

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

Volume II

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CHAPTER SIX: POLICY PROCESS IN LAND ADMINISTRATION

6. 1: Introduction

This chapter 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. Its major aim, therefore, is to investigate the impact of state policies and assess the role played by some public agencies in improving housing condition in the state. Furthermore, the chapter provides an evaluation of state-run housing programmes including 'site and services' and 'owner-occupier' schemes.

6. 2: Policy Formulation on Land and Housing

The development of urban land policies relevant to the socio-economic realities and cultural conditions of the people is a necessary step towards resolving the economic and environmental problems of many developing countries (Olurin, 2007). Societies hardly achieve any appreciable level of development without harmonising land and housing policies, and land tenure affects social, economic and political processes (Gordon, 2000). In Nigeria, the diversity of ethnic, tribal and cultural groups makes this statement not only relevant but also significant. Although the desires and rights of individuals to own private property are respected and preserved, the main goals of urban development policies have been to ensure public control of land use and acceptance of public responsibility for the supply of land for whatever purpose in accordance with guidelines enshrined in the Land Use Decree.

Nigeria has experienced a series of developmental problems; however, the desire to develop has not deterred successive governments from their commitment to provide the necessary infrastructure for growth, which has remained a top priority. The nation cannot afford to abandon the need for sound policies and programmes in all key aspects of human endeavour. One of the areas in which government has not relented in its efforts to make amends and initiate new policies and programmes is the housing sector. This is because it has presented a major challenge especially in the urban centres, where the demand for land and housing has met fierce competition from other compelling and equally important land uses. Government realised that the success of its land and housing policies and programmes is tied to progressive land policies at

all the three tiers of government in the country; the federal, state and local levels. The country has a vast area of land covering over 900,000 sq kilometres, but space requirements for different kinds of land uses are limited not by availability, but other factors such as accessibility, suitability, time, distance and the cost of travel. This is more noticeable in the urban centres where as a result of high rural-urban migration, there is high demand for land for different purposes. Consequently, in the midst of plenty, a majority of urban dwellers have not been able to rationalise the available land spaces to meet their needs without encountering some major obstacles and often-serious land problems and disputes. As a result, access becomes difficult even where land is offered for sale, as the cost is prohibitive. Furthermore, among some conservative communities in different parts of the country, traditional/customary norms on land acquisition were upheld and adhered to. These situations were justifications for the government to consider corrective measures and thus, government intervened in order to regulate the entire system and process of land acquisition.

The government reacted to problems of land accessibility and tenure through federal legislation. This spelt out uniform procedures for access and allocation and took all land in the country into state ownership. As a result, the federal government's land nationalisation drive came into full operation with the promulgation of the Land Use Act, 1979 (discussed at length in section 5.3 above). The Act was enacted to give legal and constitutional backing and support to the Land Use Decree, earlier enforced by the military government in 1978. Therefore, with the promulgation of the Act, all land in Nigeria was nationalised and vested in the state Governors, to be held in trust and administered on behalf of the people of each state.

In metropolitan Kano, land policies are therefore strictly a reflection of the federal policies. However, prior to the enactment of the Land Use Decree of 1978, the legal instrument that governed land matters in Kano was the Land Tenure Law, 1962. This applied within the Northern region, now comprising about nineteen northern states of Nigeria. Further, the 1978 land nationalisation abrogated all former legislation, traditional and customary arrangements, titles and land rights. All land rights were vested in the Governor who gained the powers of allocation to individuals and organisations as and when the need arose, strictly in accordance

with the stipulated guidelines contained in the provisions of the Land Use Act. The state land policies are therefore not different from the federal policies.

Land policies are intertwined with housing policies in most of the urban centres of Nigeria. For example, in Kano the problems of housing development were traced (Garba, 1997) down to the issues of access to land for housing development. Therefore, government realised that its housing policies and programmes would be ineffective without appropriate consideration being given to its land policies. Thus, the state government's land and housing policies reflect the peculiarities of its geographical, cultural and socio-economic situation while, at the same time, conforming to federal legislation and other provisions guiding land use and urban development. For example, some of the low-cost houses built by the State Government such as Ja'oji and Gwammaja housing estates adopted traditional design in the structure of the houses; instead of a living room, a main entrance (zaure) and open-air courtyard (tsakar-gida) were introduced in the design.

Furthermore, the government realised that due to weak financial standing among a majority of its people it was difficult for them to acquire houses on outright sale. As a result, its housing policies now emphasise owner-occupation and sites and services schemes so that beneficiaries can build at their own pace based on their socio-economic status. In addition, State land policies now accommodate migrant communities especially from the southern part of the country in land allocation in the same neighbourhood with the natives, contrary to earlier policy restricting them to Sabo Gari. In pursuance of this, besides the state Ministry of Lands and Physical Planning, other agencies were established that work together with the ministry and also complement each other in implementing government policies and programmes.

Some of the key government agencies that were established include the State Housing Corporation and Urban Planning and Development Authority (KNUPDA). The two agencies function in collaboration and full consultation with the Ministry of Lands, as was observed by a senior government official:

'...there is a relationship because the three organisations deal with activities carried out on space, that is space planning and control guide. The only thing is Housing Corporation only builds houses and sells out, that is the key issue. But Ministry of Lands usually surveys areas and allocates whatever plots have been

prepared over plan, while Kano State Urban Planning and Development Authority (KNUPDA) designs the areas, I mean prepares the plan. When the Ministry of Lands and Physical Planning prepares the surveys it sends the survey plans to KNUPDA for layout preparations, on completion KNUPDA also returns back the plan layouts to Ministry of Lands for allocation to individual applicants. So we Housing Corporation, we are restricted to only our estates or any other place that we have prepared scheme' (Interview: UM/SHC/1/2007/2008).

Therefore, by policy, the process of housing development has been tied to the process of land acquisition. Government organisations and private individuals wishing to engage in housing development must therefore be involved with these agencies at one stage or another in the process of executing their projects.

In addition, there is a good working relationship between the state agencies involved with the development of urban infrastructure and housing facilities and their counterparts at the federal level. For example, all policies formulated by federal ministries and agencies on land and housing were in principle extended to their counterparts in the respective states for compliance. It is however not mandatory for the various state governments to implement these federal policies, though it is highly recommended. For instance, this was illustrated in the goals and objectives of the National Housing Policy, which aimed 'to develop and sustain the political will of government for the provision of housing for all Nigerians'. The citation was followed by another policy objective that clearly seeks to involve other government agencies at the state levels where it states its aim: 'to encourage and promote active participation of other tiers of government in housing delivery' (Government White Paper, 2002: p. 14).

Thus, most policies on land and housing in the metropolis have some major inputs from similar agencies at the federal level. The political structure of a federal system of government in the country and the procedure of disseminating policies from the federal down to the state and local governments, made it possible for most ministries and agencies to pass on policies formulated by the federal government. A typical example is the Land Use Decree 1978, which is the only legal document that controls land use and allocation throughout the country. Its jurisdiction spreads across the Federal, State and Local Governments and is applicable to all ministries and government agencies. Similarly, other policy programmes such as the National Housing Scheme,

National Housing Funds, and the Federal Mortgage Bank of Nigeria were all initiated by the federal government, and now have a direct bearing upon states and local governments in the country.

The Kano State government since its inception in 1967 has embarked on several housing policies and programmes with a view to increasing housing provision especially within the metropolitan area, where housing demand has increased significantly over the years. The first Military Governor of the state initiated several housing developments to accommodate the state officials and other senior civil servants in different parts of the metropolis. This was because with the creation of the state, it became necessary to provide more housing for the civil servants that would be employed in the various ministries and government agencies.

Many of these housing units are still serving as the official residences of senior government dignitaries. Other housing policies including owner-occupier schemes, sites and services, the development of plot layouts and housing construction for outright sales were adopted at different times by the state government. Kano State Government also adopted some housing programmes introduced by the Federal Government through its agencies such as the Federal Housing Authority (FHA). A typical example is the Danladi Nasidi housing estate, which was initially a federal government project. The state government took it over after the contractors abandoned work on the site. It was one of the projects of the National Housing Scheme financed under the National Housing Funds, by the Federal Ministry of Environment, Housing and Urban Development. The funds used were part of a mandatory contribution deducted from the monthly salaries of all civil servants throughout the country.

The National Housing Scheme intended to build houses and sell them to contributors to the scheme. However, when there was a problem with generating the contributions, the project was abandoned. A senior government official noted that:

‘...the state government suspended contributions to the scheme and the basic reason why this happened, we understood was because of an earlier misperception from the State Civil Service Union about the scheme. So that is what caused the rancour and the union protested, is not only Kano state at a point, almost

nationwide only two states were contributing to the scheme. Therefore, funds were insufficient to continue the project and the contractors had no option than to abandon the sites' (Interview: UM/FMBN/1/2007/8).

Therefore, the state government negotiated with the supervising ministry, bought over the project, and completed the construction work at the site. The state government initially planned to sell the houses directly to state employees. However, the idea was dropped in favour of an 'owner-occupier scheme' when the government realised that some civil servants had already paid deposits for some of the houses when the project was under the National Housing Scheme. As a result, the decision to sell the houses was conclusive and the State Housing Corporation was directed to take over and allocate the houses to appropriate persons. Furthermore, a senior official of the Corporation recalled that:

In fact, initially, Kano State Investment and Properties Limited and Housing Corporation were previously, I mean the two bodies, to administer Danladi Nasidi Housing Estate, whatever is there. So we had a clash of function there, you see, they made their allocations and we too made our own at that period. So we had problem and it was directly conceived by the state government that Housing Corporation is the appropriate and the only body to have it. Therefore, at the end of the day the whole estate was brought back to us (Interview: UM/SHC/1/2007/8).

This approach reflects a typical example of the way most of the state policies on land and housing were formulated; it is one thing that leads to the other. In fact, it has been the opinion of some bureaucrats in government that the state has no specific housing policies on a long-term basis, which it pursues vigorously. Successive governments in the state placed emphasis on sectors that reflected their interest; therefore, if the government's priorities are not on the housing sector, there may not be any serious commitment in developing the necessary housing infrastructure and facilities. A senior government employee substantiated this observation when asked: 'what exactly would you say is the state policy on land and housing development?

Actually, I can tell you there is no specific policy, it depends on the government of the day, i.e. depends on the commitments that government has. You see like now that the state government has collaborative approach with the Malaysian government to develop that Malaysian Housing scheme, they intend to construct about twenty thousand housing units. That is a clear-cut policy; the government wants those houses put in place. However, really, apart from that I do not think there is any standard policy (Interview: UM/SHC/1/2007/8).

It is the personal initiative of the present civilian administration in Kano, in a bid to boost the development and provision of more housing units within the metropolitan area, which led to signing a Memorandum of Understanding with a construction firm from Malaysia. The Memorandum of Understanding was for the construction of 20,000 proto-type housing units in some selected parts of the metropolis. Under the arrangement, the State Government provides the land and labour while the Malaysian firm supplies the funds and technical personnel who will subsequently train local personnel as the project goes through the process of implementation.

In Nigeria, previous land policies and administration adequately reflected the heterogeneous nature of the country's population. With the exception of the land reform of 1978, most of the earlier laws, statutes and even military decrees pertaining to land, were limited to specific geographical areas, particularly within the north-south divide (Okolocha, 1993). Okolocha (1993) further highlighted some of the military decrees and statute laws that were then promulgated:

the Requisition and Other Powers Decree 1967; the States Lands (Compensation) Decree 1968; the Public Lands Acquisition (Amendment) Decree 1970; and the Public Lands (Miscellaneous Provisions) Decree 1976. The statute laws, on the other hand, include: the Town Improvement Ordinance 1863; the Lands Ordinance 1876; the Swaps Improvement Ordinance 1877; the Lands and Native Rights Proclamation 1910; the Native Lands Ordinance 1916; the Public Lands Acquisition Ordinance 1917 and the Northern Nigeria Land Tenure Law 1962 (pages 189-190).

The essence of these laws was to enable government have direct access to land owned by individuals or communities, as the case may be. This motive became manifest with the promulgation of the Land Use Decree 1978 that nationalised all land in the country. The Decree was seen as a radical departure from the previous decrees and statutes as it claimed to have countrywide relevance. Thus, from its introduction, as pointed out earlier in this section, it was to guide all land issues through its provisions. Furthermore, the states have no jurisdiction to introduce any policy or ordinance that is not in harmony with the provisions of the Decree, because it was incorporated into the constitution of the federal republic. Therefore, any addition or amendment to, or disregard of, any of the provisions of the Decree is considered a breach of the constitution.

However, under the provisions of the Decree, land in each state was vested in the government of the state with the exception of land already belonging to the federal government (section 1 and 2 a). As a result, the state government limits its land policies and programmes to the powers enshrined within its confines enshrined by the Land Use Decree. Consequently, the previous and present governments in Kano focused their attention on issuing plots of land usually for residential purposes on newly developed layouts as empowered by the Decree. This is one of the most important activities of the state Ministry of Lands in collaboration with other agencies concerned with land and housing development. The most recent layout surveyed and designed by the ministry is the Dan Gwauro Layout.

Dan Gwauro is our new project, which is primarily a resettlement layout for the farmland owners affected by the construction of the ultra modern international market undertaken by the state government. The layout is situated along Zaria road by Eastern by-pass and covers an area of one square kilometre (Interview: UM/ML&S/4/2009).

Other land policies introduced by the state government were usually supported by edicts to give them some legal backing. These include an upward review of compensation rates payable to farmland owners whenever government takes over their lands and compensation for economic trees. According to a very senior official of the Ministry of Lands, the present state government for example, was able to review the compensation rate in 2005 to a hundred thousand naira (100,000 naira) per hectare of land compulsorily acquired by the government (see section 5.4.1). This was a Council decision supported by an edict to give it a legal face. The official further noted that the ministry has also influenced decisions concerning payments for economic trees (these are fruit yielding trees for example, mango, cashew, locust bean, gum arabic etc) reviewed in collaboration with the state forestry department of the Ministry of Agriculture and Natural resources.

Another important consideration that has informed government decisions concerning policy formulation on land and housing has been the realities of the housing situation at any particular period in time and a realistic assessment of the financial position of the government. This is because without sufficient resources, basically funds, there will be no success for any public policy (Van Meter and Van Horn, 1975). Inadequate housing supply within the metropolitan area

for example, has been documented as a major problem confronting the state government. However, the government does not possess the necessary resources to develop sufficient housing units to meet the demand. Nevertheless, the government was able to respond by implementing some policies and a few housing programmes including 'owner occupier' schemes at Danladi Nasidi, Kundila and Zoo road housing estates. The establishment of a parastatal, the State Housing Corporation, charged with the provision of public housing and an enactment of a rent tribunal were further advances made by government to address the housing situation in the state. However, these efforts were far from achieving any remarkable impacts because as noted by an official in one of the government agencies:

Actually, the main constraint or the main issue we have now is in fact, I do not want to call the word under funding, but in reality is financial constraints because we do not have funds, unfortunately no funds and no land presently (Interview: UM/KSHC/1/2007/2008).

Despite government acknowledgement of the seriousness of the housing problems in the metropolis, its responses were however, limited by its dwindling resources. Government response through direct housing construction was therefore restricted to a few housing projects. The experiences of developed countries of the world have shown that governments were not able to provide all the housing requirement of the people. Therefore, in Nigeria and Kano metropolis in particular, it was not surprising when the government decided to have a change of approach in addressing the housing deficits especially in the metropolis. As a result, the government emphasised giving every necessary support, encouragement and incentive to individuals and the private sector to participate fully in housing development principally through direct land allocation and improving access to housing loan facilities.

