegated someone else amongst their household or maids to respond to the researcher on their behalf. In a few such cases, this left no option other than to seek another respondent household within the same neighbourhood as a replacement. This was because persons other than the head of household could not appropriately answer some of the questions on the questionnaire format. As a result, several visits and appointments were made in Nassarawa area to execute the interviews.

In some areas, however, respondents did not hide their anxiety when the researcher introduced himself and the subject of the research; many assumed he was a government official and that government was contemplating executing a land or housing project such as a lay out scheme or a housing estate in their respective neighbourhoods. In fact, it usually took some time to explain the situation before many such respondents understood the purpose and mission of the research. There was evidence from the discussion with some of them that people have hopes and expectations for government intervention through such kinds of land and housing programmes. The issue of access is also worth mentioning here. Traditionally because of cultural and religious norms and values of the majority households in Kano, male visitors were not allowed to enter any family residence without the consent of the head of the household. Thus, where the head of the household was not around and there was no senior male child available or in situations of female headed households, then access to that household by tradition was limited only to a female guest whether known or unknown. Therefore, to access such households, a female research assistant was employed and trained on how to approach the respondents and administer the questionnaire to the female household head. These situations were encountered in a few cases during the survey in some of the study areas. The female research assistant used was an undergraduate student of Geography from Bayero University Kano with some previous experience as a research assistant.

However, despite a few disappointments and problems encountered in some areas, the fieldwork was a successful exercise. The experience was that of mixed reactions; the survey met with nonchalant attitudes by some households even when accompanied by the ward head, received a cold reception in others, and met warm and friendly people in some neighbourhoods. The explanation for the nonchalant attitudes and often cold reception received, it later emerged, was that some households entertained the fear that the researcher was a government official sampling houses built illegally and therefore earmarked for demolition. Other households had just lost confidence in government and therefore were not willing to entertain any government official coming with any proposal of whatever kind. Nonetheless, the assistance received from the ward heads had helped in convincing many of the household heads to participate in the survey. It was clear that the ward heads have good grassroots acceptance and support from the members of the

public. There was evidence of trust among them that could be utilised to promote community cohesion and cooperatives to facilitate the development of the respective communities.

4.15 Conclusion

This chapter discussed the details of how the research was conducted from the design stage down to the actual fieldwork. It has shown that the philosophical approach that underpinned the research was tied down to a hybrid theoretical perspective of the neoclassical economics and institutional approaches; it adopted the mixed method research by combining a questionnaire survey with semi-structured interviews. It utilised the questionnaire instrument to penetrate the views of a wide range of people in Kano metropolis and accessed the views of the elites through the semi-structured interviews.

As is often usual with social science research, some problems were encountered during the fieldwork, which revolved around accessibility to the key research participants. Luckily, these were successfully resolved and consequently the exercise proved to be a successful one. A significant amount of data was collected and its analysis has revealed an interesting result and findings from which many conclusions were drawn. The analysis and findings were presented in details in the subsequent chapters that follow. The next chapter presents part of the analysis with particular emphasis on access to land in metropolitan Kano.

CHAPTER FIVE: ACCESS TO LAND IN METROPOLITAN KANO

5.1: Introduction

This chapter discusses issues of access to land in metropolitan Kano with specific emphasis on the urban low-income groups who are often considered the most disadvantaged in terms of enjoying the benefits of government services and privileges. The chapter answers two research questions; how current land and housing policies in the state perform in promoting access to land and how these policies relate to the operation of an illegal land market and the emergence of informal settlements. The central aim of the chapter is to explore the role of the public sector in promoting and realising effective land accessibility especially for the low-income urban groups. Furthermore, the chapter explains how housing policies and the increasing demand for land contribute to the operation of an illegal land market in the state. In addition, it highlights the implications of state policies on land and housing for the proliferation of informal settlements within the metropolitan area.

5.2 Access to Land under Traditional Society

In the past, prior to land nationalisation in 1978, settlements within the present Kano metropolitan area operated a traditional system of land tenure that safeguarded and allocated land for different uses among members of the community without any prejudice. Therefore, for a meaningful discussion of current state policies on access to land, especially for urban residential purposes, it is important to reflect upon the traditional systems that at one time controlled individuals' access to land.

As in many communities in Nigeria, land in Kano was traditionally held sacred; it was not indiscriminately used without the consent of community elders, who were the custodians, entrusted to safeguard it. Individuals seldom owned land; it belonged to the community or to kinship groups (Shipton and Goheen, 1992). Personal land claims always depended on broader social entities, whether on extended homestead families, lineages, villages, chiefdoms, ethnic sections or other groups or networks.

Further, Shipton and Goheen noted that contemporary discussions of African land holding must integrate three perspectives: the political, the economic and the cultural. At the simplest, this triangulation means bearing three kinds of human ambitions in mind – power, wealth and meaning – and looking for linkages between them. In Kano, these three perspectives were in full operation right from the pre-colonial period. Under the customary land tenure system operating in the emirate system, urban land was under the control of the emir who allocated a piece to deserving members of the community for whatever purposes as and when the need arose. Thus, the emir, besides assuming political and administrative controls, doubled as the custodian of communal land.

In the rural areas, on the other hand, lands were entrusted to the most senior members of the family who acted as trustees and safeguarded the sanctity of the land jointly owned and cultivated by all members of the family. Rights to land were assigned on clearance of virgin areas. In certain circumstances, each individual household within a large extended family would be apportioned a plot for cultivation (known as *Gayauna*) within the family land holding (*Gandu*). However, in the case of residential land, the tradition was for people to live in extended families, and large areas of land were brought under a single compound comprising of several related family units. It was common to find a compound with more than ten families. Every member of the family was entitled to a portion of the land for his apartment within the enclosed compound.

Side by side with the above tenures, individuals within Kano region also used to own land personally for their private uses such as agricultural, residential and commercial purposes. This type of land was usually acquired through purchase, in most cases when the original owners either as families or as individuals decided to dispose of the land. Although recognised as one of the existing tenure arrangements, it was rare among most of the communities in Kano. This is because traditionally it was regarded as a source of shame for people to dispose of their family land, whether residential or agricultural. The usual practice even in the event of the death of the owner was for the land to be subdivided into fragmentary portions and be shared among members of the immediate family. These three approaches to land accessibility operated

traditionally in Kano. Hence, migrant settlers found it difficult to access land for whatever purposes in Kano.

Traditionally, therefore, access to land was subject to membership of a land owning family, community or kinship group, which was usually ascribed by birth. Alternatively, the emir could allocate land to individuals within urban Kano or by his designated representatives in the rural areas only in special circumstances. Beneficiaries of such allocations had to be certified to be of high reputation in the society and had to convincingly justify the need for such land before the allocation was recommended. Such recommendations were usually made by members of the emirate council, often on the initiative of the representative of the emir in the designated area where the land was being requested. The request needed the support of community elders in the area before being forwarded to the emirate council. However, as highlighted earlier, a few cases of outright land sales could not be ruled out completely as some individuals had access through this channel.

More processes that are modern have long replaced these traditional ways to accessing land in metropolitan Kano. This follows government intervention with legislation and the eventual nationalisation of all land in the country. Although traditional practices still play some part, their influence on access to land in the contemporary period has been seriously reduced. It is therefore pertinent to look at government intervention on land issues before turning to the empirical research results.

5.3 Land Nationalisation

Under the traditional land tenure systems, which operated up to the passage of the Land Tenure Law in 1962, access to land was difficult for individuals, corporate organisations and even government agencies because of the influence of the various cultural heritages throughout the country (Adegboye, 1964; Francis, 1984). Therefore, it was necessary for the government to institute a certain degree of control over land use and to establish a monopoly over its supply wherever necessary through legislative machinery. This was considered important because government realised that the success of its programmes, as well as the progressive development

of other sectors of the economy was intimately connected to how easily and abundantly land was accessible to members of the public and the organised private sector.

The situation was further compounded by the increasing influx of population into the urban centres; prices of land began to soar wherever it was available and offered for sale. For example, in areas that were known to enjoy good transportation networks, land was so expensive as to be almost at a prohibitive cost and in some areas it was not often released even at exorbitant prices. In spite of this, demand for land was increasing not only due to urban population growth, but also due to increasing household formation because of new marriages. Thus, taking this high demand into consideration and the complex and sensitive nature of land especially among Nigeria's diverse communities, land legislation would be received by the public as a welcome development. It would be a relief especially if it considered the diversity and complexities of the various norms and values of different communities. This complexity was echoed by Lynch et al (2001, p. 163) several years after government intervention in land tenure.

'The legislative context of land ownership in Northern Nigeria is somewhat complex as a result of the co-existence of indigenous Hausa systems of land tenure alongside elements of external legal systems, originating from Islam and the British colonial period'.

The need for government intervention, however, became clear in 1978 when the military government decided to deal decisively with the matter by enacting a decree which was subsequently incorporated into the 1979 constitution. The Land Use Decree nationalised all land in the country and empowered the State Governors to serve as the custodians of land under their jurisdictions with eminent powers to allocate and confiscate, for the common benefits, wherever was deemed fit.

The Decree was initially popular as it raised people's expectations that it would put an end to the problems and difficulties of land acquisition. With the implementation of the Decree, it was hoped that land acquisition by government would be easier and could occur without having to pay unnecessary inflated costs in compensation. As highlighted in chapter three, the Decree stipulated in detail the procedure for government allocation, management and control of land as well as what it entailed for such allocation to be granted. The government anticipated that when

the Decree was fully enforced, it would check incessant land speculation and reduce unplanned urban growth (Francis, 1984).

The Land Use Decree still guides all states and local councils in dispensing matters on land. Therefore, this research investigates whether the State Ministry of Lands and Physical Planning in Kano is adopting the guidelines of the Decree in the allocation, control and management of land use in the state. It uses empirical data from qualitative interviews conducted with key government functionaries in the various agencies concerned with land and housing, as well as from the survey carried out among Kano households.

The interviews revealed that one of the Ministry's statutory functions is to process all applications for statutory rights of occupancy, re-grants and applications for public projects that require land. Whether initiated by individuals or organisations, such requests for land must be routed through the Ministry before the allocation is granted. A Ministry official disclosed this during one of the interview sessions when asked about the statutory functions of the Ministry, and the Lands Division in particular, and he responded:

The Ministry of Lands is responsible for the management of all lands that fall within Kano State. That is as per the provisions of the Land Use Decree, because according to the Lands Use Decree the Governor is supposed to be the manager and administrator of all the land falling within Kano State..... so anything pertaining to land is now the responsibility of the Ministry. The land division is precisely functioning as the overseer of lands in the state. So anything administrative will be forwarded to the lands department for proper processing and final recommendations (Interview: UM/ML&S/1/2007/2008).

Please refer to appendix 4 for explanation of nomenclature used to identify interviewees.

From the above quotation, it appeared the Ministry of Land and Physical Planning in the state is, in principle, exercising its statutory functions in accordance with the provisions of the Land Use Decree. Under the Decree, the State Governor in whom all the urban land in the state has been entrusted by the provisions of section 2 (1) (a), may delegate the responsibility to the Commissioner of the Ministry. This delegation of responsibility by the Governor may be necessitated by the enormous commitment expected under his office and in the interest of speedy

despatch of all matters related to land such as issuance of certificates of occupancy (C of O) and other issues that may require the Governor's consent.

The functions of the Ministry as highlighted above and contained in the provisions of the Land Use Decree 1978 were further confirmed in another interview with a member of the Chartered Institute of Estate Surveyors and Valuers, a professional body of certified and registered valuers in Nigeria. Usually, members of this professional organisation patronise the services of the Ministry in the course of discharging their responsibilities. For example, they liaise with the Ministry to process certificates of occupancy (C of O) and other related issues. Therefore, in addition to their professional background as estate surveyors, their regular interaction and contacts with the officials of the Ministry place them in a position to comment on the Ministry's statutory functions. Therefore, the organisation members' opinions were sought during the fieldwork. When asked to comment on the functions of the Ministry in relation to his organisation, one interviewee remarked:

It is only the Ministry of Land and Physical Planning as a government agency that handles issues pertaining to land. We have to go there to process all our transactions whether it is request for consent, application for statutory titles or pursuing an allocation of a carve-out plot on behalf of our clients. The whole exercise is rigid and sometimes frustrating and we cannot help the situation because they claim to operate under the provisions of the Land Use Decree 1978 (Interview: UM/ES&V/1/2007/2008).