However, the 2007 decision of the state government to seek the involvement of a Malaysian firm in a collaborative approach to build twenty thousand new houses in the metropolis is a welcome development. The Malaysian experiment may be a way of government redeeming the image of its housing agencies. Prior to this, there was a wide scale apprehension among a majority of the people in the metropolis concerning whether the agencies charged with provision of land and housing are really fulfilling their responsibilities. Survey results from this study show that 59% of respondents expressed the opinion that the agencies do not discharge their functions

appropriately. About 31% expressed a neutral position while 10% believed the agencies are doing well. Similarly, when the respondents were further asked whether the state government is able to meet the demand for land and housing in their neighbourhoods, there were varying responses. About 69% responded in the negative, 14% were positive and 17% expressed a neutral position.

The state government takes into consideration other factors while formulating policies on land and housing. These include the issue of readily available and easily accessible land that could be acquired for capital projects. This is because without access to land, the government may not be able to execute any housing project no matter how laudable it may be. Therefore, the state government started by formulating edicts sanctioned by the state legislature, which intend to ease land acquisition such as the review of land compensation rates. In addition, the 60:40 sharing formula for the number of plots demarcated on farmlands taken-over by government was also reviewed upwards to 50:50 ratios (Interview: UM/ML&S/4/2009). These ratios are the shares of plots between the farmland owner whose land has been taken for demarcating residential plots and the state government through its agency, the Ministry of Lands and Physical Planning. The share of plots given to the farmland owner stands for the compensation government will pay to him in cash. It is believed through this arrangement, the farmland owner benefits more compared to monetary compensation as contained in the Land Use Decree. Formerly, the government had the lion's share of the plots demarcated but with the new edict, government and the farmland owners have equal numbers of plots demarcated.

The government expected these edicts would facilitate easy land accessibility by encouraging the farmland owners to surrender their lands whenever government approached them concerning acquisition. This is either for developing new layouts or for any other capital project that would be in the public interest. The government expects with these developments, the difficulties and resistance often experienced from the farmland owners regarding land acquisition would be resolved completely or reduced to the barest minimum. The state government usually considered these factors before formulating policies on land and housing.

To summarise, the section points to the working relationship between federal and state housing agencies in an attempt to address the housing condition of the urban centres in Nigeria. It highlights how housing policies evolve in the state and mentions some of the factors usually taken into consideration in formulating policies on land and housing. Furthermore, the section discusses some of the efforts made by the state government at different times to boost housing development and increase housing provision in the state. The next section will discuss the interface between policy guidelines and policy implementation in the state. It will highlight how most of the land and housing policies are being implemented practically by the agencies charged with these statutory responsibilities.

6.3: Policy Implementation

The previous section highlighted the existing issues concerning policy formulation on land and housing in Kano metropolis in particular, and by implication, in most parts of Nigeria at large. This section begins by looking at the challenges facing the successful implementation of the land and housing policies in the state and provides an overview of the recurring policies pursued by the state government. Policies are made to improve or change an existing system that operates in an organisation or a society with a view to increase efficiency in service delivery. Formulated within the legal framework, policies have guidelines that structure and define the roles of the agencies involved in the implementation, as well as the expectations of targeted recipients (organisation/society). In fact, most policies usually consist of legal directives defining expectations regarding the roles of bureaucrats and outlining the actions required of targeted population (Sabatier and Mazmanian, 2008).

Implementation, on the other hand, is the execution of a basic policy decision. This, however, has many implications. For example, to succeed, policies need a supportive political environment and favourable economic and social conditions. This is in addition to the characteristics of the agencies charged with implementing the decisions, the availability of any incentives necessary to enhance compliance with the policy, and the disposition of the officials who are expected to execute the policy (Van Meter and Van Horn, 1975).

In metropolitan Kano, implementation of land and housing policies has been confronted by many challenges and has suffered many setbacks because of some perceived problems inherent in the policies and more importantly, issues surrounding the agencies and officials charged with implementation. Rosenbaum (2008) provided a general discussion and analysis of the policy making process and implementation and traced most policy failures to statutory flaws such as conflicting objectives, inadequate enforcement authority and unwieldy intergovernmental structuring. The Land Use Decree 1978, which is the legal document that governs matters concerning land policies and administration in Kano, has been widely criticised (Izeogu, 1993; Adegunleye, 1987; Agbola, 1987) for its several flaws that inhibit its effective implementation.

One of the document's faults is its prohibition of land alienation and the requirement for the Governor's consent before any such alienation or transfer of statutory/customary rights over land is valid (section 21 and 22). This compounds the already existing difficulties often encountered by individuals and corporate organisations concerning accessibility to land for capital projects. The pressure under which land is required for various urban uses within the metropolitan area, the period of time it takes to secure consent and the bureaucratic processes involved were considered serious obstacles to effective land transactions and detrimental to the overall urban and economic development of the states (Williams, 1992; Udo, 1990). Perhaps, without such restrictions, land would be easily transferred among members of the public and other private organisations, which would ensure judicious and effective utilisation to meet competing land uses.

One of the challenges facing the implementation of the land and housing policies in metropolitan Kano is the policies' failure to reflect adequately upon the existing situations practiced commonly among a majority of the public. For example, the Land Use Decree 1978 did not take into consideration the diversity of cultural and traditional practices concerning land use among the numerous communities in Nigeria. As a result, thorny issues that should have been addressed adequately in the Decree were either silently omitted or passively mentioned. For example, the provisions of the Decree did not adequately cover inheritance that had been widely practiced in accordance with Islamic doctrines in Kano state for a long time.

This and other similar cases have been sources of friction and resistance to the effective implementation of the new land policies in Kano. One of the officials interviewed at the state Ministry of Lands and Physical Planning further observed that the Decree, through some of its provisions has made effective implementation worrisome.

If you consider compensation on land revoked and the rate expected to be paid to the holder of the title that was revoked, as provided in section 29 subsection 4 (a), you will notice that in a state like Kano, where we do not collect land rent, the rate of payment of the compensation will be difficult to ascertain. Therefore, you see we have to start by assuming the land rent to determine the compensation due to be paid to those affected. Thank God, now we have a reviewed compensation rate of one hundred thousand naira per hectare of land as approved by the state government (Interview: UM/ML&S/4/2008).

In chapter five, we discussed at length the issue of how the low compensation rates paid by the government have become a major problem for government land acquisition, forcing farmland owners to sell illegally demarcated plots.

Perhaps, if the implementation of the Land Use Decree had been smooth, some of the current issues regarding the participation of private individuals and estate developers in the provision of urban housing would have been successful. One of the areas where estate developers would have enjoyed giving their maximum contribution in developing new housing units is if the Decree has succeeded in making land acquisition straightforward. Presently, it is difficult for them to acquire land and when they do, it must have been bought at so exorbitant a price and after serious hard effort. Therefore, all these besides the frustration involved in the process of securing government allocation, translate into high production cost, which eventually discourage private sector investment in housing.

Furthermore, the restriction imposed by the Land Use Decree on the size of residential land an individual could be allocated within any urban centre, also limits estate developers from building new housing estates. This is because most estate developers prefer to build prototype-housing units within estate settings, which requires large amounts of land. To do this therefore, they depend largely on the land market, which is comparatively more expensive than government allocation. In addition, the issuance of certificate of occupancy when the government allocates a

plot of land takes an unduly long time even when a person holds a letter of grant. In view of the financial situations of a majority of people especially the low-income group, housing construction is unlikely without access to loan facilities.

The issue of collateral, which banks demand before granting a loan, limits access to loan facility for housing development. Even the government owned Federal Mortgage Bank does not issue loans without the presentation of a certificate of occupancy as a form of security. While this is a positive move to secure any type of loan the banks issue to customers, the delay experienced from the Ministry of Lands in processing the certificate has denied many people access to such loan facilities. The Federal Mortgage Bank confronts this type of problem especially in awarding housing development facilities to civil servants or private sector employees. Collateral is a prerequisite to access any loan facility in all banks whether commercial or mortgage institutions, and it is the certificate that guarantees access to such loans.

Therefore, the Land Use Decree indirectly hampers the services of other public and private agencies such as those responsible for issuing mortgage facilities. This frustrates government efforts to solve urban housing problems through encouraging individuals and the private sector to build more houses. In the opinion of an official of the Federal Mortgage Bank in Kano:

Well, the legislation has to be reviewed sincerely speaking. The Land Use Act if you understand it is one of the major obstacles in the issue of mortgage, in the issue of land accessibility. Because the law mandated the state governor to be the custodian, the alpha and omega as far as land is concerned... there should be more flexibility in the issue of acquiring land everywhere. Therefore, that is what is killing the initiative; the cost involved, the bureaucracy, the protocol involved you understand. So if you look at it this way, it would be easier for legislation now to allow free transactions whereas the government function would be to ensure strict compliance with the provision of site and services on these lands (Interview: UM/FMBN/1/2007/8).

Indeed, this has been one of the challenges for the successful implementation of the Decree. The fact that some of the provisions need to be reviewed to respond to contemporary urban realities cannot be overemphasised. However, the incorporation of the Land Use Decree into the constitution of the federal republic makes such a review difficult unless an amendment to the constitution is carried out. This was regarded (Ogu and Ogbuozobe, 2001) as an institutional

blunder, a repercussion of which has been to make reform unrealistic and some of the Decree's provisions insensitive to current land and housing dilemmas.

Another problem identified (Garba and Al-Mubaiyeid, 1999) with the implementation of the land policies in Kano is the inadequate enforcement authority that would compel adherence and submission to the rule of law. Right from its inception, the Land Use Decree, by nationalising all land in the country, did not have adequate provisions on how to pacify individuals and traditional institutions (such as the emirs, obas and chiefs and other community leaders) with stakes in land to surrender such interests. Prior to the implementation of the Decree, these institutions and individuals wielded authority over land use and allocation; therefore, it was difficult for them to surrender their interests easily. Consequently, and up to the time this research was carried out (2007/8), they still exercise some level of influence side-by-side with the Ministry of Lands and Physical Planning on issues that relate to land. There are no adequate provisions for the ministry officials to exercise their powers of enforcing the provisions of the Decree. As a result, government officials charged with the implementation of the Land Use Decree have to liaise with some of these individuals and traditional institutions to carry out their statutory responsibilities. A ministry staff member recalled during an interview session:

These days the major problem starts from acquisition, when there is going to be an acquisition sometimes some of the farmland owners do not cooperate, you call them they refuse to come. You go for the acquisition sometimes they even drive the staff of the ministry away from the site, so we have to seek the intervention of the traditional institutions in the area sometimes (Interview: UM/ML&S/2/2009).

On certain occasions, the state government has to lobby the emirate council to acquire land for capital projects from farmland owners because of its lack of enforcement powers. Williams (1992, p. 598) also noted that;

Although the Land Use Decree has eliminated a number of previous administrative shortcomings, local communities still exercise considerable control over their land. But the difficulties are also attributable to the state courts. Despite the reduction of all rights to land to certificate of occupancy, the courts still recognise the customary rights of many communities to their lands – in effect, reinforcing the validity of rules of tenure existing outside of the authority of the state.

Rosenbaum (2008), noted that among the factors that need to be considered in drafting a new policy or statute include the principle of enforceability, which refers to 'the need for a balance between the stringency of the mandate for behavioural change and the stringency of the enforcement process established to ensure adherence to the requirement of the law' (p. 576). Some policies are the architects of their own implementation problems by their inherent disregard for provisions that would ensure submission to the new laws or statutes. Thus, Rosenbaum further observed that 'the core of the implementation problem created by many statutes is that extremely stringent and ambitious mandates for change are unaccompanied by adequate enforcement procedure' (Rosenbaum, 2008, p. 576).

The implementation of government housing policies in Kano metropolis presents a typical case of institutional imperfections inherent in the government policies. The state government has many agencies such as the Ministry of Works and Housing, the State Housing Corporation and the State Investment and Properties Limited that have conflicting objectives and at times, overlapping functions. For example, the main objectives of the Ministry of Works and Housing is to plan, design, construct supervise, maintain and renovate all Government properties including buildings, roads and other related structure. At the same time, the State Housing Corporation and State Urban Planning and Development Authority (KNUPDA) were also charged with the preparation of schemes to provide additional houses, undertake management of Government Housing Estates and provision of roads, drainage and other basic works (KNSG, 2007). As a result, the implementation of housing policies sometimes becomes a source of misunderstanding and conflict between the agencies concerning which agency is appropriate to handle what type of project. An official of the State Housing Corporation discussed a typical case:

In fact, initially, that is why is not good to have an overlap or dual function, like Investment and Housing Corporation, you know that estate Danladi Nasidi, previously we were, I mean the two bodies to administer whatever is there. So we had clash of function there, so at the end of the day the whole estate was brought back to us. Nevertheless, Investment can take on its own aspect to purchase land and build and sell to whomever they want sell (Interview: UM/KSHC/1/2007/2008).

Sometimes because government creates agencies out of political exigencies, the objectives as well as the functions become duplicated with the consequent effects of creating redundancy within the bureaucracy. Therefore, whenever there is a new policy or project, such agencies struggle to seek government's mandate to execute it. Similarly, the government on its part, also occasionally faces the dilemma of identifying the appropriate agency to handle a particular project. In certain situations, the agency mandated to handle a project turns out to be incapable, because it does not have the required facilities, personnel or equipment to carry out the project. For example, the maintenance of all municipal roads that was mandated to KNUPDA sometimes proved to be beyond what they can handle as a planning authority. This was the case with a collapsed bridge along Airport road in the city that was eventually taken over by the Ministry of Works. Some of the federal government agencies also duplicate functions or have overlapping responsibilities. For example, besides the Federal Ministry of Works that handles all federal projects, the repair of federal roads throughout the country is now the mandate of the Federal Roads Maintenance Agency (FERMA). This is a statutory function of the Ministry of Works.

Lack of consideration for the socio-cultural and religious values of the people in the design of houses constructed by the state is another problem with the implementation of housing policies in Kano. Western architectural styles that have no appeal for local people and no feel for local environmental conditions have routinely been used in the design of most of the houses built on an 'owner-occupier' basis, low-cost houses and those for outright sales to the members of the public. The recently completed Farawa Housing units that were constructed in 2006 by the State Government provide a typical example of this. Hausa traditional architecture regards sufficient courtyards as important; the design of houses did not consider this, which are often utilised for open-air family meetings and other functions. This is in addition to the concept of space in traditional Hausa society; most houses are built with provision for sufficient open spaces within the family residence that was not incorporated in the design of the Farawa housing units. The repercussion of this is that, even though low-cost houses were subsidised by the government to enable the low-income earners to afford the cost, in most situations the targeted group were never the beneficiaries. This is because some were discouraged by the design, and in most circumstances, others did not have the required savings to enable them to acquire the houses. Even among the current beneficiaries of the housing scheme, in Danladi Nasidi Housing estate

for example, 23% have expressed dissatisfaction with the situation of their residences. The dissatisfaction relates to the size and number of rooms, toilet facilities and the size of the courtyards.

This kind of problem is not peculiar to Kano. Kabir (2004) also observed similar problems with the Federal Government housing programme in 1979, when the government planned and built 2,000 dwelling units in each of the 19 states of the federation at that time:

The more serious and somewhat unpardonable error was the repetition of the same house type throughout the whole country in spite of climatic and socio-cultural differences that are bound to prevail (p. 566).

He emphasised that although the initiative was a laudable one and might have been well intended, the decision to have the same design across different cultural, traditional and environmental circumstances, affected the optimum utilisation of the project as well over 50% of the houses built under the project were not in use. In many situations, such prototype housing estates are not ideal for some cultural settings, especially in Kano metropolis where family sizes are relatively large compared to other parts of the country due to polygamous marriages and the extended family system. Therefore, considering the design of the houses in most of the estates, which consist of usually not more than three bedroom dwellings, without spacious courtyards, the houses are relatively unsuitable for a large family.

Other challenges to the successful implementation of land and housing policies in the metropolis include the shortage of working materials sometimes as simple as stationery, logistical support, staff training, equipment, office accommodation and sufficient funds for general administration. The Ministry of Land and Physical Planning is central to the implementation of all land policies in the state, and is the ministry with the statutory mandate to administer land issues under the guidelines provided by the Land Use Decree. However, due to lack of modern equipment and inadequately trained personnel, the ministry has not been able to have proper land records such as land registration for the state. There are no up to date records of available land in the urban area nor is there a proper survey of the entire metropolis. In my discussion with the Surveyor General of the State, he confided in me that there are only three professionally registered

surveyors in the services of the ministry and this problem of shortage of technical personnel is not peculiar to Kano, but is a nation-wide problem.