This confirmed the assertion of the Ministry official highlighted earlier about adoption of the provisions of the Land Use Decree on matters relating to land in Kano. Furthermore, the Land Use Decree is the only uniform legal document that regulates and controls land use and allocation throughout the country (Okpala, 1982; Agbosu, 1983; Francis, 1984; Williams, 1992).

For example, while investigating the urban areas of the country with a view to identifying empirically the major problems of housing development, Agbola (1987) observed that institutional constraints arising from the adoption of the Land Use Decree were among the major obstacles to housing development in Nigeria. The traditional institutions that used to exercise power and control over land prior to the introduction of the Land Use Decree such as the chiefs and obas, emirs and community leaders have not totally surrendered their control over land.

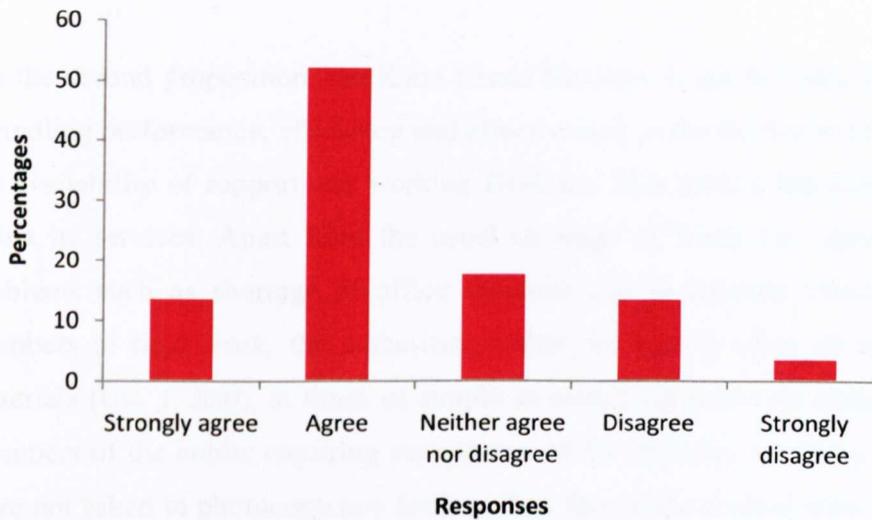
Currently, the Land Use Decree is in operation but owners of private land supposedly dispossessed of their titles by the Decree have refused to let go their grip over the land.

An official of the Ministry of Lands noted that government too is finding it difficult to take possession of the land because of the resistance presented by the private landowners sometimes supported by the traditional institutions. A sort of stalemate therefore exists: the provisions of the Land Use Decree in the name of land reform scrapped previous tenure arrangements. The new regulatory framework is unable to deliver because of the problems inherent in some of the provisions of the Decree, coupled with the deliberate efforts of some individuals to frustrate the successful implementation of the reform. Therefore, the customary institutions of the chiefs and obas, the emirs and community leaders on the one hand, and that of the constituted government agencies charged with the implementation of the new reform on the other, are considered major obstacles to land accessibility and housing development in Nigeria (Francis, 1984).

In accordance with the observations of Agbola (1987), it would therefore be assumed that if the provisions of the Land Use Decree are guiding the activities of the state Ministry of Lands, then the Ministry would not be able to discharge its statutory functions satisfactorily. In addition, the Land Use Decree would fail to deliver effectively on issues related to land administration. The opinion of a cross-section of respondents drawn from different parts of metropolitan Kano seemed to confirm this assumption. Household heads were asked to express their views about how effectively they think the Ministry discharges its functions. About 64% of the household heads interviewed felt that the Ministry is not working effectively; only 17% disagreed and another 17% neither agreed nor disagreed (Figure 5.1).

The majority of respondents believed the Ministry is not working effectively in Kano. This would be related to one or all of the following factors. First, the Land Use Decree is weak or faulty in some of its provisions thus providing room for misgivings in its implementation. As a result, it fails to cater for public needs and therefore falls short of achieving its set objectives of protecting and improving access to land.

Figure 5.1: Percentage agreeing with the claim that ‘the Ministry of Lands works is ineffective’



Source: Fieldwork Data 2007/2008

Secondly, and related to the above, officials of the Ministry charged with the implementation of the Decree are incapable of carrying out its provisions appropriately due to technical and/or logistic problems confronting the Ministry. If this is the case, then problems of interpretation and implementation of the provisions of the Decree would arise leading to unsatisfactory performance by the Ministry. Lastly and perhaps more importantly, officials deliberately use their positions of authority contrary to the bureaucratic principles and ideals in the implementation of the Decree and in the process, make it difficult for the Ministry’s services to reach the public.

An extensive literature on the weaknesses and limitations of the land use policies and regulatory frameworks in most developing countries addresses the first proposition. Many scholars have described such regulatory mechanisms as ‘inappropriate, over-detailed and often inflexible’ (Farvacque and Mc Auslan, 1992, p.iii) and in some cases, ‘out dated’ (Glenn and Wolfe, 1996, p. 59). Fekade (2000), meanwhile, observes that ‘existing land use control and regulations are becoming part of the problem, and not of the solution, to find more rational and equitable alternatives’ (p.130). Similarly, the World Bank in one of its policy papers noted that in Cote d’Ivoire, the country’s pace of development and the availability of affordable housing had been

slowed down due to inappropriately high infrastructure standards and the nature of building regulations in operation (World Bank, 1993).

On the second proposition, the Kano Lands Ministry is not the only public agency affected by dwindling performance; efficiency and effectiveness in the discharge of services is usually due to the availability of support and working facilities. This agency has some peculiar problems that affect its services. Apart from the usual shortage of funds for capital projects and logistical problems such as shortage of office facilities and inadequate vehicles for transporting staff members to field work, the authorities within the agency often do not supply basic working materials (UM. 1: 2007), at times as simple as supplying sufficient stationery for office routines. Members of the public requiring the services of the Ministry would be regarded as lucky if they were not asked to photocopy one form or the other while dealing with the Ministry on any issue related to land.

Other problems faced by the Ministry include the implementation of new layouts, which is becoming more and more difficult because farmland owners do not cooperate with the Ministry. It has been the tradition of successive governments in the state, on assumption of office, to open new residential areas by creating and demarcating new plots of land that would be allocated to members of the public. This occurs more often with civilian administrations that allocate such plots to party members as a form of political settlement for their loyalty than with military administrations (Int. UM/ML&S/2/2007/2008).

However, for the government to successfully demarcate and implement a new layout, it has to acquire the land from farmland owners. This is because most of the undeveloped land belongs to private individuals and therefore government has to acquire land for its capital projects. Therefore, unless the farmland owners are willing to release their land to government, it is difficult for such projects to be executed. Thus, their cooperation is necessary but recently it has become difficult because the compensation handed out to farmland owners by government is very small compared to the market value of the land. Farmers prefer to sell their land to private developers rather than to the Ministry.

Lastly, the Ministry is battling to save its tarnished public image, as a Ministry official revealed when interviewed:

We have problem of image in the Ministry, people are brainwashed that we do not do things right here ... certainly I know some of our staff are also responsible for the negative image. But most of the negative image is coming from the touts we have in the Ministry ... at times you cannot even separate the touts from the members of staff of the Ministry (Interview: UM/ML&S/1/2007/2008).

The activities of touts in the Ministry of Lands are something that even a casual visitor would notice. Empirical observation during the series of visits to the Ministry for data collection is a testimony to how these people besiege the premises such that one would assume it is a market place. The well-dressed touts parade themselves outside the offices awaiting people who might require their services and often-unsuspecting members of the public approach them for assistance assuming they are Ministry staff. Ironically, the touts are familiar with most of the staff and the procedure of the operations of the Ministry. Unfortunately, many of the Ministry's staff are now involved in touting activities as was revealed by an interview respondent:

Many of the members of staff are involved in one thing or the other within the Ministry; some follow up files, process change of title, pursue compensation for some wealthy individuals and for some banks and companies ... in order to get some additional income (Interview: UM/ML&S/2/2007/2008).

Koehn's (1983) research suggests this is a widespread and longstanding abuse. He observed that officials in government agencies use their position to favour friends or relatives and often bar other members of the public from enjoying the services provided by government. For example, he noted that government officials in the Ministry of Land became 'gatekeepers' and therefore had a monopoly of access to the land allocation process in Kano and Bauchi states, Nigeria. Such officials use the bureaucratic machinery at their disposal to deny and often frustrate members of the public from benefiting from the Ministry's services (Koehn, 1983). Under such circumstances, it would be observed that the problem is neither the land use regulatory machinery nor incompetence but that of corruption, greed and selfishness. This reflects the inadequacies of policy implementation and monitoring, which the decision makers put in place.

As discussed above, the general conclusion to be derived from this analysis is that the 1978 Land Use Decree has been adopted as a uniform land use regulatory legislation that forms the basis of any official land allocation applicable throughout the country. This was categorically emphasised and made clear under the provision of section 26 of the Land Use Decree that states as follows:

Any transaction or any instrument which purports to confer on or vest in any person any interest or right over land other than in accordance with the provisions of this Decree shall be null and void (LUD, 1978).

Thus, government agencies charged with dispensing land issues are expected to be guided by the provisions of the Decree in discharging their responsibilities. However, this has not had the desired effect of increasing the efficiency and effectiveness of the land allocation process in Kano in particular, and by extension the country in general. For example, the influence of some prominent personalities with access to government superseded some of the laudable provisions of the Decree (Williams, 1992). Some former military officers and retired civil servants were known to accumulate thousands of hectares of land in some states of the federation including Kaduna, Katsina and Ogun, contrary to the egalitarian ideals of the Land Use Decree. Williams (1992) further noted specifically that:

The former Chief of Staff, General Shehu Yar'adua, possessed rights over an estimated 8,000 hectares of land in Katsina and Kaduna States, the former Permanent Secretary, Ahmed Joda, farms 639 hectares in (former) Gongola State; and the ex-Minister of Transport, General Alani Akinrinade has 540 hectares in Oyo State. The former Head of State (and immediate past President) General Olusegun Obasanjo, is currently farming over 5,000 hectares in Ogun State (p 597).

Thus, the provisions of the Decree were inefficiently applied and at times corruptly implemented to serve the interest of a few individuals. In metropolitan Kano, the way the Decree is being implemented has not been strikingly different from the above observation. There were allegations of corrupt practices amongst the officials in government charged with land allocation and dispensation in the state. A member of staff in one of the mortgage institutions in the state remarked during an interview session:

When you go round the metropolis you see developments being carried out haphazardly with no regards to planning regulations, people build anyhow: on the road, some block drainages and sewerages and nobody

talks. Even the way land is being allocated is really not transparent, I am sorry to say it concerns us, the issue of corruption has to come in whether we like it or not. The government has to come in ... I am afraid Kano will be very bad example sincerely speaking (Interview: UM/3/2007/2008).

Furthermore, the presence of touts within the premises of the Ministry is a clear indication of things not going well with the services provided by the Ministry. In fact, it is disheartening when officials of the Ministry regard the activities of the touts as unavoidable for some plausible reasons, despite the negative effects it has on the image of the Ministry.

But most of the negative image is coming from the touts we have in the Ministry and we cannot do away with them because they will tell you they have the right to come and process things here (Interview: UM/ML&S/2/2007/2008).

The touts must have enjoyed the cooperation of members of staff of the Ministry for them to be firmly based there and be carrying out their activities. One of the results of the survey has also shown that about 64% of respondents were of the opinion that the Ministry is not working effectively.