Without modern equipment and a computerised networking system for its operations, the ministry finds it difficult to meet the demands and expectations of the sprawling metropolis. This has resounding effects on its performance, in addition to the internal problems often created by the top management staff of the ministry through lackadaisical response to supply of other working material. An interviewee lamented some of the problems that prevent the speedy discharge of cases brought to the ministry:

Believe me, the problem normally comes from the management because they fail to supply enough working materials and on time. For example, you can have a file on a certain table waiting for a form that will cost the applicant less than five naira, but because the officer cannot use his money, the file can stay there for a year or two (Interview: UM/ML&S/2/2009).

On the other problems such as office accommodation, empirical evidence uncovered during the fieldwork testifies to the shortage of office accommodation the staff experience in the ministry, especially in the Lands division. Three to four officers share an office, each has a designated table and a visitor's chair attached. The scenario does not guarantee confidentiality, as there could hardly be any privacy; issues discussed between one officer and a client are clearly audible to other clients in the same office. The furniture in most of the offices looks old and torn: in fact, the situation does not reflect an ideal working environment, at least not matching the status of a vibrant lands ministry.

The Ministry carries out its functions in liaison with one of its agencies, the Kano Urban Planning and Development Authority. Staff members in these agencies have complained of inadequate logistical support for their field operations in separate interviews conducted during data collection for this research. As a result, there is unnecessary delay in discharging official responsibilities because inspection reports cannot be prepared as and when due. For example, staff members from the inspectorate division have to book a vehicle to be used for field operations, sometimes running to several days and weeks before the vehicle could be available. This is because there are no sufficient vehicles attached to the unit, they have to request from the pool

along with other units. There are also complaints regarding the funding received by some of these government agencies to enable them to execute their functions. An official interviewed in one of the government agencies observed:

Actually, the main constraint or the main issue we have there now is in fact, I do not want to call the word under funding but in reality is financial constraints because we do not have funds, unfortunately no funds and no land presently (Interview: UM/KSHC/1/2007/2008).

The funds allocated nowadays are not sufficient to enable the ministries and agencies to function appropriately. Agencies like the State Housing Corporation cannot build new houses without a proper and sufficient budgetary allocation. These are some of the major and commonly observed problems with the implementation of land and housing policies in Kano.

6.4: Interface between Policy Guidelines and Policy Implementation

Having discussed the major challenges in the implementation of land and housing policies in Kano metropolis, identifying the interface between policy formulation and policy implementation is the next important task. The objective is to find out whether the policies implemented are in accordance with the established guidelines as contained in the policy documents. If however, they are not, what are the reasons for that and how does that affect policy implementation? The expectation is that answers to some of these questions would help in understanding the way government agencies execute their statutory functions in Kano. The Land Use Decree 1978 is currently the only legal document that provides guidelines for land administration throughout Nigeria. In Kano, the Ministry of Lands and Physical Planning has adopted the document to guide its activities on all matters pertaining to land allocation and administration, as highlighted earlier in chapter five.

In accordance with the principles of policy implementation as highlighted by Van Meter and Van Horn (1975), it is expected that the Ministry of Land and Physical Planning in Kano, by virtue of adopting the Land Use Decree as its working document, will in practice adhere strictly to its provisions on all matters related to land. However, evidence from this study suggests the contrary, as some of the activities of the ministry and some decisions taken by officials were not

in conformity with the provisions of the Land Use Decree, but were influenced by political and bureaucratic procedures. Not surprisingly, many staff of the Ministry are aware that decisions are often made which are not in accordance with the policy guidelines. During the course of an interview, a ministry staff member responded:

Yes, even though the kind of execution, aaammh the actual execution of the provisions of the Decree are not being taken, aaammh they are not being observed hundred per cent. There are times you see the provisions of the law but the government shy away from it and just take something else (Interview: UM/ML&S/2/2009)

It may be suggested that by shying away, the government felt that the provisions of the Decree, if adhered to on that particular issue, might not be in its own best interest. Therefore, shying away from implementing some of the provisions of the Decree is a systematic technique occasionally employed by the state government to protect its own interest. However, this is often used in situations where the state government is aware that the rights of individuals or organisations are not directly involved. This is because people have the right to challenge government decisions in the court of justice when their rights are directly trampled upon. For example, while the State Governor has been empowered to revoke any person's right of occupancy over any type of land for overriding public interest (section 28 subsection 1), such a holder of right of occupancy is entitled to compensation (section 29 subsection 1). Therefore, in this situation, the government cannot shy away from paying the titleholder his entitlements because it is his right and thus becomes an obligation upon the government to pay.

The Land Use Decree 1978 provided in section 2 (2) for the establishment of a body to be known as the Land Use and Allocation Committee in each state of Nigeria. This committee is responsible for advising the Governor on matters related to land management, resettlement of persons affected by revocation and the determination of disputes on the payment of compensation to persons affected by compulsory revocation. This is an important committee as far as proper land management is concerned in the state, not simply by virtue of its responsibilities, but by the calibre of people appointed as clearly spelt out in section 2 (3) a and b. In the composition of the committee, there must be a legal practitioner and two people qualified to be appointed as estate surveyors or land officers. Unfortunately, in Kano this

committee does not presently exist, as confirmed by an interviewee from the Ministry of Land and Physical Planning:

...the land allocation committee is no longer...aaammh is not even there, the committee is not there at all, it does not exist any longer. The allocation is directly in the hands of the Honourable Commissioner and may be the Director Lands and Director Survey (Interview: UM/ML&S/2/2009).

From the above testimony, one would observe that by implication, people in positions of authority in the ministry execute the statutory responsibilities of the Land Use and Allocation Committee. This clearly shows a deliberate disregard for the provisions of the Land Use Decree, the legal document that provides the necessary guidelines for effective land administration in the state. Therefore, it would be concluded to this effect that, the state government and the Ministry of Land and Physical Planning in particular do not in practice manage and administer land strictly in conformity with the provisions of the policy guidelines.

In most traditional societies, land has an enviable position that binds people together and assumes a significant position in their livelihood (Rakodi, 2004). This is because besides it is required for residential purposes; it is readily available and provides gainful and reliable means of sustenance upon which a majority of people depend. Comparatively, in the contemporary societies because of the increasing competing needs for available land and its relative shortage to meet increasing demand, land policies have important impacts upon how readily and easily accessible it is to meet such demand. It is the relative ease with which it is accessible that determines how it is available especially to the low-income group. Therefore, the Decree made some provisions that would ensure equity and fairness in land use and allocation. For example, in section 6(2) it restricts the amount of land a holder of customary title will have for agricultural and grazing purposes (not exceeding 500 hectares and 5,000 hectares respectively) with the consent of the Governor of the state.

Furthermore, with over three decades' experience of its implementation, it is now highly contestable whether the Land Use Decree has eased land accessibility among a majority of urban low-income groups especially in Kano metropolis. Through its guidelines, it is expected to promote access to formal land allocation by the Ministry of Land. However, survey data from

this research shows that about 58% of respondents said they did not benefit from any of the state government land policies. In addition, when asked to indicate what method enables the lowest income group to have access to land in their neighbourhoods, 78% of respondents indicated the land market while 22% said government legislation. This shows that the intent of the Land Use Decree 1978 to increase land accessibility among the low-income group has not been successful. Perhaps some people are more likely to experience difficulties in acquiring a plot of land under the new land policy than the traditional systems it replaced. Agbola (1987, p. 116) was very emphatic to note that:

Available evidence shows that the positive attributes of traditional land tenure system, which is exemplified in the quality of access to land has been lost to the LUD without the decree making good its promise of ensuring easier access to urban land. In fact, it is found that access to urban land for building purposes is skewed in favour of the middle and upper-income segment of the population.

Okpala (1979) noted further evidence suggesting that some people are likely to face more difficulties in accessing urban land under the Land Use Decree compared to their former traditional land tenure system. He observed that the provision of the decree concerning the conditions and processes that guide urban land acquisition are more favourable to the rich compared to the poor in the society. As a result, he discovered that in the Apapa, Victoria Island and Ikoyi areas of Lagos, only 20% of the rich urban population owned 92% of the land and houses. This is a clear testimony of the difficulties of acquiring urban land by the low-income in Lagos.

Similarly, the decree 'has been overly protective rather than possessive' in some of its provisions (Agbola 1987, p.116). Rather than facilitate easy accessibility to land, some of the provisions of the decree seem to shield it in a bid to ensure compliance to certain provisions of the decree. For example, the bureaucratic delays in the processing and issuance of the Certificate of Occupancy caused in part by the need to obtain the governor's consent prior to any transaction over urban land has been a serious barrier to housing provision.

Similarly, following the implementation of the Decree, Okpala (1982, p. 584) observed that:

The expressed intentions of the Land Use Decree are philosophically and theoretically unassailable. But pious expressions of good intentions are not enough in themselves, the highest degrees of equity, integrity; technical efficiency and commitment (of both convictions and funds) are required for a successful and socially desirable outcome of the Decree.

Okpala was prophetic about the current debacles surrounding land administration and dispensation. In Kano, the Ministry of Land and Physical Planning, as an agency entrusted with the responsibility to administer land in the state, cannot be proud of exhibiting these required qualities. Perhaps, in this situation, this explains why the decree's desired outcome of improving accessibility to land was not realised. Access is restricted, sometimes, even for government acquisition of private land for public projects, as demonstrated by the resistance of farmland owners whenever government approaches them on the subject, as was highlighted in chapter six.

Another area of interface between policy guidelines and policy implementation is in the operation of land markets. In theory, the policy guidelines sanctioned only the operation of primary (formal) and the secondary (informal authorised) land markets. These are represented by formal allocation of a certificate of occupancy as contained in section 9 (1) and Governor's consent on transfer of title as provided in section 21 (a) and 22 of the Land Use Decree 1978, respectively. The markets and how they operate was discussed in detail under section 5.4 of chapter 5. In practice, however, an informal (unauthorised) land market also operates as revealed by the survey data. This is represented by an illegal land transaction over illegally demarcated plots of land usually within the urban periphery. Most of the land sold in this market belonged to farmland owners and was used formerly for agricultural purposes, but was later demarcated into residential plots. This is the most popular of the three land markets as over 70% of respondents in this survey have used it to either buy or sell land. To this extent, it would also be observed that in practice, land acquisition in Kano metropolis is not being conducted in conformity with the land policy guidelines stipulated by the Land Use Decree. Furthermore, contrary to the provision of the Decree prohibiting the alienation of statutory rights of occupancy, individuals and organisations freely carry out land transactions within the metropolis. Unfortunately, neither the Ministry of Land nor any other government agency has been able to enforce this prohibition.

As a result, more land within the urban periphery is continuously being subdivided, sold and developed into informal settlements.

The issue of compensation payments for land compulsorily revoked by the government raises many policy implications. Section 30 of the Land Use Decree provided a means of settling any dispute likely to arise as a result of entitlements payable to persons whose land has been revoked. The section precisely states:

Where there arises any dispute as to the amount of compensation calculated in accordance with the provisions of section 29, such disputes shall be referred to the appropriate Land Use and Allocation Committee (LUD, 1978, p.147).

In Kano metropolis, this committee was not constituted and therefore does not exist as highlighted by one of the interviewees from the ministry quoted earlier in this study. Therefore, by implication, persons or institutions whose land titles have been revoked and who are aggrieved with the rate of compensation paid to them are denied the legal procedure of channelling their grievances as provided by the decree. To this extent, there is a gap between policy statement and policy implementation concerning land administration in Kano metropolis. Despite the provisions of the policy guidelines, in practice such disputes are usually channelled through the bureaucratic procedures of the civil service. Such aggrieved title holders are often left at the mercy of ministry officials, without knowing specifically the officer competent enough to resolve the dispute. Consequently, victims of such problems were often compelled to pay several visits to the ministry without an end to the problem in sight. On many occasions, persons with this type of dispute became frustrated after several visits and abandoned the case naturally without getting their rights duly paid on to them.

The Land Use Decree 1978 contains provisions that were intended to achieve an effective transition from previous land policy arrangements that prevailed in different parts of the country to the new land reform policies. In Kano metropolis, the Land Tenure Law 1962 was the policy document that was operating concerning land administration. Therefore, with the introduction of the Land Use Decree, the Land Tenure Law ceased to have any effects. However, the Decree upheld all customary titles to land that were developed in the urban centres prior to its

commencement. In addition, it automatically converts such customary titles into statutory rights of occupancy, but requires holders of such titles to apply to the state Governor for the issuance of the certificate of occupancy through the appropriate bureaucratic procedure. The Governor upon receipt of such an application is obliged to grant the request provided he is convinced that the land belonged to the applicant immediately before the commencement of the Decree. These provisions are clearly contained in section 34 (2) and (3).

This is a magnanimous gesture with a promise to ensure an effective and smooth transition from old to new policy measures and guarantees continuity in land administration and dispensation. However, though theoretically sound and logical, in practice, a majority of the customary title holders in Kano metropolis refused to utilise this opportunity. Reasons for this refusal could not be ascertained in the current research but it can be speculated that a majority of those affected are from the dominant local population and were not adequately made aware of what they might expect from the new policy document. Furthermore, many were not educated enough to read and understand the provisions of the Decree and adhere to the civic responsibilities expected of them as per the Decree's guidelines. Unfortunately, neither the State Governor nor the Commissioner of the Ministry of Land compels people to adhere strictly to this provision of the Decree. As a result, the Ministry does not have an up to date record of land titles within the metropolis especially in the ancient city. This is another area of interface between policy guidelines and policy implementation.

Furthermore, section 34 subsection 5 paragraphs (a) and (b) of the Land Use Decree provided that those holding titles for undeveloped land in the urban centres would be permitted to continue to hold no more than half a hectare of land, as if it was granted under the statutory right of occupancy. All other rights held by the holder over land in excess of this half hectare were to be revoked and the excess land was to be taken over by the Governor to be administered on behalf of the state. However, in practice, this policy guideline was often not strictly complied with. There was no record of such land ever being taken over by the government in the Ministry of Lands as provided by the decree. On the contrary, some influential people have had several allocations of statutory rights of occupancy within the metropolis.

One of the areas where policy statements are often not accompanied by practice in the metropolis concerns housing and urban development. The state government adopted the goal of the National Housing Policy that aims to 'ensure all Nigerians own or have access to decent, safe and sanitary housing accommodation at affordable cost with secure tenure' (FRN, 2002 p.5). This is meant to be achieved through a vigorous construction of housing units by giving all the necessary encouragement for private sector participation with full involvement of the government. In Kano, although the state government has recently shown such a commitment by involving a Malaysian firm to construct twenty thousand housing units, it can be confirmed that physically, up to March 2008 there was no evidence of commencement of work at the various project sites.

The Kano Urban Planning and Development Authority (KNUPDA) is a government agency that was charged with regulating the pattern of both housing and urban development in the state. From empirical evidence and the data available from this study, the agency has not been able either to regulate or to control the pattern of urban growth in the metropolis. This is demonstrated by the rate of development of informal settlements within the urban periphery. This feature has been identified with most of the urban centres of Nigeria for over three decades now. Mabogunje (1981), for example, identified poor 'liveability' among the reasons for the failure of the urban centres in the country. He noted that it involves 'not only living conditions but also ease of circulation in the city' (p.9). Furthermore, he identified 'a tremendous pressure of population on limited facilities and this is manifested in the growth of squatter settlements, overcrowded habitation, breakdown of waste disposal arrangements, inadequate water and power supply and generally poor environmental sanitation' (Mabogunje, 1981, p. 9).