5.4 Access to Land under the Land Use Decree of 1978

The above section highlights issues related to the government take-over and control of land in Nigeria and the subsequent imposition of the provisions of the new land law over and above other customary tenures. This section examines access to land under the reform introduced by the Land Use Decree. The discussion is in two segments. The first specifically focuses on private individuals' access to statutorily allocated land. The second segment concentrates on government acquisition of land for public projects. This is in recognition of the limitations and difficulties encountered whenever the need for such projects arises. This approach is considered important in order to contrast how the provisions of the Land Use Decree operate from the two perspectives of private and public sector access to land.

Generally, land acquisition within metropolitan Kano is being achieved through three different land markets; these are the primary market, which is characterised by land allocation policy. The secondary market, characterised by transactions over statutory land rights documented by valid

certificates of occupancy and thus having the consent of the state governor; and lastly, the market for land rights held prior to 1978 that has not yet been converted to statutory rights. Each will be discussed with emphasis on its peculiarities, scope and limitations and how it facilitates land acquisition and accessibility.

5.4.1 Formal Land Delivery (Primary Land Market)

This is achieved by a grant of land title through the formal allocation of a statutory right of occupancy to an individual or private organisation by the issuance of a certificate of occupancy (C of O) signed and endorsed by the State Governor, or any person delegated by the governor, usually the Commissioner of the Ministry of Lands. The process of securing formal land allocation begins by making an indication of interest through the purchase of an application form for direct allocation (the form is usually sold by the Ministry of Lands). When the form is completed, it is returned to the Ministry together with all the necessary documents required to be submitted alongside the completed application form such as a passport photograph of the applicant and his or her birth certificate (required to ascertain the applicant is old enough – usually 18 years - to hold a land title).

Other required documents include a tax clearance certificate and if the applicant is a civil servant, a salary payslip to ensure tax is being deducted from the salary of the applicant. When the form is returned to the Ministry, a non-refundable fee is paid which varies from two thousand five hundred naira (£12.50) for a high-density plot to five thousand naira (£25.00) for a low-density (GRA) plot. Thereafter, a file is commissioned in the name of the applicant with the Registry Department where it is kept pending a land allocation being made. The allocation is ideally supposed to be made by the Land Use and Allocation Committee as provided in section 2 subsection 2 (a) of the Land Use Decree of 1978. The committee is supposed to consider all applicants whenever a new layout is designed and is going to be allocated.

The procedure should be that individuals who satisfy the requirement and are fortunate to be allocated a plot of land are issued a letter of grant signed by the Ministry Commissioner. Usually, the letter outlines the conditions under which the plot is allocated. The letter of grant specifies among other things the number of the plot allocated, the name of the layout, the land rent due to

be paid, other fees that may be specified, details of building covenants, the period within which development is expected on the land and several other details as may be deemed appropriate. On payment of the specified fees, the person allotted the land becomes a bona fide title owner. The statutory certificate of occupancy (C of O) takes a relatively longer time than the letter of grant to be issued. It specifies the period of lease, normally 99 years.

However, according to an interviewee from the Ministry of Land, this procedure is not followed because the committee does not even exist currently. The allocation is therefore directly in the hands of the Ministry Commissioner in liaison with the Director of Lands and the Director of Survey. Most often, only a few of the files of applicants in the registry are considered when an allocation is going to be made. The majority of the beneficiaries are people informally admitted into the allocation process by influential individuals and government dignitaries. On many occasions, people are allocated a plot of land even before they purchase the application form. Furthermore, the situation becomes more difficult for the procedure to be strictly adhered to, because applications are received on a continuous basis while the layouts are allocated only occasionally and often very irregularly. Therefore, at any given period of time, the registry has several thousand applications filing up for many years while the layouts contain some few hundred plots, the biggest ever being '*Zawaciki*' with one thousand five hundred plots. This further gives room for corruption as applicants struggle to get an allocation from the few plots on any layout.

Unfortunately, since the inception of the current state administration in 2003 and its subsequent re-election in 2007, not much has been done to open up new layouts, while applications for land allocation are piling up at the Ministry's Registry Department. The only layouts designed are the ones at *Na'ibawa* by-pass, *Danbare* and *Bagadawa* that when put together total less than two thousand plots. However, the government is trying to complete the layouts at the Civil Aviation Quarters along Bayero University road. This layout contains about one thousand residential plots of land. Already access roads and drainage facilities have been put in place; plots have been demarcated and are ready for allocation.

The insufficient development of new layouts by the current state administration compared to its predecessor (which executed several layouts including housing estates such as Danladi Nasidi and Farawa Housing units) has slowed down the rate of public access to land and housing through the statutory allocation policy. This view was expressed by one interview respondent while commenting on the performance of the present state government concerning the development of land and housing:

I can say is a positive development rather up to may be 2000 or so really. But from 2000 to these days really I cannot say there is no achievement, is not as in reality ... because let's talk the truth; you see the achievement is not as much as before really. I can agree to that because there is no... there is nothing to, as I said you know each government has its own focus and priority so there is that great difference, you know commitment you see (Interview: UM/ML&S/4/2007/2008).

This has been attributed to, among other reasons, the difficulties often encountered by government in a bid to acquire land for new layouts (Field Interview, UM: 1: 2007). Farmland owners resist government attempts to take over their land for any public project. According to reliable sources from the Ministry of Lands, this is related to the issue of compensation paid to farmland owners. The rate of compensation paid by government is very low compared to existing market values.

Section 29 subsection (1) of the Land Use Decree provides for compensation payment for a revoked right of occupancy for the value of unexhausted improvements as at the date of the revocation (LUD, 1978). Thus, the Decree does not provide for compensation on land per se, but for the improvements therein. This has not been favourable to the majority of farmland owners especially with economic hardship becoming tougher on individuals and in the context of Nigeria where land is seen as a form of property (Okpala, 1982). Therefore, land is often considered an asset that can be disposed of as a last and necessary option to cushion the effects of any financial difficulties. As a result, farmland owners not only frown on but also resist the slightest move by government to take over their land because of the poor compensation they would receive.

Resistance to government land acquisition has become a tradition in Nigeria; farmland owners resist government take-over of land even where it is clearly designated for beneficial public projects. The incidence of the Bakolori irrigation project in Sokoto state in 1975 is a typical example of the long tradition of this resistance, although it happened prior to the implementation of the 1978 Land Use Decree. The farmers whose lands were affected by the project violently resisted the take-over despite government provision of a resettlement scheme to cater for all aggrieved persons. Their resistance was so violent that several lives and properties were lost before the project was eventually established (Yahaya, 2002).

The main argument has been that the compensation usually given to all dispossessed land owners is too low to cushion the effects of displacement. However, in 1997 the Kano State government made an upward review of the compensation rates it pays in order to ease the problem of land acquisition. An official of the Ministry of Lands reveals:

For example, in the Land Use Decree the compensation rate per hectare is five thousand naira and up till now it has not been reviewed. But in the ministry locally, the management was able to make it one hundred thousand naira per hectare. So if you consider the value of one hundred thousand naira per hectare, you find out that it is very low whenever somebody is trying to surrender his land for the purpose of public project' (Interview: UM/ML&S/1/2007/2008).

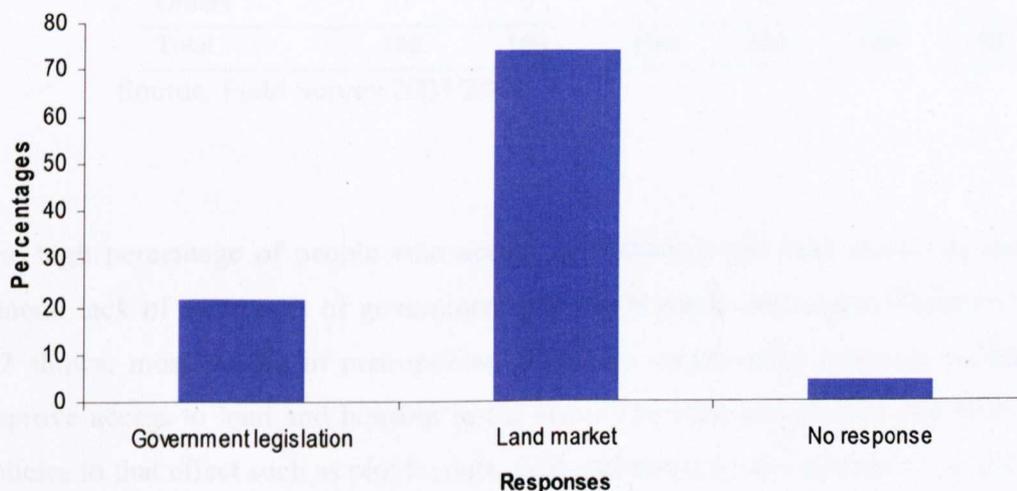
As a result, farmland owners prefer to convert their farmlands into residential plots and sell directly to members of the public. Farmers whose lands are situated close to the metropolis usually enjoy higher land prices as people rush to buy plots in such areas in anticipation of urban sprawl.

Most of the enlightened farmland owners privately hire the services of surveyors from the Ministry of Lands to demarcate their farms into residential plots. This is because professional surveyors take into consideration basic planning regulations in demarcating the plots and create more plots to maximise returns for the farmland owners. This practice has contributed in the high patronage enjoyed by the informal land market in the metropolis. The survey shows about 72% of respondents have utilised it to either buy or sell a plot of land. Additionally, the survey further shows that only about 18% of all respondents that enjoyed government land and housing

programmes benefited from layout schemes or site and services plots. Thus, it would be concluded that the rate of access to land through government statutory allocation processes is really lower than via the informal land market. These issues need to be addressed in order to improve formal land delivery in the state.

Access to formal land delivery becomes difficult among the majority of people in Kano. Respondents were asked to indicate the avenue that best enables the lowest income group to access land in their neighbourhood. The survey shows that an overwhelming majority of households think that the land market is the best avenue for the urban poor to access land (figure 5.2). Perhaps because of the difficulties and the time often wasted in processing formal land allocations coupled with the uncertainties of being successful in securing the land allocation, many people opted to use the land market rather than go through the formal land delivery process.

Figure 5.2: Means of Access to Land



Source: Fieldwork Data 2007/2008

A cross tabulation of survey respondents' monthly income and how they had access to land shows that about 42% of those whose income is less than 7,500 naira, the minimum wage in Nigeria, had access to land through the land market, another 42% through inheritance and 16% through government allocation. About 40% of respondents with the highest monthly income of over 50,000 naira had access through the land market and 60% through government allocation

(Table 5.1). Thus, it would be concluded that a plurality of the urban poor access land in the metropolis through the land market and as the table indicates, the percentage of respondents who accessed land through government allocation increases with increase in the income category. This relationship is statistically significant (chi-square = 47.754, $p < 0.05$) and the coefficient shows a strong relationship.

Table 5.1: Cross-tabulation of Respondents' Monthly Income With Method of Access to Land

Method of Access to land	Less than 7,500 (%)	7,500 to 19,999 (%)	20,000 to 29,999 (%)	30,000 to 39,999 (%)	40,000 to 49,999 (%)	Over 50,000 (%)
Inheritance	42	17	21	6	26	0
Land market	42	71	39	50	22	40
Govt. Allocation	16	12	33	44	52	60
Others	0	0	6	0	0	0
Total	100	100	100	100	100	100

Source: Field Survey 2007/2008

The high percentage of people who access land through the land market is not because of a general lack of awareness of government policies towards improving access to land. As Table 5.2 shows, most people in metropolitan Kano are aware of government policies intended to improve access to land and housing in the state. The state government has been implementing policies to that effect such as plot layouts, 'site and services' and allocation of 'carved-out plots'. Nevertheless, the problem lies in a lack of adherence to the stipulated procedure and guidelines for allocation, which has resulted in total disregard for the system.

Table 5.2 Level of Awareness of State Policies on Land

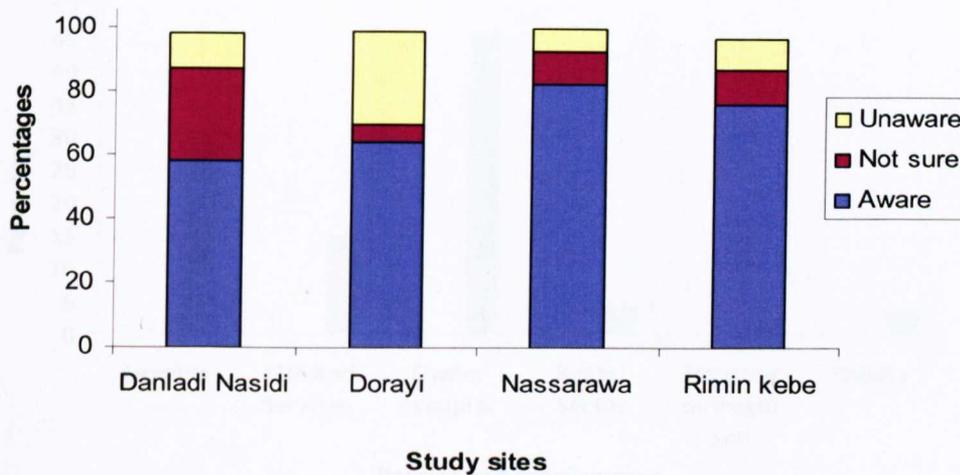
S/NO	LEVEL OF AWARENESS	PERCENTAGES
1	Aware	71.0
2	Not sure	13.7
3	Unaware	15.3
4	Total	100.0
5	Total number of respondents	262

Source: Field Survey 2007/2008

The survey shows that the level of awareness is generally high in all the study sites; it is highest in Nassarawa where a majority of the households are either senior civil servants or wealthy elites. This is not surprising because as senior civil servants, most of the residents of this neighbourhood have access to information on government policies and programmes by virtue of their positions in government. In Rimin Kebe, where a majority of the residents are low-income earners, the awareness is also high. This is related to the residents' high expectations of government intervention on land and housing programmes to be located within the neighbourhood especially as the area has not benefitted from such services in the previous successive government in the state. Figure 5.3 compares the level of awareness of government land policies among the four study sites. Further, a Pearson chi square test shows a statistically significant relationship between the level of awareness and respondents' neighbourhood (chi-square = 42.965, $p < 0.05$). In addition, the coefficient shows a very strong relationship.

A large number of people in the metropolis are aware of government policies to improve their access to land. The figures show that about 71% of survey respondents are aware of these policies as compared to only 15% who indicated that they are not aware. The awareness of a policy is presumably the first step towards an individual being able to benefit from such a policy: unless one knows about, for example, a layout scheme, one cannot apply for an allocation. However, in metropolitan Kano despite the high level of awareness of policies aimed at enhancing individuals' access to land, a majority of the public are not keen to utilise the policies and programmes to enable them reap the benefits.

Figure 5.3: Awareness of Land Policies among Study Sites

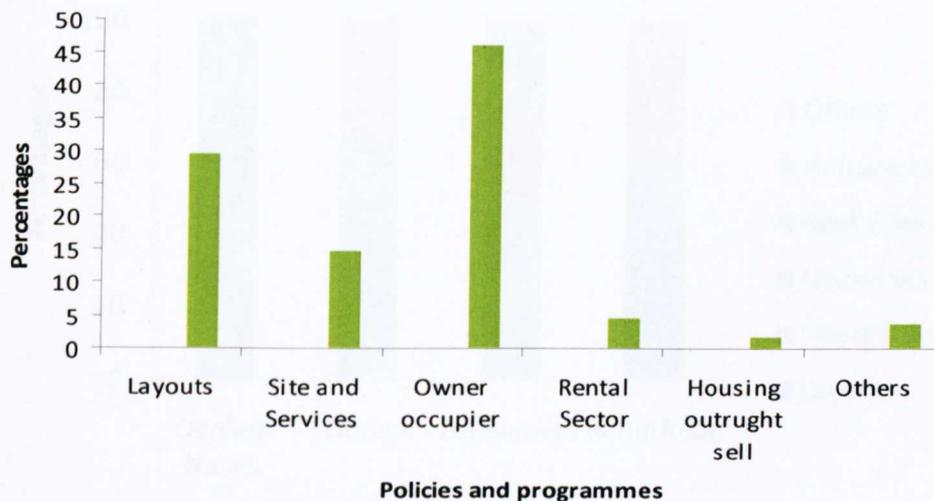


Source: Fieldwork Data 2007/2008

For example, respondents were asked to state whether they benefited from any of the government policies to improve access to land in the metropolis. About 38% indicated that they benefited. The remaining 62% did not benefit from any of the programmes being implemented by the state government as highlighted above.

Furthermore, the 38% of respondents who did report benefiting from a programme were asked to indicate the type of policy or programme they had benefited from (Figure 5.4). The largest single group, about 45.9%, benefited from government housing programme on ‘owner-occupier’ schemes. This is a policy where government builds houses which it allocates and subsequently sells to people, but the cost of the houses are recovered on monthly instalmental payments for an agreed period of time. Usually, the monthly payments are spread over a long period to enable the beneficiaries to afford the cost without causing them much inconvenience. Only 29% benefited from government layouts. An official of the State Housing Corporation interviewed in the course of this research confirmed that the ‘owner-occupier’ scheme is usually meant exclusively for state civil servants, not the general public.

Figure 5.4: Beneficiaries of State Policies on Land and Housing

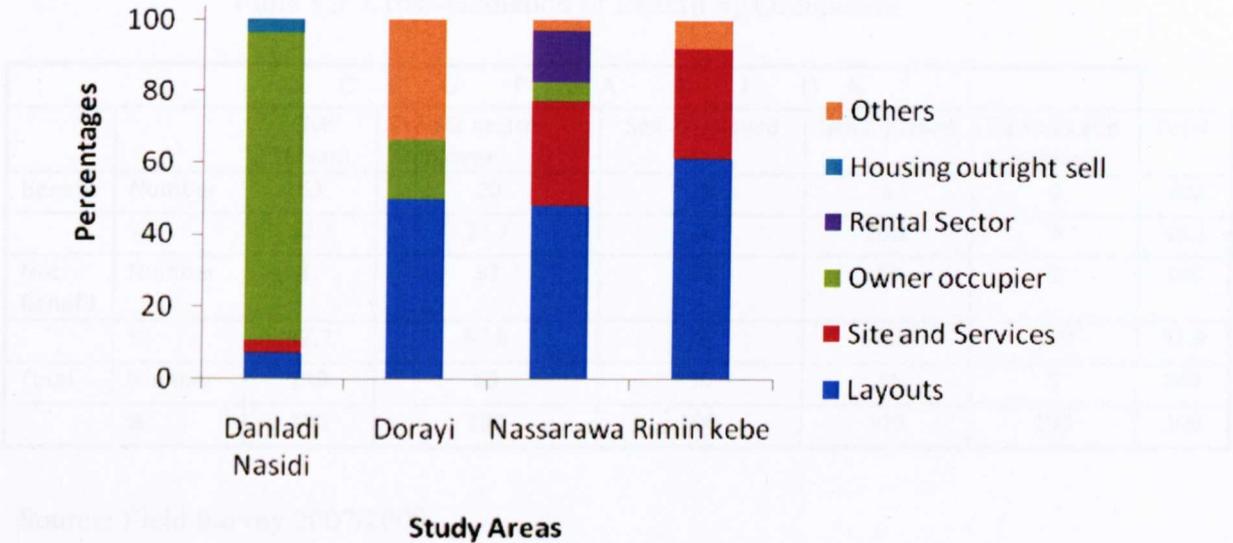


Source: Data from field work 2007/2008.

This is because it is easier for the Corporation to recoup the cost of the houses through monthly deductions directly from state workers' salaries than when it is sold to members of the public whose income government has no direct access to for the purpose of ensuring compliance with the monthly deductions.

In addition, to determine the distribution of the 38% of beneficiaries across the study areas and the type of programmes they benefited from the government land and housing policies, the four study areas were analysed to show the spread. Figure 5.5 presents the percentage distribution of beneficiaries from the four study areas. The figure shows a high concentration of respondents who benefited from allocation of government layouts from Dorayi, Nassarawa and Rimin Kebe. Beneficiaries of site and services are mostly from Nassarawa and Rimin Kebe while the majority of respondents who enjoyed government programme on 'owner-occupier' scheme are from Danladi Nasidi Housing estate. In Danladi Nasidi, because the 'owner-occupier' scheme has civil servants as the target beneficiaries, when the houses were completed, they were allocated and sold to civil servant. Therefore, the civil servants became the dominant beneficiaries of this scheme in the area, even though now some have sold the houses to other members of the public.

Figure 5.5: Distribution of Beneficiaries of Government Land and Housing Programmes from the Four Study Areas



Source: Field Survey 2007/2008

As for Rimin Kebe, because of the high awareness of government policies, some of the residents benefitted from government layouts located in other neighbourhoods within the metropolis. Furthermore, because most of them are low-income earners they did not qualify for ‘owner-occupier’ houses but could be allocated residential plot.

Although, the owner-occupier scheme in the state is meant for the civil servants, it is likely some of the civil servants who have benefited from the scheme have sold their houses to members of the public and moved out to alternative areas that are cheaper in order to earn extra money. This usually happens where the scheme is sited in a relatively highly priced residential neighbourhood or where the area rapidly appreciates. Residential areas are valued and attract high prices if they are connected with urban infrastructure such as a good road network, a pipe borne water supply and a reliable electricity supply. A cross-tabulation of whether respondents are beneficiaries of housing scheme against their occupation shows that although a majority of the beneficiaries are civil servants, people who are presently not state civil servants also benefited from the scheme. Therefore, to determine the significance of the relationship between occupation of respondents

and benefit, a Chi Square test was carried out. Table 5.3 gives the figures and percentages of respondents who benefited and those who did not benefited by their occupations.

Table 5.3: Cross-tabulation of Benefit by Occupation

		O C C U P A T I O N					
		Civil servant	Private sector employee	Self-employed	Unemployed	Retirees and pensioners	Total
Benefit	Number	63	20	12	6	0	102
	%	57.3	37.7	24	26.1	0	42.1
Not Benefit	Number	47	33	38	17	3	140
	%	42.7	62.3	76	73.9	100	57.9
Total	Number	110	53	50	23	3	242
	%	100	100	100	100	100	100

Source: Field Survey 2007/2008

Table 5.4 presents the result of the Pearson chi square test which shows that there is a statistically significant relationship between occupation of respondents and benefit from the government land and housing scheme (chi-square = 21.53; $p < 0.05$) and it shows a strong relationship.

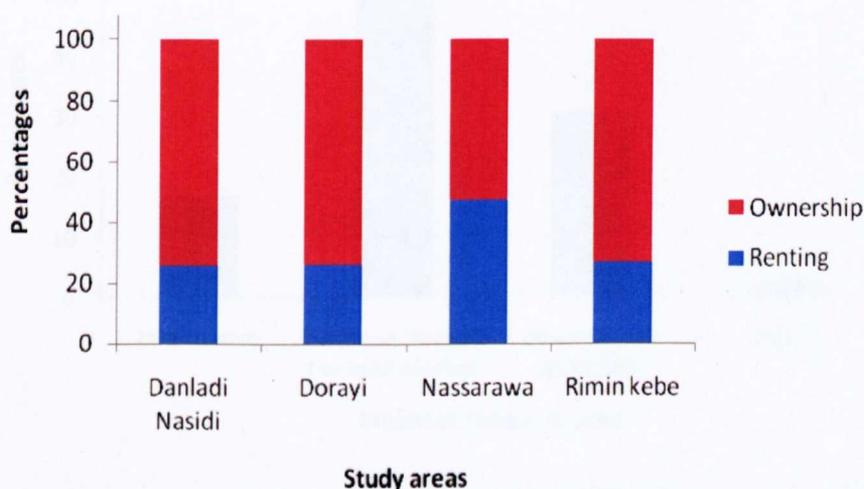
Table 5.4: Result of Chi-Square Tests Benefit by Occupation

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.527(a)	4	.000
Likelihood Ratio	23.753	4	.000
Linear-by-Linear Association	17.999	1	.000
N of Valid Cases	242		

Civil servants were the most likely to report benefits from the scheme, while the self-employed and unemployed were least likely to do so (table 5.3). Thus, it would be concluded that most government programmes might not really have a significant impact on improving access to land for the urban low-income groups who are out of government service.