In Kano, an official of KNUPDA confided in me during the field work regarding the lamentable condition of the pattern of urban growth and housing development in the state. Settlements are growing without proper planning and houses are being constructed with little or no regard to environmental sanitation. He pointed out a number of problems that are confronting the agency, which are contributing to its inability to respond appropriately to the challenges of regulating the pattern of urban growth and development of housing within the metropolitan area. Some of these problems were highlighted earlier in this chapter, including inadequate technical personnel, use of outdated equipment, unserviceable vehicles and shortage of funds. Another problem that has

not been documented in the existing literature but which is important is the disregard for the enforcement of development provisions. Some technical staff do not like to perform their duties for monetary gain or for the fear of the resultant outcome of enforcing the law on properties of influential personalities. The implications of this is that it becomes difficult for the planning authority to put into practice the various policy statements and guidelines on urban growth in the metropolis. As a result, this left a wide gap between policy guidelines and policy implementation.

The overall consequences of the inability of the planning authority to transform policy statements on land and housing into practice, by regulating urban growth and providing the necessary master plans, as well as enforcing building controls, are the rapid growth of informal settlements and the deterioration of housing and environmental conditions in the metropolitan area. Therefore, this section can be concluded by noting that there is a vacuum created between policies that were formed to address the land and housing situation and the actual implementation of the policies. As a result of this, urban housing and land use and accessibility problems in the metropolis are far from being resolved. Access is becoming difficult among the low-income groups; government is continuously finding it hard to acquire land for public projects while illegally demarcated residential plots are proliferating all over the peri-urban fringes.

Similarly, housing and environmental conditions are deteriorating due to increasing pressure on the available houses. In the poor neighbourhoods such as Rimin Kebe and some parts of Dorayi within the metropolis, the absence of planning and the lack of proper drainage, refuse collection and disposal systems has resulted in a serious decline in hygiene and environmental sanitation. This has become a big threat to the wellbeing of the areas' inhabitants. The residents also contribute to the condition of the areas either due to ignorance of planning provision for example, setbacks, right of way (ROW), provision of neighbourhood spaces etc or refusal to comply with the regulations.

6.5 Assessment of State Housing Programmes

The Kano state government has since its inception in 1967 implemented a number of housing programmes within the metropolitan area to address housing deficits and alleviate the sufferings of urban residents. Policy programmes implemented include the 'owner-occupier' housing scheme, building houses for outright sale, the development of rental houses and the construction of low-income housing estates. The houses were built in different locations including Kundila Housing along Zaria Road, the Zoo Road housing estate, Danladi Nasidi along Maiduguri Road and the Gwammaja housing estate in the city. This is in addition to rental houses meant for government workers built in three different locations at Sharada, State Road and Suleiman Crescent. Besides these housing units, several detached houses were also built in Nassarawa GRA, Bompai and Giginyu within the metropolitan area for senior government officials from 1980. In addition, in 1979 low cost houses were also built along Zoo Road by Gandun Albasa Quarters. Previous governments in the state constructed most of these housing estates. The present state government also commenced new housing projects to reflect its own policies. It has embarked on the construction of phase II of Danladi Nasidi Housing Estates; a number of the houses were already allocated and occupied, while some are still under construction.

In Zawaciki, the present State Government constructed a total of 104 housing units in 2006 and the houses were sold to the public and the total cost of the houses were to be paid through instalmental payment. The State Housing Corporation handled this project and the houses were sold to the beneficiaries by the corporation. In a move to extend housing provision to the rural areas, the State Government also planned and embarked on the construction of 2,200 low-cost housing units in the 44 Local Government Councils in the state. As a result, in 2006 work for the first phase of the rural housing scheme was launched in Kumbotso Local Government area with the construction of fifty housing units. Under this scheme, each local government area will have fifty low-cost housing units (Nigerian Newsday, 2006).

Therefore, since its creation in 1967, the state government has responded to the housing challenge in several ways besides the direct construction of new housing units in different parts of the state. The present government has been responding to the increasing demand for urban housing through the allocation of new layouts and site and services plots. In addition, it has

renewed the provision of housing loans to public sector workers in the state and the recapitalisation of the Dala Building Society (Mortgage Finance Institution). This is to enable it to perform its statutory responsibilities of disbursing funds in the form of loans to assist individuals to buy or build housing units in areas of their choice in the state.

However, while appreciating the efforts government has put into addressing housing shortages in the metropolitan area, one cannot but observe that the issues are far from being resolved. The provision of housing accommodation is far short of the requirement. There is no readily available statistics on the actual housing needs of the metropolis because of the problem of shortage of data, but based on the 2005 estimates there is a housing deficit of no less than 102,803 homes in the metropolitan area alone. However, it is necessary to state that government has not been able to respond to a majority of the demand for these services. This does not mean that it is the government's responsibility to meet every demand for housing in the state. Nevertheless, it is its responsibility to make it easy for individuals and the private sector organisations to be actively involved in housing development.

In some countries, governments provide incentives and support towards housing enablement. The enablement approach provides the links between the government, markets and the informal groups and organisations in providing opportunities for economic development through housing provision (Pugh, 1997). Similarly, according to the United Nations Development Programme (UNDP) Human Development Report (1990, p. 92):

'The limited financial and human resources of municipalities and central governments make it particularly important to use the energies of all actors on the urban scene. The best way to release these energies is for governments to shift from directly providing services to enabling others to provide them be they formal and informal producers, community-based and non-governmental organisations or the urban residents themselves. Enabling strategies can yield the highest returns in the provision of shelter and urban infrastructure'

Enablement can be facilitated in several ways to allow individuals and the private sector and other corporate organisations to be fully engaged in the development of urban services and housing provision. Some of the ways enabling approaches may be optimally utilised include

government provision of legal and regulatory instruments, institutional arrangements and where necessary, the financial frameworks for the market to function effectively and efficiently. Indeed, the government has the responsibility of 'mitigating or eliminating market failures' but this should be pursued without the government directly disrupting the markets through its intervention (Helmsing, 2002, p. 321).

Burgess et al, (1994) further argue that an enabling approach facilitates the mobilisation of entrepreneurs in the urban economy whether from the formal or informal sector to participate in generating market solutions to the problems of production, supply and distribution of urban goods and services. In other words, he recommends that government should gradually explore areas that are possible for it to withdraw from being the primary and most important key player in the production, distribution and exchange of urban goods and services. Where the government succeeds in this, it should maintain the role of a facilitator by providing the necessary incentives for skill acquisition, sensitisation for entrepreneurship and facilitating access to resources. It is when this is accomplished that the market would operate efficiently and responds to increasing demand for goods and services such as housing provision.

In South Africa, the government to encourage individual, private sector introduced an enabling approach and community based organisations to participate in housing provision to address the housing deficit. The housing situation in the urban centres became critical partly because in the 1970s the government stopped building public housing and partly because of the apartheid policy. Therefore, to enable other stake holders to get involved in housing production, in 1990 the government started by reviewing its institutional matrix through the creation of nine Provincial Housing Boards from the formerly existing four provinces (Royston, 1998). In the same vein, some of the legislation that was considered an obstacle to mass housing development was repealed. Examples of repealed legislation include the Black Land Acts (1913, 1936) and the Group Areas Act (1966). In their places, the government introduced the Township Establishment Act (1991) which was less formal and that was hoped to facilitate speedy access to land within all the townships.

The government further realised the difficulties often faced in mobilising financial support towards housing development among a majority of people. Thus, in 1990 it set up the Independent Development Trust (IDT) to provide a one-off subsidy of R7500 (US\$2000) in order to motivate and encourage the supply of houses among the low-income groups through the formal sector developers (Wilkinson, 1998). As part of the institutional adjustments within the government housing agencies, and to make housing delivery more realistic, the government constituted the National Housing Forum (NHF) with membership that cut across all stakeholders. The NHF was charged to identify a progressive and non-racial housing policy that would enable the government break away from the past policies. Out of ten principles identified by the NHF, they emphasised two over the others; 'to maximize non-state delivery capacity in which the state acts as a facilitative agent and to maximize the participation of the community' (Jones and Datta, 2000, p. 398).

The experience of South Africa's enabling approach on housing subsidy through agencies such as the IDT and Urban Forum was unimpressive due to default rates sometimes as high as 36% (Gwagwa, 1993). It could be emphasised that with a good implementation and sound monitoring and evaluation programme, the initiative would be beneficial and highly desirable for adoption in Kano metropolis. Ferguson et al., (1996) noted the experience of Chile and Uruguay where the respective governments were at hand with complementary loans when the default rates were getting high and they were able to bail out the situation. In Kano metropolis, this strategy will not only be welcomed but would be embraced with alacrity as it would bring relief to a majority of households who are now striving to generate savings for housing investment. Thus, if the government will introduce a subsidy and channel this through private sector developers, people would be mobilised in housing development. Presently, a majority of low-income earners spend a reasonable time building on a plot of land acquired in an informal settlement.

Therefore, since the provision of site and services is one of the strategies the Kano State Government is presently implementing as part of its housing development programme, adopting the enablement approach will further enhance the opportunities people have to develop their own houses. Shortage of funds and the difficulty of mobilising the necessary savings for housing investment were identified in this study as some of the problems people encountered in buying or

building their residence. The enabling approach through its subsidy strategy would therefore encourage people to save for housing development where a private sector developer is empowered to carry out the work on behalf of the beneficiaries of the site and service scheme. The arrangement will be effective if an agreed amount of savings per month would be remitted to the developer directly from the salaries of employed beneficiaries. Through this strategy, people would be encouraged to save, the housing development programme would continue to be funded, and more houses constructed.

The need for provision of more housing in Kano is becoming necessary now more than in the past because of the growing population. In the 1991 population census the state had about 6 million people and the metropolis had over 1.5 million people. However, in the 2006 population census, Kano emerged as the most populous state with about 10 million people while the population of the metropolis rose to about 2.5 million. The enormous urban population requires a serious increase in housing provision to meet the demand for residential accommodation in the metropolis in particular. Public sector housing provision is far from meeting the demand: presently it does not develop up to 10,000 new housing units per annum (KSHC, 2008). Thus, there is a need for individual, private sector, non-governmental organisations and community based organisations to be fully mobilised and actively involved in housing provision in order to meet the required housing needs in the metropolis. Despite its commercial orientation, Kano does not compare with other major cities like Lagos and Abuja in terms of private sector housing development. This need to be explored to its optimum level and an enabling approach may be one of the strategies.

The State housing policies though embraced direct mass housing development, laid much emphasis on development of infrastructure and urban amenities. Therefore, in order to assess the success of housing policies in Kano metropolis, survey respondents were asked whether the government often met the demand for land and housing in their neighbourhood. A majority of the respondents (69%) were of the view that the demands were far from being met, 14% believed they were met, while 17% neither agreed nor disagreed with the statement. As these policies were however general to the entire surveyed respondents, a further specific enquiry into state housing provision in relation to facilities provided by the State Housing Corporation revealed

that 37% of the respondents expressed the views that they think people within their neighbourhoods have access to such facilities. However, 49% of the respondents said people in their neighbourhoods do not access the housing facilities, while 15% said they do not know. When the same question was analysed at the level of neighbourhood, the survey shows that opinions vary substantially depending on the neighbourhood (table 6.1). The difference is statistically significant (chi-square = 124.745; $p < 0.05$).

Table 6.1: Access to Housing Facilities Provided by the Housing Corporation

Neighbourhoods		Responses			N
		Yes	No	Don't know	
DANLADI NASIDI	%	79.0	12.9	8.1	62
DORAYI	%	1.3	76.3	22.4	76
NASSARAWA	%	63.2	24.6	12.3	57
RIMIN KEBE	%	16.9	69.0	14.0	71

Source: Field work 2007/2008

The data shows that Danladi Nasidi residents were by far the most likely to report that residents in their area had been able to access facilities provided by the Housing Corporation. This is because the area is a government housing estate and houses were predominantly allocated to public sector employees. It is therefore logical for the respondents to affirm the view that people in the neighbourhood have access to these facilities. On the other hand, the highest negative response came from Dorayi's residents. The neighbourhood houses a majority of low and medium income earners, most of whom are employees of the industrial sector. There is no government-housing programme located in the neighbourhood and therefore residents of the area have not enjoyed that privilege of having access to housing facilities provided by the State Housing Corporation.

Respondents were also asked whether they personally applied to have access to housing allocation from the corporation: 62% said they did not apply while 38% said they did. Among the respondents who applied, 47% were successful while 53% were not successful. This shows nearly half of those who requested housing units were successful. However, this is not a

sufficient reason to believe that government has provided a good number of housing units required by the residents of the metropolis. This is because the previous chapter supported by data from this study, has been pointed out that a majority of the public in the metropolis have no confidence in the formal land and housing allocation system. As a result, many do not even attempt to patronise it and as an alternative, many prepare to patronise the illegal land market.

One of the reasons why a majority of the low-income group did not have access to state housing facilities was that access was much easier for the rich and wealthy elites than for poor urban residents. Even in the case of government low-cost houses that were meant for the low-income groups, the wealthy elites bought up the houses and subsequently rented them out and charged exorbitant prices. This was the case in Danladi Nasidi Housing Estate where a resident confirmed during this survey that he acquired a number of units in the area, which were now all rented out. The implication is that houses meant for the low-income group never filter down to the targeted beneficiaries. The government has not been able to check the excesses of these elites and the wealthy individuals who have been working against the realisation of its housing policies and programmes. In fact, one of the reasons for government inability to deal with this trend is because there is collaboration with some government officials and the likelihood of corruption cannot be ruled out.

The government for its part has not helped the issue of access to its housing facilities especially for the low-income groups. This is because one of the major obstacles identified earlier in this study preventing many urban residents accessing decent housing is shortage of funds. The government is not helping their situation for example, on its built and sold houses. By demanding a down-payment to purchase houses whose prices are beyond the financial ability of the low-income and at times, even the medium income earners, government has systematically placed the low-income in a disadvantaged position. It could be argued that even in the owner-occupier scheme, the deposit required from beneficiaries is considered on the high side: sometimes about 20% of the house price was asked as in the case of Danladi Nasidi housing units. Although, it does not imply that everybody should buy a house thereby making them take mortgages they can never be able to pay, it is desirable to make the conditions favourable for those who can afford it by demanding lower deposits and spreading the period of payment.

6.6 Conclusion

The opinions of the respondents in this survey and taking into consideration the extent of the housing problems in relation to the scale of government efforts to address the problem, informed the conclusion that the housing programmes implemented in the metropolis have had no significant effect towards resolving the housing shortage in the area. The government needs to address the issue squarely by tackling the housing deficit, opening up more and new layouts, creating additional site and services facilities in all areas of the metropolis and allocating more funds to finance new housing estates in addition to increasing its support to the private sector to be fully involved in housing production.

Recently, the working class and other low-income earners in collaboration with some estate agencies, and farmland owners in the metropolis have come up with a scheme that is gaining prominence. They invite the Ministry of Lands to survey and mark out residential plots on farmlands, secure planning approval from KNUPDA, and organise monthly instalmental payments of fixed amounts over a period. At the end of the payment period, the contributor is allocated his plot of land. This has been organised by a number of public service unions in Kano and so far, it has empowered many working class low-income earners to acquire residential plots. This kind of arrangement, if extended for a mortgage facility would have a serious impact on reducing the housing deficit in the metropolis.

Therefore, to conclude, the chapter highlighted many issues on policy formulation concerning land and housing in Kano metropolis. It discussed how the policies were formulated and the major issues that were taken into consideration in the process of policy formulation. It also discussed the policy implementation strategy and identified many problems surrounding effective implementation. The chapter views land policy as the determining factor affecting housing accessibility by recognising that without an effective and efficient land allocation system, a majority of urban residents would not have decent housing accommodation. In addition, it has highlighted the gap that exists between policy formulation and policy implementation by identifying the grey areas in government attempts to resolve land and housing problems in the metropolis. Finally, it provides an assessment of the government housing programmes that were implemented in Kano metropolis. The conclusion arrived at is that while

government efforts in providing housing facilities were appreciated, it is clear that they are not sufficient to achieve the desired impact. As a result, recommendations were proposed for improvement in order to realise the desired objective of providing decent and affordable housing accommodation for the urban residents.