Furthermore, to assess the extent of access to land generally in the metropolis, all survey respondents were asked to indicate whether they own or rent the property they occupy. The data reveals that there is a generally high level of homeownership among households in the metropolis. Overall, the response shows that 31% of all respondents in the survey rent their house while 69% are homeowners. However, when compared across the study areas, Nassarawa which is the Government Reserved Area (GRA) occupied by senior civil servants and the elites has the lowest percentage of homeowners (figure 5.6).

Figure 5.6: Housing Status of Residents across Study areas



Source: Fieldwork 2007/2009

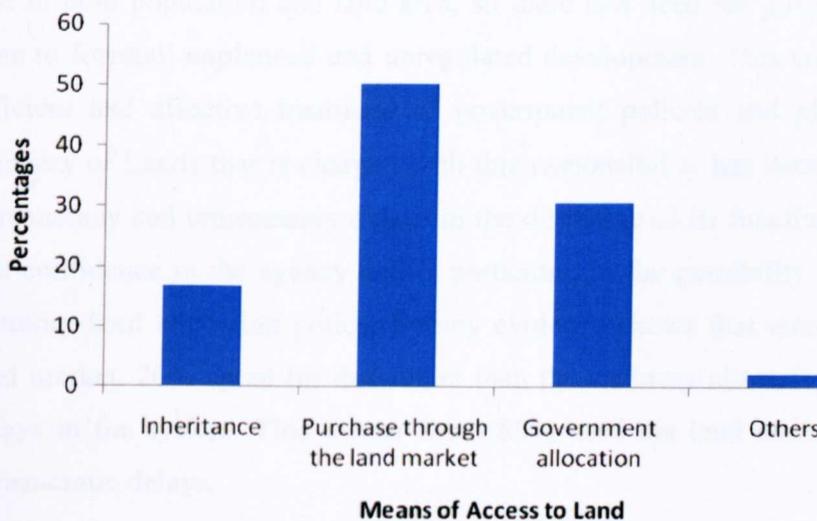
This is because the government owns most of the residential apartments in the area. In fact, most of the apartments that are owned by individuals were related to the recent allocation of ‘carved-out plots’ within the government-owned houses. A chi-square test determines there is a relationship between neighbourhoods and whether respondents bought or rented their home (table 5.5).

Table 5.5: Result of Chi-Square Tests Renting/Homeownership

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	9.323(a)	3	.025
Likelihood Ratio	8.869	3	.031
Linear-by-Linear Association	.644	1	.422
N of Valid Cases	266		

The 69% of respondents who are homeowners had accessed the land in different ways (figure 5.7). About 50% of the respondents who are homeowners acquired the land through the land market, 31% acquired it from the government, and about 17% obtained the land through inheritance while 2% accessed it through other unspecified means.

Figure 5.7: Means of Land Accessibility among Home Owners



Source: Data from field work 2007/2008.

This shows that on a general note, the majority of the households who are homeowners acquired their land through means other than the government delivery policy. This is clear evidence that individuals who can afford land in the private market do not even wait for allocation through any of the government delivery policies. Thus, the land market is undoubtedly the most common means of access to land in the metropolis as indicated by these result.

One of the obstacles to land accessibility under the statutory allocation policy in Kano is bureaucracy and unnecessary delays in the execution of policies and plans, often by people in positions of authority within the Ministry of Lands. On occasions when the Ministry is expected to treat issues with despatch, such issues are given lip service and allowed to suffer unnecessary delays, until it becomes almost too late before action is taken, by which time it may not be effective. It was noted that:

There are so many layouts that have been proposed for implementation, at initial stage, you find out that the management abandons the idea until the farmland owners start demarcating their farmlands illegally ... so the management also has to be blamed for some of these failures of government to provide more layouts (Interview: UM/ML&S/1/2007/2008).

The need for prompt action in dealing with policy issues in governance is paramount especially on matters related to public interest and in particular urban concerns. The metropolis is growing fast in both population and land area, so there is a need for government to plan well ahead of time to forestall unplanned and unregulated development. This could be achieved with prompt, efficient and effective treatment of government policies and plans of action. However, the Ministry of Lands that is charged with this responsibility has been labelled with the problem of bureaucracy and unnecessary delays in the discharge of its functions. As a result, the public has lost confidence in the agency and in particular, in the possibility of benefiting from the state's statutory land allocation policy. Survey evidence shows that among households who used the land market, 20% opted for that rather than the statutory allocation because of the bureaucratic delays in the system. This means about 80% used the land market for reasons other than the bureaucratic delays.

Similarly, 69% of respondents who had dealt with the Ministry reported that they faced problems of bureaucracy and unnecessary delays before their individual cases were rectified. This further confirmed the earlier observation of a Ministry official during one of the interview sessions that the management contributes to the delays in treating issues presented before the Ministry.

Furthermore, survey respondents were asked whether they have applied to the Ministry for an allocation of land; 61.3% had not, 36.5% had, and the remaining 2.3% were undecided. The 61.3% respondents who did not apply for land allocation to the Ministry gave many different reasons (Table 5.6). The lack of confidence in the selection process relates to the negative image of the Ministry among members of the public, which was discussed earlier in this chapter. The uncertainty of the outcome of the application was because of too many applicants and too few plots designed to be allocated and at such unspecified time as the layouts are not produced on a regular basis.

Table 5.6: Reasons for Not Applying For Land Allocation

S/NO	REASONS	PERCENTAGE
1	Not aware of the scheme and the process of application	10.2
2	Not sure I would be successful	30.5
3	Have no confidence in the selection process	32.9
4	The process takes a long time and I can't wait	6.0
5	Don't know anybody to facilitate my application	18.6
6	Other reasons (Please specify)	1.8
7	Total	100.0
8	Number of Responses	167

Source: Field Survey 2007/2008

One would conclude that bureaucratic bottlenecks are also a major obstacle to accessing land in Kano via formal channels. This is supported by interviews with land administrators and the results of the survey as highlighted in the discussion above. Furthermore, this conclusion agrees with Olima's (1997) analysis of conflicts and shortcomings in the management of urban land in Kenya. He observed that the land allocation process was cumbersome and bureaucratic and was characterised by many administrative controls. He noted that the state bureaucracy is responsible for the overall management of land and thus determines who gets what, where and how (p.323).

Similarly, Kironde (1995) while examining the urban poor's access to land in Dar es Salam observed that due to bureaucratic exigencies, there were many conflicts over powers to allocate land by several arms of the administrative machineries in government from the Ministry of Lands down to the urban councils. Due to these conflicts, the Ministry of Lands had to restrict the powers of the urban councils to allocate only high-density residential plots. He therefore concluded that in Dar es Salam, bureaucratic procedure in the land allocation process was practically not working, to the extent that 'plot allocation is done in camera and on an ad hoc basis by various officials in the Ministry of Lands and also in the urban councils, and increasingly by politicians' (Kironde, 1995 pp.79-80). This conforms to the findings in metropolitan Kano.

5.4.1.1. Women and Access to Land

In metropolitan Kano, women have the same legal rights to access land as their male counterparts. However, cultural and religious norms of traditional society act to limit this equal access. The indigenous population of Kano are predominantly Muslims and belong to a homogeneous Hausa tribal and cultural group. Consequently, Islam has a lot of influence upon the culture and traditions of the people. Culturally, women are secluded in homes and are often preoccupied with domestic responsibilities including taking care of the old and children. The religious and cultural rites placed their burdens upon the men. As a result, men are expected to cater for the needs of their wives including the fulfilment of other kinds of social needs. This position relative to the economic wellbeing of the husbands therefore does not expose the women to the necessity of having to aspire to own land or other real properties. However, where they so wish to, it is permissible and they can possess as much land and real property as their male counterparts.

The religion, rather than restricting women's right to access land, encourages them to own such property to the extent that they are entitled to inherit a certain share of the land owned by their deceased parents. According to Pierce (2003, p.466) 'Islamic law does not forbid women from inheriting real property and indeed enjoins their receiving shares in a paternal estate one half the size that their brothers inherit'. Although this is viewed as a restriction from one perspective, from another perspective it is safeguarding the interest of the women who may eventually return to their male brethren if they are divorced from their husbands. This is because under Islamic jurisprudence, there is provision for divorce when couples are no longer compatible. Therefore, rather than allowing the women to be stranded when they are divorced and their parents are deceased, their responsibilities now fall upon the male members of their family. In addition, it was envisaged that the male members of the family have more financial and moral responsibilities than their female counterparts and therefore should have bigger shares of the properties of their deceased parents.

Inheritance has been identified as one of the means of having access to land even among men in Kano (figure 5.7). Even though there is a relatively low level of exposure and engagement of women in other spheres of life such as government and general administration, the number of

women aspiring to own property is appreciable judging from the engagement of women in several informal economic activities such as trades and crafts within their domestic households. Through these types of trades, a number of women have acquired property and some are already property owners, having rented out the houses they have acquired. Kano is a male dominated society as indicated by the ratio of male to female household heads in the survey conducted for this research. Only 2.3% of all the respondent households are female headed while 97.7% have male household heads. Even as negligible as this figure is for the female-headed households, the circumstances surrounding how the women become household heads are not clear. The most common cause of women-headed households in Kano is widowhood: in a few cases, they emerge because of divorce, where women are allowed to tend for the children.

However, as far as statutory land allocation is concerned, no preference is given to either male or female applicants in the formal land delivery policy. In theory, all applicants are treated as equal. Provided they meet the conditions and criteria for allocation, they may be awarded a letter of grant. Perhaps, because of cultural and religious norms women's exposure to government policies and programmes are low as mentioned earlier, the number of male applicants outweighs that of the female. However, in principle all applicants have equal chances of success whether males or females as far as the criteria for selection are concerned.

An interview respondent in the Ministry of Lands confirmed that more women now request statutory land allocation:

Access to land among our women folks is very encouraging now under the political dispensation, a lot of them are connected to the government politically and therefore they are given that opportunity to own real property. You see many of them coming to the Ministry to process their applications while some would be allocated plots even before they forward their formal application. But you know the number is still not much because of the cultural influence (Interview: UM/ML&S/3/2007/2008).

Therefore, gender is considered restrictive among the female members of the society due to cultural and religious factors and not based on any legislation. It is significant to note that the long tradition of seclusion where women are restricted to the homes of their husbands has put them in a disadvantaged position concerning aspirations to own land and property. A change to

the status quo has already begun with more women in positions of authority both in government and the private sector and with women now actively involved in politics and holding political positions. For instance, six women were recently appointed into the State Executive Council as Honourable Commissioners and Special Advisers to the State Executive Governor. In addition, women were appointed as caretaker chairpersons of local government councils in the state. Similarly, four women contested for seats in the legislative council and two emerged victorious. It would be argued therefore that on issues of access to land among women folk within metropolitan Kano, many are now being encouraged to own and develop real property through direct allocation of plots by government as noted in the above interview.

5.4.1.2: Shortcomings of the Formal Land Delivery Process

However, judging from the earlier discussions in this section on how the formal land allocation is being handled, it can be concluded that the statutory allocation machinery of government in Kano is not working effectively and efficiently to meet the increasing demand for land and housing in the area. This is further supported by the opinion of respondents expressed about whether the government is able to meet the demand for land and housing in their neighbourhoods (table 5.7).

Table 5.7: Government Meeting Demand for Land

S/No	Response	Percent
1	Strongly agree	6.0
2	Agree	8.0
3	Neither agree nor disagree	17.1
4	Disagree	62.0
5	Strongly disagree	6.8
6	Total	100
7	Number of Response	263

Source: Fieldwork 2007/2008

About 68% of respondents were of the view that government has not been able to meet the demand for land in their neighbourhoods. In comparison, only 14% agreed that government had been able to meet this demand while 17% of respondents neither agree nor disagree with the statement. Therefore, as the government is unable to meet this demand, individuals are

increasingly relying on an alternative source, that is through the operation of the illegal land market. Perhaps this is one of the reasons for the proliferation of illegal land transactions in the metropolis.

At least in terms of their declared purpose, most government efforts to restructure land tenure arrangements in the country are well intentioned with a high sense of patriotism and nationalism. However, these laudable objectives of repositioning the tenorial pattern seem to have remained unsuccessful and policies have had the adverse effects of creating divergent and completely different sets of problems on access to land for the greater majority of the Nigerian public. The regulatory framework expected to produce a sound and efficient process of land delivery among the diverse communities in the country has remained ineffective in addressing the multifarious nature of the country's land tenure problems. In fact, the government regulatory framework has not fulfilled its own objectives (Okpala, 1982; Awotona, 1987; Agbola, 1987 and Taylor, 2000). In many states of the federation, such objectives were distorted, abused and often undermined.

Bureaucrats have used the Land Use Decree, in many instances, to compound problems of access to land especially for the urban low-income groups. Instead of easing the difficulties of land acquisition, the Decree succeeded in making it more difficult for the poor urban residents to have access to land. It has successfully commercialised land in communities where traditionally land was not alienated. Rather than increasing access to land for the urban low-income groups, the Decree has made access an exclusive preserve of the select few amongst the urban elites, traditional rulers, senior and retired military officers and the giants of the private sector. The few that benefit from government policies outside these groups are usually those that are close to people in position of authority or those who happen to know their ways through the bureaucracy. The situation is a clear indication of the fact that the delivery process is bedevilled by inherent short falls.

In metropolitan Kano, the formal land delivery process has been a rigid and strikingly difficult bureaucratic procedure that frustrates many people from having access to government land allocation. This is usually because of the exhaustive processes one is subjected to, and the uncertainties of the period of allocation. In some situations, it is even more difficult for some

groups of people to access land now rather than under the previous systems the Land Use Decree replaced. In the sprawling urban metropolis, land is currently less accessible than it used to be prior to the implementation of the new land allocation policy. This is because of the demand due to population pressure and the fact that access to land is now more monetised than it used to be on the one hand. On the other hand, the implementation of the land policy slowed down the process and rate of development of new areas for urban uses.

Only 31% of the homeowners gained access to land through the formal land delivery process. The remainder had access through means such as inheritance (17%), direct purchase (50%) and other unspecified means (2%). This shows that the formal land delivery policy per se plays a relatively small role in maintaining the high rates of home ownership in the area. However, it is probable that many people would have access to government land if only they had the patience to bear with the shortcomings, the long procedures, and the delays before their files are finally processed, and an allocation issued in their names.

Empirical evidence from this study has shown that the land allocation policy currently implemented in Kano has many unanswered questions, which border on transparency, equity and fairness. This threatens an efficient and effective allocation and administration of land in accordance with the established guidelines contained in the Land Use Decree. The Land Use Allocation Committee that is supposed to make recommendations to the Governor on issues relating to land, after due consideration of the criteria, does not even exist in the state. Thus, the appointed Commissioner of the Ministry of Lands shoulders this responsibility.

The situation has often been abused: an interviewee disclosed that some past Commissioners were alleged to have allocated land to friends, relatives and even members of their immediate families without following the due process. This kind of development has made it necessary for successive administrations to institute panels of inquiry to look into how land was allocated by previous governments, which has resulted in cancellation and at times suspension of land allocations made by previous governments. This has happened even at the federal government level; land allocations in the Federal Capital Territory (FCT), Abuja, made by the former

Minister of the FCT, towards the end of the second term of the Obasanjo Administration in 2007, were cancelled by the new administration that succeeded it.

These practices are more pronounced now during the civilian administration where land allocation is used as a kind of political settlement and as a means of getting political patronage. The unilateral and arbitrary allocation has generated increasing concern and triggered frantic efforts to acquire land by corrupt practices. Respondents from this survey were asked to comment on whether people in their neighbourhood used personal contacts and bribes to influence land allocation in their favour. About 64% replied in the affirmative while 10% replied in the negative and about 25% indicated they did not know. This shows the high rate of corruption involved in the formal land allocation process.

Furthermore, the issue of corruption in the Ministry has been highlighted in some of the interviews conducted during this study. For example, while explaining the working relationship of the Ministry of Lands with his organisation, an official of the Federal Mortgage Bank lamented the level of corruption he saw:

I was in the Lands Ministry recently in pursuit of some certificates, I saw some few people there waiting; the system there is rotten that you cannot even hope to have any problem with the Ministry. I am sorry to say it concerns us, the issue of corruption has to come in whether we like it or not (Interview: UM/FMB/1/2007/2008).

The extent of this situation is so obvious that it can be clearly noticed even by a casual visitor to the Ministry because of the approach and manner in which staff handle issues. The case is even more pathetic when staff of the Ministry expect bribes even when dealing with the cases of their colleagues or other government agencies within the same state. This is disguised usually in the name of public relations or as it is commonly known, PR. During the field work, a member of staff in one of the state agencies explained that PR is now used by both government and private organisations to facilitate requests for services from other government agencies, not only in the Lands Ministry. However, the situation is pronounced in the Lands Ministry to such an extent that individuals who wish to secure the services of the Ministry often become discouraged by the presence of touts within the premises of the Ministry. Last year, the Director General of the Anti

Corruption Commission in Kano disclosed that his Commission has received 396 complaints and petitions over land and housing. He further hinted that 232 were directed against the Ministry of Lands and Physical Planning and KNUPDA (Daily Triumph: 26:12: 2008).

Corruption has been a source of concern for officials because of the negative image it projects of the Ministry. The management blame touts who carry out their activities within the Ministry premises for projecting a negative image and as a result, members of the public regard the Ministry as a corrupt agency. However, this may be a lopsided argument, as the touts must have enjoyed the connivance of some staff of the Ministry to perpetrate their activities. A staff member within the Ministry who told me that on many occasions the touts collaborate with officials to carry out their activities confirmed this. If this is true then it is a clear manifestation of the serious lapses of the formal land delivery process for its failure to curtail the activities of the touts and more importantly, for the inability to check the excesses of the staff.

Furthermore, it could be argued that if the members of staff in the Ministry have been discharging their responsibilities diligently, the touts would not have had the opportunity to carry out their activities within the premises of the Ministry. Related to this, is the unnecessarily long and frustrating application process that encourages people to go outside the conventional procedure to influence decisions in their favour by circumventing the formal legal provisions. The situation where individuals have to make a series of follow up visits to monitor the movements of their files, further breeds contempt and exposes officials to temptations of being bribed. All these are indications of the shortcomings of the formal land delivery process.

One of the practical shortcomings of the formal land delivery process in the state is the relatively inadequate land and property registration records. The Ministry of Lands does not have an updated cadastral map of the metropolis and the details of land uses and titles of all existing plots in the area. A number of customary titleholders have refused to come forward for recertification of their title to a statutory certificate of occupancy. This is in addition to the frequent land transactions and transfer of titles through inheritance without the consent of the Ministry. As a result, there are no accurate and up to date land records of all titles within the metropolis. The absence of these has given rise to a series of problems; cases of double allocation, reallocation

and irregular allocation of plots are common. Ministry officials usually attribute these problems to a lack of up to date land records.

Nevertheless, interviews with some Ministry insiders suggest that most cases of double allocation were deliberately orchestrated by members of staff with the connivance of some wealthy land speculators. The members of staff usually provide the details of an undeveloped allocated plot to a land racket within the Ministry, which prepares fake documents with the same details and backdates the allocation to the new allottee. The new allottee would immediately commence development on the land so that by the time the original allottee realised, development would have gone far and when the records were checked, it would seem as though the new allottee was the person originally allocated the plot because of the dates of allocation. This dubious act has been possible because it takes a relatively long time for certificates of occupancy to be issued to beneficiaries of land allocations.

The process of formal land delivery, which entails the issuance of letters of grant in the first instance, followed by a protracted period before the certificate of occupancy is released, gives rise to this fraudulent practice. Unfortunately, in this case, the system is being undermined and sabotaged by the same officials that are supposed to protect and safeguard it. Therefore, the formal land delivery process would hardly become successful when it is being subverted from within. These fraudulent and corrupt practices are prompted by the desire to get rich quickly. This was demonstrated by staff involvement in providing extra services to clients within the Ministry in order to get additional income.

5.4.2 Access to Informal Land (Secondary Land Market)

It was observed at the beginning of this chapter that the land tenure reform under the provisions of the Land Use Decree 1978 provided for access to land through the formal land delivery process, which has been described as the primary land market. This refers to the statutory land allocation granted to individuals, private, or public organisations by the government. Furthermore, under the provisions of section 22 of the Land Use Decree it is prohibited for holders of such statutory titles to alienate their right of occupancy without the consent of the Governor. The statutory right may be alienated by assignment, mortgage, transfer of possession,

sublease or otherwise as it is deemed fit, provided it is within the legal framework. Where this happens, it is deemed that the land has been acquired through the secondary land market.

Therefore, the operations of the secondary land market have been legally sanctioned. Land can be transferred to a second party where a statutory right of occupancy has been granted to a first party provided all the legal procedures for such transfers have been followed. The process of alienating such a right of occupancy, however, involves valuation of the land, usually carried out by registered estate surveyors and valuers, to determine its market value. After the land has been valued and a consensus price agreed upon, agreement for the transfer of title is prepared by a solicitor and sent to the Ministry of Lands together with the certificate of occupancy/letter of grant for verification and validation. If the documents presented are certified correct, then a recommendation is made for the payment of a processing fee, usually a fixed percentage of the total value of the land.

The next stage is to await formal recommendation for approval of consent by the Governor or the person delegated to act on behalf of the Governor. When the consent is eventually granted, the new owner is required to process the change of title through the same Ministry. A new certificate is issued on the plot with the details of the new owner. When these processes are followed, the statutory rights are considered alienated by the original allottee. Any other transaction by direct sale, mortgage or private arrangement over such statutory rights without the full consent of the Governor is regarded illegal, null and void under the law.

Therefore access to land through the secondary land market is one of the important means of acquiring land because like the primary land market, it enables the owner to access mortgage finances from Primary Mortgage Institutions (PMIs) that consider the certificate of occupancy (C of O) as collateral. However, despite this advantage, the secondary land market is not a popular market for land acquisition in metropolitan Kano. This was confirmed by one of the registered estate surveyors and valuers during my interviews:

Honestly, we do not receive many customers for the secondary land market as we do for other types of land transactions. Probably, people are not very much aware of that kind of transaction or are being sent off by the assumed expenses they would incur buying that kind of property. (Interview: UM/ES&V/2/2007/2008).

Perhaps, people run away from the relatively long time the process takes to accomplish and from the high fees charged by the Ministry before consent is granted. As a result, many holders of statutory rights of occupancy enter into illegal land transactions. This is usually on the understanding that the new owner, if he considers it necessary, may apply for a change of title from the Ministry after the transaction has been concluded. Through this informal arrangement, the original owner would not incur any cost or pay any fees to the government for alienating his statutory rights of occupancy.