CHAPTER SEVEN: HOUSING IN KANO METROPOLIS

7.1 Introduction

This chapter presents the housing experiences of residents of metropolitan Kano; it provides answers to one of the research questions that focus on the development of private housing, the role of the Planning Authority and the pattern of urban growth in the metropolis. The chapter focuses on the personal experiences of individual respondents about how they built or bought their houses, the kind of assistance that was available to and utilised by them and their satisfaction with the facilities at home. The chapter also reports the opinions of residents concerning changing residential location. Furthermore, the chapter presents residents' views of their neighbourhoods and their satisfaction with the provision of urban services and infrastructure in their respective areas. In addition, it presents a comparison of the neighbourhood attributes such as residential quality and easy accessibility to public transport between the four study areas. This is because neighbourhood quality influences the type of housing development and home ownership among the different socio-economic groups in society. The chapter concludes by presenting the unimpressive role of the Planning Authority in regulating housing development and the consequent pattern of urban growth.

7.2 Private Housing development

Housing conditions in most of Nigeria's cities continue to deteriorate and the supply falls short of demand as in many other developing world cities (Ogu, 1999). Governments have come to terms with the fact that meeting the housing needs of their populations in the face of growing urban metropolises, inadequate financial resources and the problems of poor performance on the side of the public agencies is a task that is extremely challenging. In most of the developing countries, therefore, the emphasis has been on encouraging private sector participation as well as private and public sector partnership. The primary aim, however, is to be able to provide as much housing as possible to satisfy the growing needs especially in the urban centres.

In metropolitan Kano, private housing development is therefore the convention rather than an exception to the norm, especially among the wealthy urban residents who can afford to finance housing projects. The shortage of public housing units experienced in the state compared to

demand on the one hand, and on the other, the state government's financial base that could not support the development of a sufficient number of houses to meet public demand made this necessary. These and other factors made it practically impossible for the public to rely on the state to meet their housing requirements. The state government could not meet even the housing needs of its employees and presently does not have a viable policy towards that. Although the state government has a housing loan scheme for its civil servants, the funds allocated for the housing loans are not sufficient to enable employees to acquire houses. As a result, this left individuals with the option of renting apartments from private developers who often charge exorbitant rents from tenants.

Private housing development in Kano can be classified into two categories; popular sector housing development and private commercial sector housing development. The former refers to housing development carried out by individual households for providing family housing accommodation. The latter refers to development of housing units by estate developers for outright sales or for letting out to members of the public. In either of the last two categories, the situation is not favourable to the tenant or the new owner because of the alleged use of substandard building materials and poor quality of construction work. One of the estate surveyors and valuers observed this in an interview:

Well, amh... some of the valuation reports we make to our clients on some properties are low-valued. If you consider the materials used especially for the finishing of some houses, you are left with no option other than to value it as appropriate. Some of the property developers are in hurry to be rich, some houses were completed in a rush and you know the results... (Interview: ES&V/4/2007/2008).

Therefore, for those urban residents that could afford it, the choice has been to acquire a plot of land and begin to develop it gradually while living in a rented apartment. When the building is completed, the owner moves out of the rented apartment to his new home. This type of development is common among most residents of informal settlements within the Kano metropolitan area. The survey data shows that about 43% of the respondents who are homeowners adopted the method of building over a long period. This usually takes more than five years to complete the construction: 33% of the homeowners acquired the house after it was

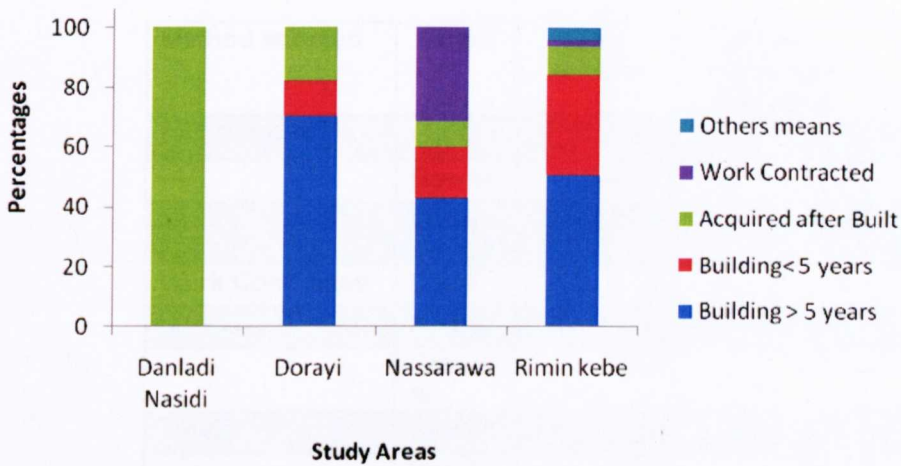
built and 16% stated that they were able to build their houses over a short period generally less than five years.

Only about 6% claimed they contracted out the work to a developer while they supervised the progress made. A little over 1% of the homeowners used other methods to build their houses. Based on this, the conclusion is that building over a long period is the dominant method adopted by a majority of homeowners to build their houses in metropolitan Kano. This accounts for over 59% of homeowners. Despite the shortcomings of private sector housing development in the country in general, individual and commercial estate developers account for more than 90% of the housing stock (FRN, 1991).

Income is one of the major determining factors of an individual's ability to build or buy a housing property; in addition, the method he/she utilises depends upon how readily accessible sources of finance are. Since urban residents in Kano metropolis reside in neighbourhoods based on socio-economic status, there is variation in the methods homeowners utilised to possess their houses. Therefore, to determine whether there is any difference in response between the study areas on the method utilised by homeowners to build their houses, respondent's responses were compared across the study areas. Figure 7.1 clearly demonstrates this. Nassarawa represents a low-density residential area housing most of the government officials, the elites and wealthy members of the society. Danladi Nasidi is a government housing estate sold on an owner-occupier basis to state civil servants; Dorayi and Rimin Kebe are both high-density residential areas occupied by a majority of low-income urban residents.

All of the houses in Danladi Nasidi were built before being acquired. The area is made up of a government housing estate that was built and sold to civil servants on an owner-occupier basis. There was no single plot that was allocated or sold before it was built. Therefore, none of the residents had the option of carrying out any construction work by themselves; the houses were built before allocation was made. In the other three study areas, the method of building over a long time (more than five years) was the most common among homeowners. Even in Nassarawa (Government Reserved Area), this approach to housing construction is the dominant.

Figure 7.1 Comparison of Method Adopted by Homeowners across Study Areas



Source Field Survey: 2007/2008

In Nassarawa, the high percentage recorded for building over a long time is related to the concentration of civil servants in the area who benefited from the allocation of ‘carved-out plots’. However, being government workers, they may not have had sufficient finances to contract out the work to private developers. About 32% of the respondents have a monthly income of less than fifty thousand naira (£200.00). This is an insufficient amount to cater for the daily needs of their families, let alone to provide surplus savings for a building project. The remaining 68% of the respondents from this neighbourhood have a monthly income of over fifty thousand naira. About 46% of these respondents who earn over fifty thousand naira were able to save and build houses over a long period.

A higher proportion of homeowners built their houses through the contract method in Nassarawa than in any other part of the study area. But as table 7.1 shows, the decision on whether to self-build or to employ a contractor had nothing to do with the householder’s occupation: roughly similar proportions of self-builders and of those who employed contractors were employed in the private sector or were self-employed, for instance (52% and 58% respectively), and the associated chi-square test is very far from statistical significance (chi-square = 0.077, p-value = 0.724). Self build houses are the most common in the area compared to houses built through contractors.

Table 7.1: Cross tabulation of Adopted Building Methods and Occupation of Respondents in Nassarawa

Method adopted	Count	Civil servant	Private sector/self employed	Total
Self Build	Count	10	11	21
	Row %	47.6	52.4	100
	Column %	62.5	57.9	60
Work Contracted	Count	6	8	14
	Row %	42.9	57.1	100
	Column %	37.5	42.1	40
Total	Count	16	19	35
	Row %	45.7	54.3	100
	Column %	100	100	100

Source: Field Survey 2007/2008

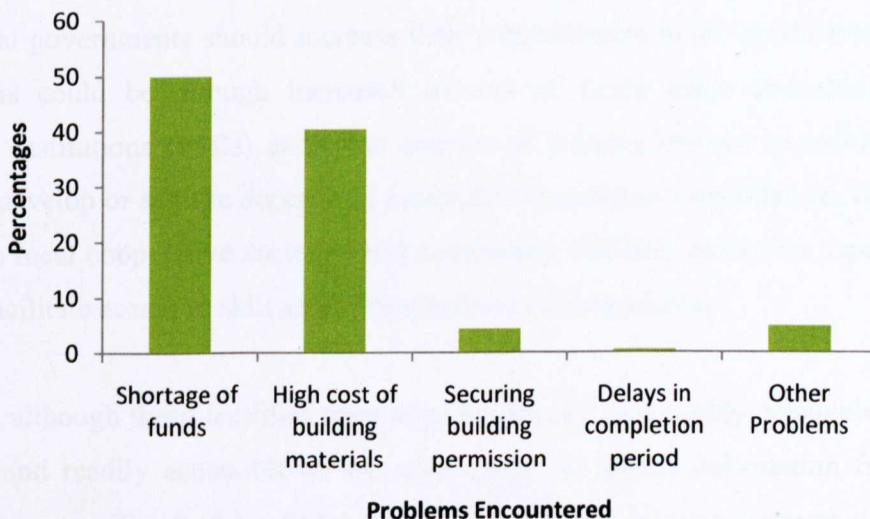
Another interesting result from figure 7.1 is the percentage of homeowners in Rimin Kebe who built their houses within a relatively short period (less than five years). This accounts for about 33% of homeowners. It is interesting because the area is a low-income residential area. Thus, households may not have sufficient income to execute a housing project within a short period. However, this could happen if they build quickly to a poor standard due to limited funds or as it often happens, while they are living in the property. This percentage is relatively high considering the status of the households.

Furthermore, empirical evidence from the survey shows that the incomes of many heads of household in the area who are employed by the private sector are relatively higher than those of their colleagues in government service. In addition, land and labour are cheaper in this area when compared to some residential areas in the metropolis. These affect the cost of housing development in favour of homeowners in this area, although most of the houses are of inferior standard compared to neighbourhoods that are more affluent. Generally, the households who build fast are considered richer than average in most of the neighbourhoods within the metropolis.

Similarly, the stability of the economy as well as the operation of market forces may influence the ability of households to acquire houses directly or build over time. Among the major problems that inhibit housing development in most developing countries are the high cost of building materials and lack of access to housing loans (Freeman, 2008; Ball, 2003). This phenomenon is also common in some Nigerian cities and in particular, metropolitan Kano. Homeowners when asked to indicate the major problems they encountered when they were undertaking their housing construction highlighted many and diverse problems. Figure 7.2 presents the responses homeowners indicated across the metropolis.

The major problem that confronted most of the homeowners was the shortage of finance; about 50% of all respondents who have gone through the process of building their residence reported that they encountered this problem. About 40% complained of the high cost of building materials as one of the major challenges that confronted them. Other problems mentioned are securing building permission and the delay that was experienced from the workers on site; these accounts for only 4.3% and 0.5% of the homeowner’s comments respectively. Some of the problems or difficulties encountered were not explicitly mentioned but were referred generally as other problems: these accounts for 4.8%.

Figure 7.2: Housing Construction Problems Encountered by Homeowners



Source: Field Survey 2007/2008

Therefore, as far as the metropolitan area is concerned, the major problems that homeowners encountered were the shortage of funds and the high cost of building materials. Thus, if the government is willing to encourage private sector housing development, it should endeavour to find lasting solutions to these problems. While making this effort however, there should be restraints on how mortgage facilities become accessible to people in order to avoid any of the resultant effects of the current financial crisis affecting the global economy because of the collapse of the mortgage institutions in the United States. This is by ensuring that mortgage facilities are only given to people who could afford repayment based on their income. In the same way, government should tackle the problem of the high cost of building materials; this should be through sourcing and developing local alternatives that could withstand the test of time.

One of the strategies recommended by UN Habitat and included in the Millennium Development Goals implemented by many developing countries is the encouragement of access to housing finance to enable urban residents to develop decent housing accommodation. This should strictly be executed in accordance with the financial regulations and after due assessment of the ability of the beneficiaries to repay their loans for the facility to be recouped. Government must consider the case of poor urban residents who cannot afford to build or buy, housing for this group should be treated a welfare service. In line with the above, and in recognition of the prevalence of the problems of a shortage of funds observed in metropolitan Kano, both the state and federal governments should increase their commitments to the production of more housing units. This could be through increased sources of funds made available through Primary Mortgage Institutions (PMIs) and other sources of housing finance to enable members of the public to develop or acquire decent and reasonable housing accommodation. Government should encourage local cooperative societies and community self-help initiatives especially in the rural areas to facilitate access to skill acquisition and use of cheap labour.

Presently, although these facilities have been introduced, it is highly debatable whether they are available and readily accessible to the urban poor. Available information from the interview conducted to an official of the Federal Mortgage Bank of Nigeria suggests that the PMIs have many funds to allocate for housing finance. Despite this claim of mortgage financiers regarding

the availability of mortgage facilities, a majority of homeowners in the metropolis did not receive any form of financial assistance from the mortgage institutions, government housing loans, or local cooperative societies. Thus, one of the major problems homeowners in the metropolis encountered was a shortage of funds to finance housing development projects. The question that is worth asking is whether the facilities are inaccessible to a majority of the low-income earners or they failed to seek assistance from the appropriate institutions. Table 7.2 shows the types of assistance homeowners received when they were in the process of building or acquiring their residence.

Table 7.2: Type of Financial Assistance Utilised by Homeowners

S/no	Type of Assistance Utilised	Percentage
1	Mortgage Finance	7.1
2	Assistance from Cooperative Society	3.3
3	Communal Labour Through Community Initiatives	2.2
4	Government Assistance in form of Loan	14.8
5	Assistance from a Building Society	7.7
6	Other forms of Assistance	6.0
7	Did not Receive any form of Assistance	59.0
8	Total	100.0

The most common form of assistance was a government housing loan, accessed by about 15% of homeowners. This was followed by assistance from building societies, which was utilised by about 8% of homeowners. It is very clear from the table that about 59% of homeowners in the study areas did not benefit from any type of assistance. However, it would be interesting to find out the type of assistance that was utilised by the income levels of beneficiary-respondents. This would shed more light on the form of assistance that was at the disposal of the people and utilised by households from different socio-economic positions. In addition, it would give an insight to the reasons why a majority of respondent households did not take full advantage of the facilities, in spite of their difficult financial situation when they were building their respective houses.

Table 7.3 presents the income categories of respondents and the form of assistance that was enjoyed by the beneficiaries; it shows both the number of beneficiaries and the percentage across the income categories. A chi-square test shows a statistically significant relationship and it is a

strong one (chi-square =29.708, $p < 0.05$). A comparison of the income of respondents, who obtained some form of assistance and that of those who did not, revealed that a majority of those who obtained assistance are within the middle and high-income categories. While a majority of the respondents who did not receive any form of assistance are within the low-income categories (less than 20,000 naira). Thus, the data shows that the more affluent households are more likely to be accessible to some form of assistance than the less affluent. In other words, the lower the income of a household, the less likely he/she is to obtain some form of assistance. The table further reveals a high percentage of all income groups have not been able to access some form of assistance ranging from 86% of the respondents who earned less than 20,000 naira to 48% of those who earned over 40,000 naira per month.