Another reason why many holders of a statutory right of occupancy do not use the secondary land market is that the process requires employing the services of professional estate surveyors and valuers which means incurring additional expenses. The expenses jointly reduce the income from the sale. Therefore, many people avoid using the secondary market. However, corporate organisations such as banks and other financial institutions give the highest patronage to the secondary land market. This is because the land may not be readily available when required through the primary land market. Therefore, such organisations may easily access land through the secondary land market operating usually through professional estate surveyors and valuers. A professional estate surveyor and valuer operating a private firm within metropolitan Kano confirmed this at interview:

Generally, most of the patronage we receive is from private sector organisations including banks, insurance companies and other industrial firms in the state. Only a few handful individuals use to come for our services, maybe because of the charges or perhaps people have not recognised the value of our services (Interview: UM/E:S&V/2/2007/2008).

Therefore, it can be observed from the above that the secondary land market does not enjoy the good patronage of the majority of Kano's community. However, observations within the Ministry of Lands have shown that this does not mean that transactions over land held under statutory titles do not take place. Although there was no direct access to individual files of clients in the Ministry, a staff member confirmed that several cases of such illegal transactions are usually discovered when persons who have bought such land apply for a change of title. Such types of illegal transactions are usually detected because the applicants for a change of title are unable to present letters of consent issued on approval of any alienation of land rights.

Unfortunately, few cases of illegal land alienation result in prosecutions. Most are overlooked provided the person handling the case has been briefed and settled appropriately. Furthermore, it was noticed that these cases and those of a more sensitive nature, are usually handled by touts operating within the Ministry with the connivance of the staff. The activities of touts have been identified earlier as one of the problems the Ministry is facing in the efficient discharge of its responsibilities. This illustrates the inefficiency of the services provided by the Ministry and suggests that Ministry officials are aiding and abating the activities of the touts to swindle and ignore the state laws. It can be argued that in most private and even a few public agencies where the system is functioning relatively well, touts have no role to play in the delivery of services. These are indeed some of the reasons responsible for the poor patronage of the secondary land market and illegal alienation of land rights amongst members of the public in Kano, since they realised that laws can be by-passed to accomplish ends.

5.4.3 Access to the Informal Land Market (Unauthorised Commercial Subdivisions)

This type of land market is characterised by transactions over land rights held prior to the 1978 land reform that were, for one reason or the other, not converted into statutory rights of occupancy. Therefore, when such types of land are demarcated and sold to developers, it is considered an illegal alienation of land rights. The holders of customary land rights are expected by law to apply to the state Governor through the Ministry of Lands for conversion of their rights to statutory title. Under the provisions of section 35 subsection 5 (a) of the Land Use Decree, one portion, not exceeding half a hectare of all lands that were undeveloped and held under customary title prior to the commencement of the Decree, shall continue to be held as though a statutory right of occupancy has been vested on the owner.

Furthermore, subsection 5 (b) of the same section extinguishes all other rights formerly vested over the remaining portions of the land and therefore ownership of the land reverts to the government. By this provision, the holder of such land must surrender part of his earlier holdings in excess of half a hectare. This is because under the provisions of the Decree, no single individual shall be granted titles for a residential plot in the urban centre that is in excess of half a hectare of land. With respect to customary rights of occupancy, section 6 subsection (2) states

that no grant for land will be made in excess of 500 hectares for agricultural purposes and 5,000 hectares for grazing purposes without the consent of the Governor. Similarly, section 35 subsections (7) and (8) of the Decree prohibits subdivisions or layouts of such lands as mentioned in subsections 35 (a) and (b) and declares any such purported transfer of rights null and void: conviction for such an offence carries a sentence of either one year in prison or the payment of a five thousand naira fine.

The sections quoted above clearly and unequivocally prohibit any form of private demarcation of land in the form of subdivisions and subsequent sales. The operations of the illegal land market are strictly prohibited. The Decree, in an attempt to check illicit land transactions, empowers the Governor to take over any excess land held by individuals, to be kept and managed for the common benefit of all, so that the excesses would not attract alienation. However, in the Kano metropolis this prohibition does not appear to be upheld, as this land market seems to prosper more than any other land market.

The phenomenon of illegal land divisions and demarcation of plots in the peripheral areas of urban centres in the developing countries have been widely researched and documented. Payne (2001) observed that in Mumbai (India) such unauthorised land subdivisions within the squatter areas were sold at a market price of US\$15,000 per plot. These are lands without any title, public access or even basic services. He further noted that this type of land subdivision has been the most common and largest means of access to land and housing for the majority of the urban population. Similarly, in a study of informal settlements in Malawi, Njamwea (2003) observed that informal means of access to land accounted for more than ninety per cent of the settlement of Ndirande, a squatter settlement on the outskirts of Blantyre city. The entire housing stock in the settlement was developed from illegal land subdivisions that were sold at varying market prices at different times.

In metropolitan Kano, the phenomenon of illegal land subdivision and plot demarcation has spread widely over the peri-urban zone, resulting in the growth of the urban metropolis (Garba, 1997). Therefore, it would not be surprising if informal means of access to land are popular in the area. This would be within the context of the difficulties often encountered with formal land

delivery in the area discussed earlier in this chapter. The operation of informal (illegal) land markets in the metropolis is on the increase as manifested by the increasing illegal subdivisions of residential plots and physical development of informal settlements within the metropolis. An interviewee confirms:

‘...if you look at the extent of informal development especially here in Kano the informal real developers are more active than the formal ones. In fact, I can tell you these people are even more active than the government itself in terms of acquiring land, in terms of development of housing, in terms of even opening up barren places’ (Interview: UM/FMBN/1/2007/2008).

This may be an indication that many low-income earners have chosen the informal market in preference to the formal statutory allocation procedures.

Over 70% of the respondents surveyed for this research have used the illegal land market to either buy or sell land within the metropolitan area. Similarly, when respondents were asked to indicate the most common means of access to land within their neighbourhood, especially for the urban low-income group, 78% indicated the informal land market while 22% mentioned formal land delivery through the government land allocation policy. These figures are evidence of the frequency of the operations of informal land markets in the area. However, the issue that is worth noting is not just the proportion of people who patronised the market to acquire land, despite the high rates of awareness (57%) among the population of the prohibition of land transaction by the Land Use Decree, but the reasons that might compel them to engage in this type of land transaction. Table 5.8 presents the reasons advanced by the respondents for their engagement with the informal land market.

A closer look at these reasons revealed that the high patronage of the informal (illegal) land market is the result of the inefficiencies and ineffectiveness of the public agencies in the delivery of these services. It would be argued that if the planning agency (KNUPDA) was up to its responsibilities of monitoring and controlling unplanned and illegal developments within the metropolis, this would have checked the growth of illegally demarcated residential plots of land. Thus, farmland owners would not have the confidence to subdivide their farmlands if they feared the agency would step in to stop such illicit activity. The punitive measures that would have been taken would be enough to deter other farmland owners wishing to commit such illegal offences.

Similarly, this would check on the availability of these types of plots and reduce to the minimum the frequency of this transaction within the land market.

Table 5.8: Reasons for Patronising Informal Land Market

S/NO	REASONS FOR USING INFORMAL LAND MARKET	PERCENT
1	Lack of confidence in the government allocation process	26.8
2	Long bureaucratic delays in allocation	11.9
3	Uncertainties that characterise govt. allocation procedure	17.5
4	Cheap & readily available privately developed plots	35.1
5	The high demand on government land and houses	5.2
6	General lack of awareness of government schemes	3.1
7	Others (Please specify)	0.5
8	Total	100.0
9	Total number of responses	194

Source: Fieldwork 2007/2008

Related to this, if individuals who patronise the informal land market believed the Planning and Development control division would demolish any structure raised on land acquired through the illegal land market, many would not have patronised it, for fear of losing their investment and risking prosecution. The other major reasons forwarded for the high patronage of the informal land market relate directly to the Ministry of Lands that has been entrusted with the statutory functions of operating the formal (primary) land market. In the earlier part of this chapter, the inadequacies associated with the formal land allocation were exhaustively discussed. It highlighted allegations of corruption against Ministry officials and improprieties in the land allocation process. The government has failed to constitute the legal apparatus that would ensure proper implementation of land policies, such as the Land Use and Allocation Committee. All these contributed to the erosion of public confidence in the formal land market and encouraged the search for an alternative, offered by the informal land market.

This poses an important question: why are most of the public sector agencies characterised by inefficiency and ineffectiveness in the discharge of their responsibilities? The personal experience of the private and public sector agencies during the fieldwork for this research shows that the private sector agencies are more organised, efficient and effective in handling issues.

That question may be left for another project but it seems to suggest that if the government had involved private organisations directly in the implementation of its land and housing policies, there would have been more successes than we have presently.

This raises the issue of public and private sector partnerships pursued by some developing nation governments for the development and provision of land and housing. Kano and indeed other states in Nigeria should be pursue and implement this policy. Governments should double their efforts by investing funds into this type of partnership if the desired impacts are to be realised. This is because the private sector exhibits more commitment and is goal oriented, thus can achieve more given the kind of influence and support the public sector enjoys. This was demonstrated in one of the findings of this research. One of the respondents to the qualitative interviews observed that within Kano metropolis, a single entrepreneur was able to open up a layout with over two thousand plots of land, while the government was unable to demarcate even one thousand plots of land in any single layout.

'...most of the informal sector is far beyond the government in opening up the state. Recently, I met a real estate agent who told me that he has opened up a land that has on a site plan, over one thousand five hundred plots ... just very close here at the Eastern by-pass. The same person... has one you cannot imagine, over two thousand plots along Madobi road. So you can see that even the government is not doing that much, so most unfortunate...' (Interview: UM/FMBN/1/2007/2008).

Therefore, with this kind of commitment by single individuals, the involvement of the private sector would inject new initiative and greater efficiency into the operations of the formal land market. This would minimise the bureaucratic problems and sanitise the public agencies charged with development of land and housing in the metropolis. This is what encouraged the Kano state government to enter into a partnership in 2007 with a foreign construction firm from Malaysia to build twenty thousand housing units within the metropolis. It was proposed under this arrangement that five thousand units would be constructed along each of the four entry axes to the city; Zaria road, Gwarzo road, Dambatta road and Maiduguri road. Reliable sources from the State Housing Corporation revealed that when completed, the houses are would be sold outright. The joint venture entails that:

The houses are to be constructed by the developer (foreign firm) from Malaysia. He only constructs the houses but the state government will provide the infrastructure that is roads, schools and whatever. So these are the two things, then the arrangement would be made between the state and the developer on how they will share the cost and the profit as well (Interview: UM/KSHC/1/2007/2008).

As this initiative is still in the pipeline, the details of the agreement have not been finally agreed upon. It is obvious that the decision to dispose of the houses as outright sales automatically puts the urban low-income earners at a disadvantage, as they would not be able to mobilise the necessary savings to acquire the houses.

The poor urban residents view most of the government housing policies in the state as pro-rich; the interests of the majority low-income groups are hardly taken into consideration when these policies are being formulated. Over 75% of survey respondents believed that government housing policies are discriminatory against the urban poor and that they are deliberately being sidelined. As was noted in the literature (Wang, 2000; Retsinas and Belsky, 2002) the low-income earners do not have sufficient savings and cannot access mortgage finance to enable them to purchase houses outright. Therefore, any policy that requires them to buy property on a cash basis does not recognise their economic realities.

In Kano metropolis not only are the low-income earners unable to access mortgage finance due to the absence of security that would guarantee them the housing loans, but the compulsory contribution scheme for home ownership initiated under the National Housing Fund in collaboration with the Federal Mortgage Bank was suspended around 2001 by the state Government.

The state government suspended contributions to the scheme and the basic reason... was because of the earlier misperception from the labour union about the scheme. Although they may have one or two reasons that may be right, because in terms of the provision of the houses in those years ... there was no much activity... so that was what caused the rancour and the union protested (Interview: UM/FMB/1/2007/2008).

Therefore, this opportunity was also lost for the working class; it simply involved monthly deductions of a percentage from workers' salaries as contributions to the National Housing Fund.