Table 7.3: Form of Assistance by Monthly Income of Respondents

Form of Assistance	Count	Income Category (Naira)			Total
		Less than 20,000	20,000 to 39,000	Over 40,000	
Mortgage/Communal Assistance	Count	3	11	7	21
	Row %	14.3	52.4	33.3	100
	Column %	4.7	21.2	14	12.7
Government loan	Count	4	10	8	22
	Row %	18.2	45.5	36.4	100
	Column %	6.3	19.2	16	13.3
Building society and other sources	Count	2	9	11	22
	Row %	9.1	40.9	50	100
	Column %	3.1	17.3	22	13.3
No any form of assistance	Count	55	22	24	101
	Row %	54.5	21.8	23.8	100
	Column %	85.9	42.3	48	60.8
Total	Count	64	52	50	166
	Row %	38.6	31.3	30.1	100
	Column %	100	100	100	100

Source: Field Survey 2007/2008

Further analysis of the data follows a cross tabulation of the type of assistance homeowners enjoyed with their neighbourhood of residence (table 7.4). This shows that in Danladi Nasidi, 40% of the homeowners benefited from government financial assistance, 31% received no form of assistance, mortgage and communal assistance accounted for 19%, while about 10% benefitted from building society and other sources of financial assistance.

Table 7.4: Type of Assistance by Respondents Neighbourhood of Residence

Survey Area	Counts & Percentage	Mortgage and communal	Government loan	Building society and other sources	No any form of assistance	Total
DNES	Count	9	19	5	15	48
	Row %	18.8	39.6	10.4	31.3	100
	Column %	39.1	70.4	20.0	13.9	26.2
DORAY	Count	4	1	3	48	56
	Row %	7.1	1.8	5.4	85.7	100
	Column %	17.4	3.7	12.0	44.4	30.6
NSRW	Count	5	2	12	10	29
	Row %	17.2	6.9	41.4	34.5	100
	Column %	21.7	7.4	48.0	9.3	15.8
RMK	Count	5	5	5	35	50
	Row %	10	10	10	70	100
	Column %	21.7	18.5	20.0	32.4	27.3
Total	Count	23	27	25	108	183
	Row %	12.6	14.8	13.7	59.0	100
	Column %	100	100	100	100	100

Source: Field Survey 2007/2008

The results show that different communities rely on different sources of support to finance their housing. Dorayi residents were the least likely to receive any sort of assistance: only 14% did so, far lower than in any other community. Government loans were most prevalent in Danladi Nasidi: 40% there reported receiving one, a proportion twice as high as in the next most dependent area on government support, Rimi Kebe. Nasarawa's householders, meanwhile, were by far the most likely to receive assistance from building societies. But roughly similar proportions – between 19% and 21% - in all neighbourhoods apart from Dorayi reported being in receipt of support from mortgage and communal sources. This difference between the four study

areas on the distribution of beneficiaries of government financial assistance was statistically tested and the result of the Pearson's chi square shows it is statistically significant. Table 7.5 presents the details of the chi square test.

Table 7.5: Result of Chi-Square Tests Government Assistance

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	68.967(a)	9	.000
Likelihood Ratio	63.006	9	.000
Linear-by-Linear Association	6.786	1	.009
N of Valid Cases	183		

Source: Field Survey 2007/2008

Furthermore, because the state government designed and built Danladi Nasidi for its civil servants, the loan facility was made more accessible to workers so that they could be able to pay the initial mandatory deposit required by the 'owner-occupier' scheme under which the houses were sold. The state civil servants were given an advantage in the allocation and subsequent sales of the houses compared to employees of the private sector and other members of the public. An official of the State Housing Corporation confirmed this when he commented:

'We do operate this 'owner-occupier' scheme that is, we build houses and then allocate to civil servants. In fact, it is purposely meant for the state civil servants although it may be allocated not only to civil servants. For civil servant because he is a worker and his salary can be deducted towards recovering the cost of the house. But for non-civil servants, that will only be on commercial basis that we build houses and then sell out directly that is outright purchase' (Interview: UM/KSHC/1/2007).

The same explanation is applicable to residents of Rimin Kebe where we have the second largest number of beneficiaries of government housing loans. About 25% of all respondents from the area are civil servants who therefore have the opportunity to benefit from the state government housing loan scheme. This is one of the reasons for the high percentage of homeowners that benefited from the government housing loan scheme in Danladi Nasidi Housing Estate and Rimin Kebe.

The Federal Mortgage Bank of Nigeria provides three means of accessing loans. The first is the national housing loan fund, where individuals apply usually through a primary mortgage institution for the purpose of purchasing, building or renovating a house. The second one is the real estate development loan usually advanced to State Housing Corporations or private estate developers. Lastly, there is the housing cooperative loan, which is similar to the real estate development loan, but is limited to housing cooperatives and workers unions that usually come through their employers to access the loans. The bank has one of its major branches in metropolitan Kano, but the patronage it receives from the public is not encouraging. One interviewee from the bank lamented:

Well to be candid with you the response here in Kano is poor amh ... amh for some basic reasons: one, to my understanding it has to do with culture; you know the issue of mortgage financing internationally is something that has to do with culture. People are not amh, we do not have that mortgage culture here, and in other words in dealings with banks people are very scared. They are always sceptical in dealings with banks because of, may be, the past understanding that banks are people like dubious you know, they do not really assist people, they always want to just give them the loans and ultimately sale their properties (Interview: UM/FMBN/I/2007/2008).

However, if the cultural factor has any serious influence on people's access to mortgage finance as pointed out above, certainly the issue of collateral that serves as security in case of default often demanded by the banks is also a major obstacle. It is the normal practice for commercial banks and mortgage institutions to request individuals to present collateral or a guarantor before they can be granted any loan facility. In metropolitan Kano, many people have not enjoyed housing loan facilities because they do not have the necessary assets required to serve as security nor have persons willing to serve as guarantors for them. The lending institutions consider this requirement seriously in their appraisal of any application for such kind of loans. The Dala Building Society is one of the Primary Mortgage Institutions operating in Kano and one of the things they consider before granting any loan facility is the question of security:

... Integrity plays a very vital role as far as loan is concerned. Secondly, the security aspect must be there because in the event one just defaults, you can easily dispose that property and recover your money. Then you must have guarantee of regular flow of his income through you as source of repayment so that at the

end of the month, you just deduct your normal repayment from the salary (Interview: UM/DBS/1/2007/2008).

Based on the above observations, it could be concluded that a majority of homeowners in the metropolis did not receive mortgage loans because they failed to meet the requirements for collateral/guarantors for mortgage loans or were not civil servants and thus could not secure government-housing loans. Therefore, the inability to utilise the loan facility may not be linked to a deliberate refusal to seek the facility, as it is clear that many have complained of having experienced a shortage of capital. It should also be noted that as a result, private housing development in the metropolis has been affected by the observed problems of shortage of funds and the high cost of building materials as reflected in the findings of this survey.

Furthermore, as presented in figure 7.2 securing building permission has been one of the least frequent problems encountered by homeowners in the metropolis. This has been reported by only 4.3% of the homeowners. As a sprawling urban centre in a developing society, it is expected that because of the need to develop housing units for the growing population, there would be a lot of pressure on the municipal planning authority. Therefore, ideally the planning authority should be up to its responsibilities in providing the necessary guidance for housing development to conform to planning regulations. The planning authority (KNUPDA) sanctioned all physical developments, in which case proposed building plans have to go through the process of securing building permission.

The fact that securing building permission has not been a problem for most of the homeowners shows that either the agency is inefficient in carrying out its responsibilities or it neglects that responsibility to the extent that people do not consider the permission necessary before they carry out physical development. If the planning authority has enforced the building permission, this should be reflected in a controlled and planned pattern of urban development in the metropolitan area. However, if on the contrary the planning authority has not taken securing building permission seriously, the pattern of urban growth will reflect a haphazard, unplanned and disorganised pattern of physical development of residential areas all over the metropolis.

During the interview sessions with Government officials and Community leaders in the metropolis, it became apparent that the issue of securing building permission from Kano Urban Planning and Development Authority (KNUPDA) before individuals carry out physical development is not actually being taken very seriously. This is because on its part, the Planning Authority has not been furnished with all the necessary working materials to enable it to execute its responsibilities effectively and efficiently. One of the officials interviewed pointed out that:

‘You need to understand the conditions under which we operate, you see it is really difficult to monitor and regulate developments within the metropolitan area with so few members of staff, so limited office stationeries and often broken down vehicles. You see amh many site inspections have been postponed because our vehicle is not roadworthy. Without the inspection report, we cannot recommend any building permission amh ... and of course, people complain we are acting slowly you know, delaying their projects’ (Interview: UM/KNUPDA/1/2007/2008).

The need for securing the approval of KNUPDA before new developments are carried out is thus being by-passed by many individuals. Rather than wasting time in processing the building approval, some developers prefer to embark on construction on the site so that when staff of the development control orders them to stop, they will then go and settle the issue and soon resume back their project. According to one of the community leaders in Rimin Kebe, his area is hardly visited by the people from the development control division because most residents here are low-income earners. ‘The whole area has not been planned, so what are they coming to do with the way people build their residences’ (Int., CL/3/2007/2008). In his opinion, they may be concerned with areas where the rich are building mansions.

This therefore explains the reason why many homeowners did not experience the problem of having to secure building permission when they were undertaking their housing construction. In other words, it may be explained that from the above arguments KNUPDA is unable to cope with the expectations due to its internal problems. Thus, they soften regulation on some of the requirements and therefore individuals capitalise on that to disregard the building permission as a requirement before they put up physical developments on their plots of land. The consequent effect of this is that most of the physical developments being carried out in the metropolis are unregulated, informal and lack proper planning.

To summarise the section, it should be highlighted that based on the data presented so far, private housing development is the dominant pattern of housing construction in metropolitan Kano. Individuals rely on their little savings from their income to build their residence often over a long period. A majority of homeowners across the metropolis did not benefit from any form of financial assistance either from the mortgage institutions or from government sources. As a result, the major problems that confront these homeowners are shortage of funds and high cost of building materials. This affects the length of time for the completion of housing projects. Lastly, as far as most of the homeowners are concerned, the Planning Authority has no special relevance in their scheme of work. They do not need them before embarking on any physical development and they are not visible in planning their settlement.

7.3 Respondents' Residential Satisfaction

The previous section highlighted how private residential development is the dominant form of housing in the metropolis. The inability of government to provide massive housing units for the teeming urban populations and the exorbitant rates private commercial developers charge tenants were responsible for this situation. This section focuses on the satisfaction of respondents, whether homeowners or tenants, with the facilities in their respective homes. It considers residents' experiences in respect of repairs, the type of maintenance work they carried out on the property and their opinions on changing residential locations. It is assumed that individuals who build and own their houses would derive more satisfaction with their properties than those who bought or rent. This is because as an owner-builder, homeowners have the opportunity to incorporate their specifications and requirement in the initial design of the house and this offers higher chances of deriving more satisfaction compared to renters and buyers whose specific needs were not taken into consideration in the design.

About 84% of all respondents in the survey expressed satisfaction with the home facilities; 8% were neither satisfied nor dissatisfied while 7% expressed dissatisfaction. However, there are differences in the type of houses and the facilities therein, across the study areas; some were built and sold as 'owner occupiers' by the government, some were built and sold by private commercial developers while others were built by owner-builders. Furthermore, the facilities included in the houses depend upon the socio-economic status of the resident; the expectation is

that wealthy residents would have more facilities than poor residents do and this may influence their satisfaction levels. Table 7.6 shows a cross tabulation of the income levels of respondents with their housing satisfaction. It shows that those on incomes of 20,000 naira and above are more likely to be very satisfied compared to those earning less than 19,999 naira. However, the most likely to be neutral or dissatisfied are not the poorest, but those on middle income (between 20,000 and 39,999 naira). It further shows that the poorest group are actually the least likely to be neutral or dissatisfied, as well as being the least likely to be very satisfied (though they were the most likely to be fairly satisfied).

Table 7.6: Cross tabulation of Housing Satisfaction with Monthly Income

	Income Groups			Total
	Less than 19,999	20,000-39,999	40,000 +	
Very Satisfied	30	26	34	90
	33.30%	28.90%	37.80%	100.00%
	31.30%	42.60%	41.00%	37.50%
Fairly Satisfied	55	18	38	111
	49.50%	16.20%	34.20%	100.00%
	57.30%	29.50%	45.80%	46.30%
Neutral & Not Satisfied	11	17	11	39
	28.20%	43.60%	28.20%	100.00%
	11.50%	27.90%	13.30%	16.30%
Total	96	61	83	240
	40.00%	25.40%	34.60%	100.00%
	100%	100.00%	100.00%	100.00%

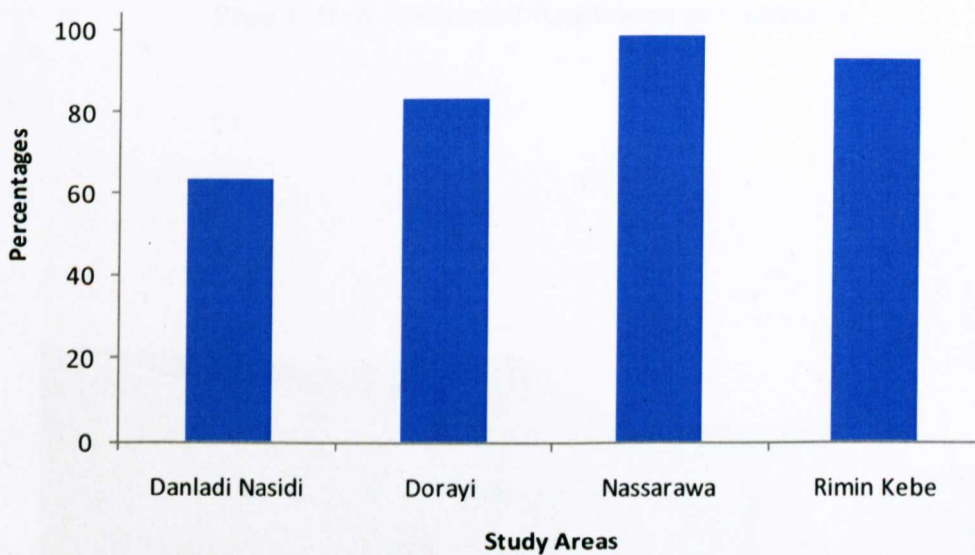
Source: Field Survey 2007/2008

Furthermore, to determine the effects of monthly income on housing satisfaction and find out whether the difference between the levels of satisfaction with housing expressed by the respondents is significant, a Pearson chi square test was used. The result shows a statistically significant relationship (chi-square value: 14.81, p-value < 0.05). The results further show that the relationship is a strong one. To a certain extent, households' residential location identifies their socio-economic status. For instance, a majority of residents of Rimi Kebe are low-income earners while those of Nassarawa belong to high-income groups. Thus, differences may arise in

the facilities available to residents across the four study areas, which also relates to housing satisfaction. Therefore, it is important to consider the level of satisfaction in each study area (figure 7.3). It is highest in Nassarawa (98%) and lowest in Danladi Nasidi (63%). These differences are statistically significant (chi-square = 23.69, $p < 0.05$).

It is interesting to note that these two areas share certain characteristics; both have government-housing units in which buildings have modern architectural designs, which are easily accessible and where a majority of residents are civil servants. However, the houses in Nassarawa are better in design, outlook and modern facilities and the environment is generally more attractive than are those in Danladi Nasidi.

Figure 7.3: Satisfaction with Home Facilities



Unlike Nassarawa, where the houses are both old (some were built over 60 years ago) and newly constructed apartments, in Danladi Nasidi the houses are generally less than ten years old but unfortunately the standard and quality of work is inferior to that of houses in Nassarawa. From empirical observations during the field survey, one can easily observe the physical differences in the quality of building structures in Nassarawa (plate 1) as compared to that of Danladi Nasidi (plate 2).