Under the scheme, every contributor would have been able to apply for a housing loan from the fund after a minimum period of continuous contribution. Thus, it would be observed that the urban working class and other low-income earners in the metropolitan Kano are vulnerable to housing difficulties. There is no consolation from the formal land market due to the problems of the land delivery process, nor are they rewarded through housing policies pursued by the state. As a result, the operations of the informal land market have not been checked by state land and housing policies. The urban poor continue to patronise the informal land market to acquire land for housing.

5.5 Policy Implications of the Operations of Land Markets

The three major markets that enable access to land in metropolitan Kano were discussed extensively in section 5.4. It was evident that under the current dispensation, these markets are identified as either formal or informal. The formal land markets refer to statutory means of land acquisition that were identified as either primary or secondary markets, which were regarded as legal means of land acquisition. In the informal market, meanwhile, transactions are carried out over illegal land subdivisions. It has been demonstrated that due to the circumstances associated with the operation of each of the markets, land accessibility in metropolitan Kano is mostly achieved through the informal land market. Therefore, this section will look at the implications of land and housing policies for the operation of the land markets in the metropolis.

In other parts of the country, the experience of land policy implementation has not been encouraging (Agbola, 1987; Awotona, 1987; Arimah, 1997; Ogu and Ogbuozobe, 2001; Kombe, 2003). Rather than facilitating access to land, the new land laws succeeded in making it more difficult for people to secure land especially for residential purposes within most of the urban centres in Nigeria. According to Agbola (1987), the Land Use Decree has become an additional institutional constraint on housing development in most of the urban centres of Nigeria.

Similarly, Ogu and Ogbuozobe (2001) observed that although Government pursued enablement policies to improve the housing condition of the urban low-income groups, the problem of access to land under the provisions of the Land Use Decree proved to be a serious threat to the attainment of affordable housing for those groups. In metropolitan Kano the situation seems to

be the same. The formal land delivery process initially concentrated all the demands for land in a single government agency, the Ministry of Lands, which was charged with the responsibility to administer all lands within the state. The effect of this was manifested in the inability of the agency to cope with the demand, and this gave rise to corrupt practices as people used positions of influence and money to influence allocation in their favour.

It has been explained in the course of this chapter that because of the problems related to bureaucracy, a large number of the Kano community opted to use alternative means of land acquisition that guarantee easy and quick delivery. Furthermore, the land use and allocation regulatory framework has been rigid and inconsistent for a long time and has not been reviewed. Some of its provisions have become redundant and out of context to the extent that it has become an obstacle to the full realisation of its own set objectives. For example, compensation under section 29 subsection (5) for land compulsorily taken over by the government has remained at the same rate for upwards of thirty years without review. This makes it very insignificant and therefore pushes farmland owners to resist any attempt to take over their land, preferring to demarcate their land illegally into subdivisions of residential plots. One of the effects of this illegal demarcation of plots has been the sustenance of the informal land market.

Another implication of the state land policy and programmes for the operation of the informal land market is that it reduces the transactions on the secondary land market. This is as a result of the requirement for Governor's consent before the transactions are considered legal. Related to this, the fees charged for processing the consent and the delay often experienced while waiting for approval is also a source of concern for many people. As a result, many people who do not have the patience to go through the process are compelled to engage the informal markets and so buy or sell illegally demarcated plots of lands. Consequently, these practices and the increase in demand for land and housing within the metropolis have resulted in the growth and development of informal settlements.

The growth of informal settlements therefore has become an urban phenomenon that characterises urban growth in Kano. For example, 71% of survey respondents indicated that houses are being developed in their neighbourhoods in areas where government has no prior plan or design for any residential layouts. The problem with this kind of development, which is common in most urban centres of developing societies, is that neither the government nor the inhabitants of the areas are capable of providing the necessary infrastructure and urban amenities. The result of this survey has shown that 87% of respondents agreed that settlements developed in areas that were not planned by the state government are lacking sufficient facilities and basic infrastructure such as roads, shopping centres and children's play grounds.

Furthermore, attempts in some developing countries to upgrade the status of informal settlements either through formalising security of tenure or by executing capital projects on infrastructural development, while effective, have encouraged the development of new informal housing within the same communities (UN-Habitat, 2003). In addition, it was noted that although upgrading projects are cheaper compared to core site and services housing units, the projects often suffer isolation from both government and the communities. This is because governments do not continue providing the projects with the necessary services and the communities too, do not maintain the facilities.

This was the situation with the Manila Tondo foreshore, in the Philippines, where over 200,000 squatters lived (UN-Habitat, 2003). By 1981, the settlement was upgraded, improving not only environmental conditions, but also the livelihoods and health wellbeing of the inhabitants (UN-Habitat, 2003). However, the government was unable to maintain the tempo initiated by the World Bank international experts, thus allowing the environmental conditions to deteriorate once more and eventually to become substandard. Similarly, empirical evidence from the upgrading programme of Marconi Beam, in South Africa, provides sufficient lessons for other countries (Barry, 2006). As the residents of the informal settlements were being relocated to Joe Slovo Park and du Noon, secondary invasion of the area was taking place by new squatters before the shacks were demolished. This necessitated government decision of mounting 24-hour vigilance in the area with a view to stopping further occupation. The situation in Kano may in the near

future require such initiatives funded by international agencies like the World Bank and UN-Habitat.

One of the implications of the land policies implemented in Kano is the increasing incidence of land speculation within the metropolis. Under the present situation of increasing population and rapid urbanisation, it is expected that the demand for land and housing will certainly increase. The irregularity in the formal land delivery earlier identified in this chapter resulted in the allocation of more land to some few individuals to the detriment of the majority in low-income groups. Furthermore, with the increasing commoditisation and commercialisation of land, a few wealthy individuals have accumulated land that might attract higher prices in the future. Thus, it is common to find a large piece of land within the metropolis kept as an enclosure pending the time it appreciates and therefore attracts higher prices.

Therefore, the increasing rate of land speculation in the metropolitan area can be partly attributed to the land allocation policy contained in the Land Use Decree. The allocation policy and its practice favoured the already affluent groups in the society who are in a better position to exploit the opportunities using money to acquire land allocated to low-income earners who may not have the necessary capital to develop the land. These affluent groups therefore buy, speculate and sell land to third parties, whether they are individuals or organisations. Speculation over land creates artificial scarcity in both the formal and informal land markets and the speculators reap profits while the government loses out on land rent. Speculation also has the effect of reducing accessibility among the low-income earners due to unaffordable prices charged on land.

The incidence of land speculation has a direct effect on the growth of informal settlements within the metropolis. During the fieldwork for this research, empirical observation has shown that the entire main exit routes out of the metropolitan Kano are highly populated with no open space except the enclosed lands under speculation. A cursory look at the immediate surroundings of the metropolis reveals different types of dwellings springing up especially along Katsina road, Gwarzo road and Zaria road. Most of these settlements are informal, as government has no layouts in most of the areas. Informal settlements are actually growing within the outer parts of the metropolis because the immediate available open spaces have been put under speculation,

forcing low-income earners to look outwards to secure affordable land through the informal land market.

Hence it is concluded that the formal land delivery process has contributed to the phenomenon of land speculation, which is also responsible for the expansion of the urban area and the development of informal settlements. The rate of the development of informal settlements within Kano metropolis is an indicator of the failure of the formal land allocation machinery. It may also be viewed from another perspective; that the higher rates of development of informal settlement may result in the growth of slums which may also be a measure of the ineffectiveness of the government agencies in providing urban facilities and infrastructure.

5.6 Summary of Findings

The analyses reported in this chapter have shown that access to land in metropolitan Kano can be achieved through three main operational land markets. These land markets are both formal and informal; the formal ones are those legalised by the Land Use Decree 1978, which is a piece of federal legislation that regulates land use and allocation throughout the country. The informal land market on the other hand, is considered illegal because the same land regulatory machinery has prohibited its operation. The formal (legal) means of access to land that are the primary and secondary land markets were characterised by improprieties ranging from unnecessary bureaucracy to allegations of corrupt practices labelled against the public officials charged with the implementation of government policies.

As a result of the problems associated with the operations of the formal land markets within the metropolis, a majority of the urban low-income groups had the option to patronise the informal land market in order to have access to land especially for residential purposes. This was supported by a cross-tabulation of method of accessing land against respondent's income, which shows for example; over 70% of respondents who earn 7,500 to 19,999 naira per month were able to access land through purchase (table 5.1). The survey indicated that most of the incidence of illegal land transactions within the metropolis is attributed to the failures of the formal land delivery process. Although the interviews revealed a number of problems that bedevil the public agencies and therefore affect the discharge of their statutory functions, some survey respondents

were of the view that some of the problems are engineered from within the public agencies. However, this is only an expression of opinion, as many respondents are not likely to know the actual internal politics within most of the government agencies.

The findings have also shown that on a general note, access to land within the metropolis is predominantly through the informal land market that accounts for about 75% of all land owned by individual households. The formal land market accounts for only 21% of land held by individuals within the metropolis: the remainder is held under other means of land accessibility often applicable in the area. Similarly, many respondents to the survey and some of the interviewees were of the view that government land and housing policies such as layouts, site and services and owner-occupation housing scheme were ineffective in achieving significant impacts on increasing access among the low-income groups. For example, it was found that the policies implemented by the state government benefited about 38% of the people while about 62% have not benefited in anyway.

The survey has shown that although there is a high level of awareness (70%) of all government policies related to land and housing, a majority of the urban residents do not have access to such policies. This has been related to a number of reasons including the difficulties encountered in processing documents within the agencies, the long period of delays, uncertainties associated with allocation processes and the high level of corrupt practices in most of the government agencies. However, despite these problems and the economic difficulties that confront the greater majority of the members of the public, the research has shown that home ownership seems to be the predominant tenure of most of the residents. The survey revealed that about 70% of all the respondents who took part in the research are homeowners while the remainder are tenants.

One of the findings of the research shows that there is a relationship between the land and housing policies being implemented in the state and the incidence of illegal land demarcation. It has been shown for example, that due to the policy on compensation pursued under the provisions of the Land Use Decree, farmland owners prefer to sell their land in the form of subdivisions of residential plots to illegal developers rather than to allow government to acquire such land. As a result, land acquisition has become difficult for government and consequently government has been unable to lay out and allocate residential plots as it used to do in the past.

Furthermore, because farmland owners have learnt to demarcate their land into residential plots, the informal land market enjoys the patronage of individuals who require such types of land to develop their residences without the usual headaches of going through the government agencies. As a result, informal settlements are rapidly growing and increasing within the metropolitan area. It is asserted that there are now more informal than formal developments within the metropolitan area.

5.7 Conclusion

This chapter drew evidence from both qualitative and quantitative data to show how individuals have access to land in metropolitan Kano. Opinions of most of the households surveyed indicated that government land and housing policies have not been able to improve access to land considerably among the urban residents. Most of the low-income urban residents were forced to secure land and housing through the informal and often illegal land market as it becomes difficult for them to penetrate the government agencies to secure formal allocation. Rather than improving access through equity in the use and allocation of land, the Land Use Decree was noted to have profound effects by creating unnecessary difficulties for access to land among the low-income groups.

The guidelines for allocation of formal land are so cumbersome and the process so long that it can be argued that access to land was easier under the traditional and customary tenures, which the Decree replaced. This was a cogent reason for the wide scale agitations for the upward review of the land regulatory machinery in the country. The review should take into consideration all the problems now identified from its implementation over the last thirty years in order to make it more purposeful and functional.

In particular, analysis has shown that state policies have not been widely beneficial to most members of the Kano community; there is a need for government to refocus its programmes with a view to addressing the housing problems of the urban low-income groups. The increasing incidence of illegally demarcated residential plots of land can be counteracted with a more vigorous and purposeful commitment to the provision of not only more affordable low-income

housing, but a greater zeal in the provision of more plot lay outs, site and services and an access to mortgage facilities to enable individuals develop their own residences. It is therefore clear government alone cannot handle the public's housing needs but rather should endeavour to provide the enabling environment and assistance for private sector participation in the development of more housing in the metropolis. This will go a long way to reducing the housing problems presently being experienced in Kano metropolis.