Plate 1: New Residential Apartments in Nassarawa



Plate 2: Residential Apartments in Danladi Nasidi Housing Estate

Therefore, it is not surprising that residents of Nassarawa expressed higher satisfaction with the facilities provided in their residence than those in Danladi Nasidi. Moreover, from informal discussions with some of the residents in Danladi Nasidi, it was noted that a number of residents are not happy with the quality of work executed by contractors in the area. Some residents alleged collaboration between the contractors and some government officials in executing the project. This usually happens where standards are compromised so that contractors could make more money to maximise their returns over the contract sum, as well as to settle government officials. However, since there is no evidence to substantiate this, it remains only as an allegation.

The levels of satisfaction expressed by residents of Dorayi and Rimin Kebe are equally higher than that of Danladi Nasidi as revealed from figure 7.3. A majority of owners in these areas designed and built the houses by themselves. As such, respondent households have taken into consideration their basic requirements in the design. This however, depends upon the level of skill utilised in the construction especially for homeowners who utilised the services of architects and the resources at the disposal of the household committed in the housing project. Furthermore, Rossi, (1980) and Levy-Leboyer, (1993) observed that the adequacy of the housing space available to households is positively associated with their level of satisfaction. In Dorayi and Rimin Kebe, most of the houses developed were on land illegally demarcated by farm landowners; as such, the space available to households depends upon how much money one is willing to put in at the time of purchase.

Plots of land were demarcated irregularly. Some are big, others small. Therefore, housing spaces vary among respondent households. It is not surprising that households in these areas expressed higher satisfaction with their residence than are their counterparts in Danladi Nasidi, because they have more space to provide for the facilities they require. A majority of the houses in these areas have traditional architectural designs, the construction utilising simple and local building materials (plate 3). The costs of the houses here are cheaper using locally sourced building materials and since it takes many of the respondent households a long period to finish building the house, the building project may not be capital intensive as compared to houses built through contracts and using modern building materials. Being areas dominated by working class and low-

income groups, most of the households moved from tenancy to homeownership through gradual but progressive development, therefore are satisfied with the facilities provided in their homes. A majority of the respondents in the areas (Dorayi 70% and Rimin Kebe 51%) built their houses over a long period, which indicates that the housing project was a lifetime venture.



Plate 3: Residential Apartments in Rimin Kebe (Notice the traditional settings of houses).

In Danladi Nasidi, households expressed dissatisfaction with the level of facilities provided in the houses because they were prototype houses with insufficient space for garages or courtyards and the rooms were not spacious enough for the typical Hausa type of architecture. Therefore, poor quality work, lack of enough space, several maintenance problems and the need to carry out many repairs because of leakage and cracks on the walls were some of the reasons for the low level of satisfaction expressed by respondent households in Dorayi compared to households in the other three study areas.

It has been observed (El-Haram and Horner, 2002) that the most common and recurring problems of housing maintenance are related to either roof leakage, cracking walls, plumbing or electrical installations. In environments that experience a relatively short but torrential rainfall, the common problem most residents encounter is roof-leakage and cracking walls, especially if the building foundation is weak. In metropolitan Kano, households in different parts of the city,

especially areas dominated by the low-income earners, have encountered these problems. Respondents to the survey were asked to indicate whether they experienced any problem with the condition of their property in relation to leaking roofs, cracking walls and other related problems. The data shows that 54% of the respondents have experienced one problem or the other after they have occupied the property, 38% had no problem at all and 8% were not sure of having any of such problems.

Furthermore, the respondent-households who indicated that they experienced problems with the housing condition vary with the level of income of the households. A cross tabulation of income of homeowners by whether they encountered problems with the condition of the property is presented in table 7.7.

Table 7.7 Cross Tabulation: Income by Problems Encountered with the Condition of the Property

		Income categories in Naira			
Are Problems Encountered		Less than 20,000	20,000 to 39,000	Over 40,000	Total
Yes	Count	71	30	24	125
	Row %	56.8	24	19.2	100
	Column %	76.3	49.2	30.0	53.4
Not sure	Count	7	9	2	18
	Row %	38.9	50.0	11.1	100
	Column %	7.5	14.8	2.5	7.7
No	Count	15	22	54	91
	Row %	16.5	24.2	59.3	100
	Column %	16.1	36.1	67.5	38.9
Total	Count	93	61	80	234
	Row %	39.7	26.1	34.2	100
	Column %	100	100	100	100

Source: Field Survey 2007/2008

It shows for example, there is a difference between the frequencies of reported cases of the problem between the various income categories. A majority of the respondents who reported that they have encountered these problems fall within the lower income categories (less than 20,000

naira). In addition, the table reveals that as the income of the household increases, the frequency of the reported problem encountered among these category of residents decreases. This difference is statistically significant (chi-square = 53.683, $p < 0.05$).

Similarly, the above highlighted problems vary across the survey areas; some areas are more likely to experience the problems than others. High concentrations of households that experienced the problems were in Dorayi (39%) and Rimi Kebe (32%). Nassarawa has the lowest share of cases (4%) while 26% were in Danladi Nasidi. In this case, the most susceptible areas that are likely to experience these problems are the less affluent neighbourhoods of Dorayi and Rimi Kebe. A chi square test shows a statistically significant difference between the areas (chi-square = 87.51, $p < 0.05$).

According to the survey, a little over half of residents of the metropolis experienced maintenance problems in their housing. This figure is relatively low compared to the standard of building construction in some of the neighbourhoods, and the type of building materials and technology inputs in the buildings. Besides, every building over its lifespan must require maintenance at different times. More importantly, it takes a lifetime for some of the low-income earners to raise sufficient savings to build a house. For some who have taken mortgage loans, this would mean they might face maintenance problems before they finish paying their mortgages. This will further drain their income and affect other expenditures they may wish to carry out, especially on family expenses. If viewed from an economic perspective, a lot of money goes into repairs, renovation and maintenance of existing properties in Nigeria.

Furthermore, respondents who reported that they encountered the problems of cracking walls and roof leakages when further asked whether they were able to carry out the necessary repairs promptly responded differently. About 49% indicated that they were not able to execute the required maintenance promptly, 49% replied they did and 2% were not sure. This result shows that as much as half of all the households that encountered any of these problems were unable to address it immediately. They encountered the problems because on many occasions, there are compromises with building standards, a situation that further increases the cost of maintenance and makes the total cost of the houses higher. About 66% of those who were not able to carry out

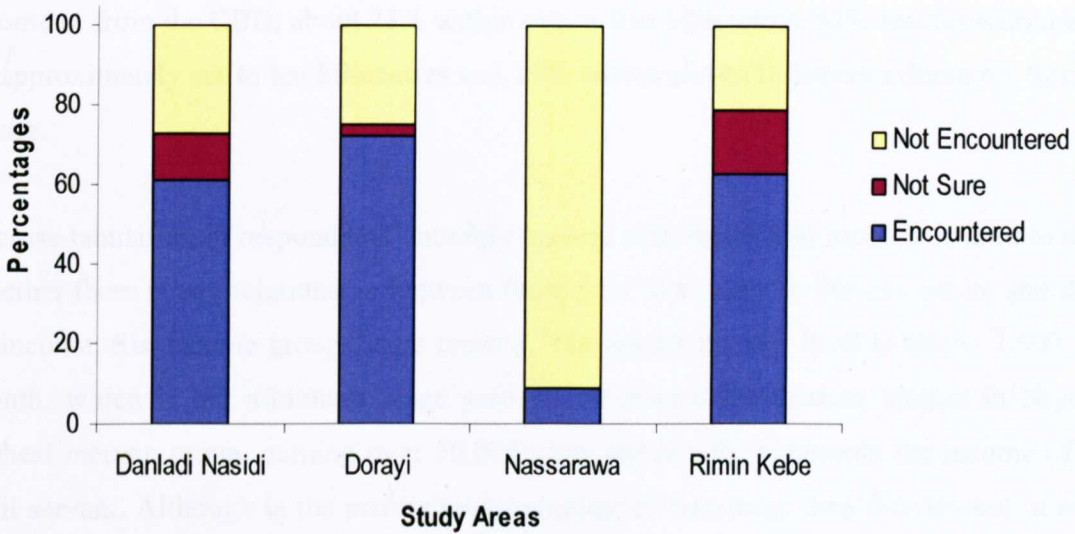
this maintenance promptly pointed out that it was because they did not have sufficient funds to execute the work. About 18% reported that they had to wait for a long time to book an appointment with the maintenance staff. Other reasons advanced include not having planned for the job (5%), having no time to organise for the repairs (3%) and other reasons not specified (8%).

The problems encountered by homeowners in the metropolis vary because of the differences observed in architecture and building materials: (ranging from western architecture with modern building materials to traditional architecture with local building materials). As reported in this survey, the buildings may vary from one area to the other, depending upon the dominant style adopted in the different areas. Therefore, to determine whether this argument has any substance, the four study areas were compared to find out the areas that have the highest incidence of maintenance problems.

Figure 7.4 show that Dorayi, Rimi Kebe and Danladi Nasidi record high levels of households encountering maintenance problems after they have occupied the houses. In Dorayi 72% of respondents reported the experience, compared to 63% in Rimi Kebe, 62% in Danladi Nasidi and only 9% in Nassarawa. It can be argued that both Dorayi and Rimi Kebe have recorded high incidences of the problems because of the low quality of buildings in the areas. Local bricklayers built the houses with local building materials, not much attention was given to building standard because qualified professionals did not supervise the constructions and homeowners are low-income earners and therefore could not afford to make the project capital intensive.

The case of Danladi Nasidi, where despite the use of modern building materials in the construction residents experienced leakage and cracks on walls, may be linked to the earlier noted problem of contractors compromising building standards and collaboration with government officials in order to maximise their returns. In Nassarawa GRA where some of the houses are old but constructed under the supervision of qualified personnel, high building standards were maintained; residents experienced the fewest problems of leakage and cracks.

Figure 7.4: Households That Experienced Housing Maintenance Problem



Source: Field Survey 2007/2008

The standard of government building projects may be described as deteriorating over the years, a problem that may be associated with the allegation of corruption that is becoming widely spread across society. Contractors collaborate with government officials to execute substandard projects especially where massive numbers of houses are involved. The officials that are supposed to assess and evaluate the quality of work carried out by contractors often give out satisfactory reports on buildings that are substandard.

7.4: Proximity to the City Centre

One of the factors that influence people's satisfaction with their residences is the question of proximity to locations of other basic needs and infrastructural facilities (Amerigo and Aragonés, 1990). The Central Business District in most urban areas is a cosmopolitan entity that integrates and incorporates many divergent services, and as a result attracts an influx of people for various businesses. In metropolitan Kano, survey respondents when asked to indicate the distance of their residence from the city centre responded in several different ways. This will help in analysing expenditure on housing. It also takes into consideration the economic assumption that people who reside closer to their businesses have the benefit of incurring no transportation costs.

The selection of the study areas deliberately includes neighbourhoods located at varying distances from the central business district. About 1% of the respondents' live less than one kilometre from the CBD, about 28% within one to five kilometres, 52% resides within a distance of approximately six to ten kilometres and 19% within eleven to fifteen kilometres from the city centre.

A cross-tabulation of respondents' monthly income with residential location is used to determine whether there is any relationship between those who live closer to the city centre and their level of income. Six income groups were created. The lowest income level is below 7,500 naira per month, which is the minimum wage paid to the lowest government worker in Nigeria. The highest income group, earning over 50,000 naira per month, represents the income of a senior civil servant. Although in the private sector employees earn more than this amount, it is adopted here because it is officially used in government statistical records.

Geographers have postulated several models to explain urban growth; the prominent ones include Christaller's central place theory, Harris and Ullman's nuclei model, Hoyt's sector model and Burgess's concentric zone model. Based on Burgess's concentric zone model of land use, land prices, housing prices, and rents increase as one move towards the CBD. In Kano metropolis, Burgess's theory has some credence. For example, the result of the survey shows that there is a relationship between the income levels of respondents and their residential location.

This relationship is statistically significant as confirmed by the chi square coefficient; (chi-square = 91.612, $p < 0.05$). Table 7.8 presents the income categories of respondents and the distance of their residential locations in relation to the city centre (CBD).

Table 7.8: Respondents' Monthly Income by Residential Location from CBD

Distance in Kilometres	Count	Respondent's Income Categories in Naira					Total
		Less than 20 000	20 000 to 29,999	30,000 to 39,999	40,000 to 49,999	Over 50,000	
Less than Five	Count	4	4	6	12	36	62
	%	6.5	6.5	9.7	19.4	58.1	100
Six to Ten	Count	63	24	7	19	9	122
	%	51.6	19.7	5.7	15.6	7.4	100
Eleven to Fifteen	Count	25	13	1	5	3	47
	%	53.2	27.7	2.1	10.6	6.4	100
Total	Count	92	41	14	36	48	231
	%	39.8	17.7	6.1	15.6	20.8	100

Source: Field survey 2007/2008

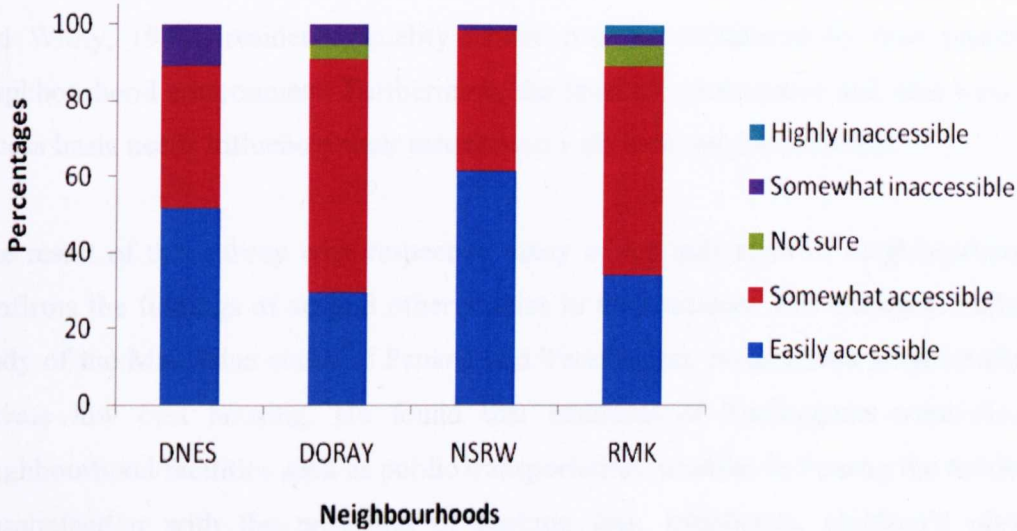
A very high proportion of respondents who live very close to the CBD have incomes over 40,000 naira per month (78%). Low and middle-income earners, meanwhile, form a large majority (72%) of those living between six to ten kilometres from the central business district. Moreover, the concentration of low-income earners is also relatively high in areas that are more than ten kilometres from the central business district. Nevertheless, some high-income earners are now establishing their presence in areas that are farther away from the central business district. Perhaps the pattern of suburban growth that characterised European industrial and commercial centres is emerging in the area. In the past, wealthy urban elites from developed industrial countries used to move from the CBD to the urban fringes to avoid pollution, overcrowding, traffic congestion and noise that characterised the urban centres. Furthermore, while the low-income households settle far away from the city centre because of high rent and escalating housing prices, the high-income earners relocate to the urban fringes due to convenience. With their personal means of transportation, high-income households would hardly feel the pinch of transportation costs.

Hewko et al, (2002) described neighbourhood spatial accessibility as the ease with which households of a given area can reach certain types of amenities or social services. One of the essential services for most residents of urban centres is accessibility to public means of transportation. This links the residential areas with the city centre on the one hand, and to other neighbourhoods on the other. Respondent households were therefore asked to rate the level of accessibility of their neighbourhood from the city centre using public transport. The result shows that on a general note, residents of the entire metropolis are easily accessible to the city centre even when they depend on public transportation only. About 91% of respondents indicated that their neighbourhoods are easily accessible; about 6% said they are inaccessible while 3% are not sure.

However, Hewko, et al. (2002) in their study of neighbourhood spatial accessibility in Edmonton, Alberta, Canada, concluded that aggregation error might affect neighbourhood spatial accessibility although the effect depends upon the type of amenity under investigation. In their study, they investigated the effects of aggregation error on accessibility to play grounds, community halls and leisure centres. Aggregation error usually arises when calculating accessibility, a single point is used to represent the whole neighbourhood. In Kano metropolis, aggregation error does not have any effect on neighbourhood spatial accessibility as shown by the survey result highlighted above. However, to confirm this, a further analysis considers accessibility at the level of each neighbourhood included in the survey. This is to determine whether there are any variations from the overall findings of the metropolis.

Figure 7.5 indicates that spatial accessibility of the neighbourhoods using public means of transportation for all the four study areas is high. This is not surprising because from the overall result highlighted earlier, the entire metropolis has over 90% accessibility level. However, Nassarawa (GRA) is the most easily accessible neighbourhood within the metropolis; good road networks adequately serve the area. Dorayi is the least easily accessible neighbourhood by means of public transportation, perhaps because it is one of the areas that are located far away from the city centre and has only one major road that links it to the city centre. The conclusion from this analysis is that although some areas are more accessible than others are, the entire metropolitan area is generally highly accessible.

Figure 7.5: Neighbourhood Accessibility with Public Transport



Source: Field Survey: 2007/2008

The results of the survey at the individual neighbourhood levels confirm the findings for the overall metropolitan area. There is no significant variation in the level of accessibility between the different areas in the metropolis. This analysis concludes the discussion for this section and the next section presents issues of neighbourhood satisfaction using the empirical survey data.

7.5: Neighbourhood Satisfaction

In the preceding section, the analysis focused on residential satisfaction with particular emphasis on the facilities provided in respondents' dwellings. This section will consider respondents' satisfaction with their entire neighbourhoods. Campbell et al. (1976) noted that people's housing environment should be conceptualised as a residential environment that consists of the housing unit, the neighbourhood, and the community in which they are located. This view agrees with Onibokun (1974) who argued that the habitability of a house is influenced not only by the engineering elements but also by the social, behavioural, cultural and other elements in the entire societal-environmental system. Lane and Kinsey (1980), meanwhile, concluded that housing characteristics were more critical determinants of housing satisfaction than the demographic attributes of housing occupants.

Therefore, when discussing neighbourhood satisfaction it is relevant to take into consideration the demographic, social, environmental and physical attributes of the entire neighbourhood so that the issue can be viewed from a holistic perspective. According to some scholars (Andrews and Withy, 1976), residents' quality of life may be influenced by their perception of their neighbourhood environment. Furthermore, the level of convenience and ease with which people access basic needs influences their satisfaction with their neighbourhoods.

The result of this survey with respect to many of the indicators of neighbourhood satisfaction confirms the findings of several other studies in the literature. For example, Salleh (2008) in a study of the Malaysian states of Penang and Terengganu, investigated neighbourhood factors in private low cost housing. He found that residents of Terengganu were dissatisfied with neighbourhood facilities such as public transportation, whereas in Penang the residents expressed dissatisfaction with the provision of parking lots, telephones, children's playgrounds and facilities for the handicapped. Salleh concluded that in Penang three factors determine residential satisfaction; the main activity areas of the dwelling units, educational facilities and central facilities in the neighbourhoods. The study reveals that in Terengganu, the factors that determine residential satisfaction are safety infrastructure, educational and health facilities, as well as technical services provided by the developers.

Similarly, Ogu's (2002) analysis of residential satisfaction in Benin City, Nigeria, found that a majority of respondents (90%) reported very low satisfaction indices with their environment. He noted that many scholars were of the view that urban residents may be willing to disregard the shortcomings of their dwelling units provided they are satisfied with their neighbourhoods. In Benin City, there is a tendency for resident homeowners to express dissatisfaction with the environment because it is considered a government responsibility, while residents conceal the inadequacies of their dwelling units because that is their responsibility and exposing it will thus reflect their own shortcomings.

Moreover, Gilder Bloom *et al.* (2005) studied housing and neighbourhood satisfaction in the Park DuValle community in Louisville, Kentucky, following the revitalization of the neighbourhood through a programme called HOPE VI. The programme involves both physical

and social planning in order to improve the condition of not only the neighbourhood but also its residents. Because of this programme, more than a thousand households were moved from their dwellings and settled in a newly built neighbourhood while their former dwellings were demolished. The study found that a majority of the families surveyed expressed greater satisfaction with their new housing and neighbourhoods when compared to their previous environment. Specifically, respondents were highly satisfied with attributes of their new neighbourhoods that relate to schools, public transportation, location, security, medical services and employment.

In Kano metropolis, one of the issues this study is challenging is the manner in which government delivers services to the communities located within the different parts of the metropolis. Empirical evidence from the survey, as highlighted in this section, suggests that differential treatment is given to the neighbourhoods. There is a strong sentiment that some areas are favoured while others are neglected in terms of the development of infrastructure and the provision of basic urban amenities. This study therefore identifies a number of indicators that can be used to measure respondent's satisfaction with their neighbourhoods. A Likert scale has been used to measure respondents' level of satisfaction for each of the indicators. The Likert scale used numbers from 1 to 5; 1 indicates very satisfied, 2 satisfied, 3 neither satisfied nor dissatisfied, 4 dissatisfied and 5 very dissatisfied.

Survey respondents in metropolitan Kano were asked 'How would you express your satisfaction or dissatisfaction with the provision of the following services by the state government in your neighbourhood? Would you say you are very satisfied, satisfied, neither satisfied nor dissatisfied, dissatisfied or very dissatisfied?' Table 7.9 presents a summary of the results. The respondents expressed general dissatisfaction with most government-provided neighbourhood services. The level of dissatisfaction ranges from 43% for the provision of public schools to 84% for refuse collection and disposal.

Table 7.9: Neighbourhood Satisfaction (%)

Indicators	Very Satisfied	Satisfied	Neither	Dissatisfied	Very Dissatisfied	Total
Public Schools	3.8	32.1	20.4	35.5	8.3	100
Road Networks	5	24.5	15.7	37.2	17.6	100
Hospital/Health centres	4.1	18.4	16.9	40.2	20.3	100
Refuse Collection /Disposal	1.9	4.9	9.1	41.8	42.2	100
Water Supply	2.6	11.7	21.8	41.4	22.6	100
Electricity	4.9	13.2	31.2	35.7	15	100
Telephone	1.5	26	14	40.4	18.1	100
Children's Playgrounds	0.8	24.1	17.3	25.9	32	100

Source: Field Survey 2007/2008

Other remarks on some of the indicators show different types of responses. For example, only 18% of respondents are satisfied with the provision of electricity, 51% are dissatisfied while 31% are neither satisfied nor dissatisfied. This is however different from the views of respondents on the provision of refuse collection and disposal facilities. A preponderance of respondents views expressed dissatisfaction (84%), about 7% indicated satisfaction, while 9% are neither satisfied nor dissatisfied. The result shows that the satisfaction levels are less than 50% for all of the indicators measured. This means, on a general note, the efforts by government to provide these services were not perceived as satisfactory.

Whether the results of surveys of citizens' satisfaction are a sufficient basis upon which to assess government performance on the provision of services to the public has attracted a lot of debate. Kelly and Swindell (2002) argued that most of the results of these kinds of surveys are problematic for administrators, because the criteria people use to evaluate the performance of public agencies and the accuracy of the information citizens have are not clear: evaluations may not be objective. Brown and Coulter (1983) and Parks (1984) draw a distinction between assessments relying on performance data, in which administrators may have confidence, and assessments relying on citizen survey data, which administrators may dismiss as being ill-informed. They saw 'performance data as objective while survey data was subjective' (Brown and Coulter, p. 50) but concluded that citizen survey data, on many occasions, may be useful in

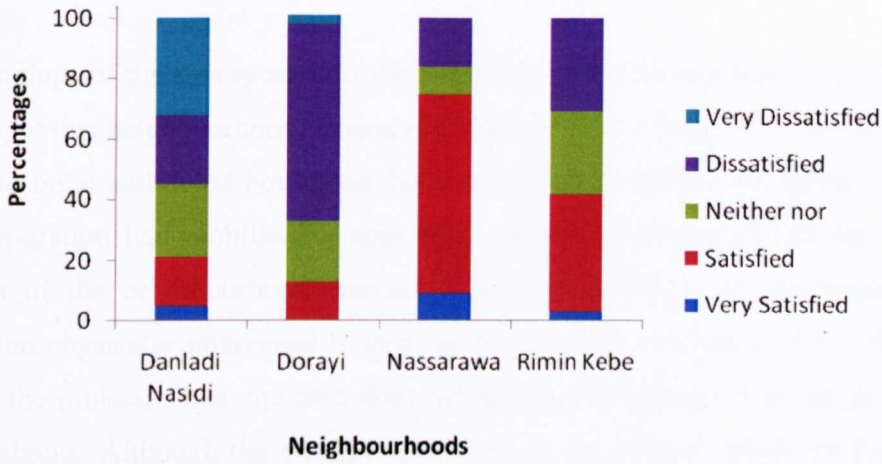
highlighting vital information that would have an impact on the initiatives and decisions of public administrators.

However, the contention is that since municipal authorities are usually responsible for the provision of urban services through their agencies and respective departments, they need an external assessment to evaluate their performance. This, in most cases, is provided by social surveys. In metropolitan Kano, the survey reveals a general disenchantment with the services government provides to the public (Table 6.9). However, considering the social attributes of each of the respondents, including the economic, social and cultural differences, it is expected that the results would vary across respondents' income categories especially with the backdrop of differential access to service provision between the respondents within the neighbourhoods. Therefore, the results were further closely analysed for more details.

7.5.1: Satisfaction with provision of public schools

The provision of basic education to enable individuals to read and write is one of the key policies of successive governments in Kano (K-SEEDS, 2004). This has been pursued through the construction of public primary and secondary schools, tertiary institutions and the provision of basic teaching and learning facilities. Respondents were therefore asked to express their satisfaction with provision of schools by government in their neighbourhoods. Figure 7.6 presents the responses from the four neighbourhoods under study: the differences between neighbourhoods were statistically significant ($\chi^2 = 131.04, p < 0.05$). Levels of satisfaction varied between neighbourhoods. For example, respondents from Nassarawa and Rimi Kebe expressed higher levels of satisfaction with the provision of public schools than did respondents from other neighbourhoods. Furthermore, Nassarawa was the only area where a majority were satisfied. Although more were satisfied in Rimi Kebe than in Danladi Nasidi or Dorayi, over 60% in Rimi Kebe were not satisfied.

Figure 7.6: Satisfaction with provision of Public Schools



Source: Field Survey 2007/2008

This is an interesting result because Nassarawa is a low-density residential area where most of the households are wealthy and elites, while Rimin Kebe is a high-density neighbourhood with a majority of low-income households. Chapter 4 highlights the features of the neighbourhoods (refer to section 4.8). The high satisfaction expressed by respondents in Nassarawa may be attributed to the availability of schools with modern facilities in the neighbourhood. Moreover, most of the children of the elites and the wealthy members of the society enrol in schools within this neighbourhood. The schools in the neighbourhood are considered among the oldest established and the best in the city in terms of quality and students' performance, and thus enjoy government support and preferences.

The efforts by government to provide disadvantaged areas with basic services, perhaps as a weapon to gain political support, may account for respondents' expression of over 40% satisfaction with the provision of public schools in Rimin Kebe. This is because the neighbourhood, an informal settlement dominated by low-income residents, has suffered neglect from previous successive governments. Therefore, residents of the area may appreciate government efforts to provide their area with schools. The high percentages of dissatisfaction expressed by the respondents from Dorayi and Danladi Nasidi suggests either government neglect of the areas or a demand higher than can be met by the facilities provided by government. In fact, the situation in Danladi Nasidi is even more surprising because as a

relatively new housing estate, the government is expected to have provided schools as part of the master plan of the area.

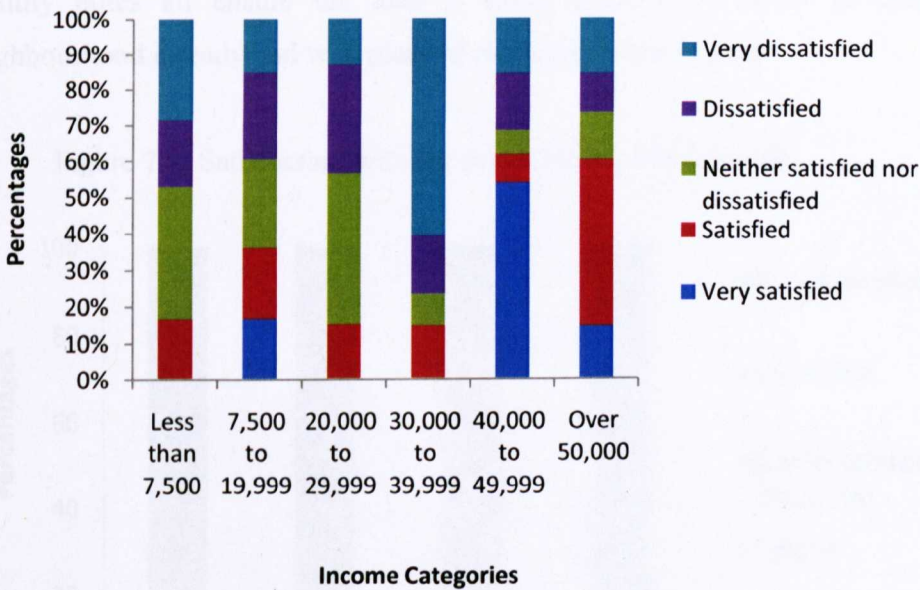
Some findings of the survey support the views expressed by respondents in Danladi Nasidi. For example, in this neighbourhood, a respondent hinted in confidence that the Housing Corporation wanted to build additional houses on the plot of land earmarked for public schools in the area. The Corporation had mobilised a contractor on site and work had already begun before the residents of the neighbourhood realised. The representatives of the neighbourhood resident association physically intervened to stop the work on the site before the Corporation agreed to suspend the project. Thus, the area does not have a sufficient number of government-provided public schools. Although the attempt to convert a plot of land meant for the construction of a public school in this area is not in any way sanctioned by the state government, the failure to use the plot as scheduled on the master plan tempted the desire to divert it for another purpose. As a result, there are a number of unregistered private schools now operating in the area.

The dissatisfaction expressed by many respondents may not be limited only to inadequate provision of public schools but also to the deteriorating condition of the existing schools in the metropolis. This may be a reflection of the decline in the standard and quality of education in Nigeria: Moja (2000) observed that 'the decline in quality of education in Nigeria has been a major concern due to the rapid expansion in students' numbers without comparable expansion in resources, staff and facilities' (p.40). As a result, residents in neighbourhoods that manifest these problems may express dissatisfaction especially when alternatives are not available.

Furthermore, the satisfaction with these types of services is not dependent on the neighbourhood alone, but the income levels of households also influence their satisfaction with a number of services. Therefore, the levels of satisfaction with the provision of public schools were considered across the various income groups among the respondents. Figure 7.7 presents the satisfaction levels among the different income groups. The differences were statistically significant: (chi-square = 64.315, $p < 0.05$).

Interestingly, the lowest income households are not the most dissatisfied with the provision of public schools in their neighbourhoods. Figure 7.7 clearly illustrates that the most dissatisfied households are the middle-income groups; the high-income households are the most satisfied while households that are neither satisfied nor dissatisfied are more among the low-income groups. It is interesting to note that the middle-income households expressed higher dissatisfaction perhaps, because they are in an intermediate position. They have the high-income groups to look up to on the one hand, as the position they would aspire to reach. On the other hand, the low-income group at the bottom provides a consolation of at least, not been the most disadvantaged. Therefore, this provides the middle-income households with a point of reference between their aspirations to get more and the consolation of being better than those at the bottom. Thus, this group of households may have higher expectations and so express less satisfaction with what is provided.

Figure 7.7: Satisfaction with public schools across income categories

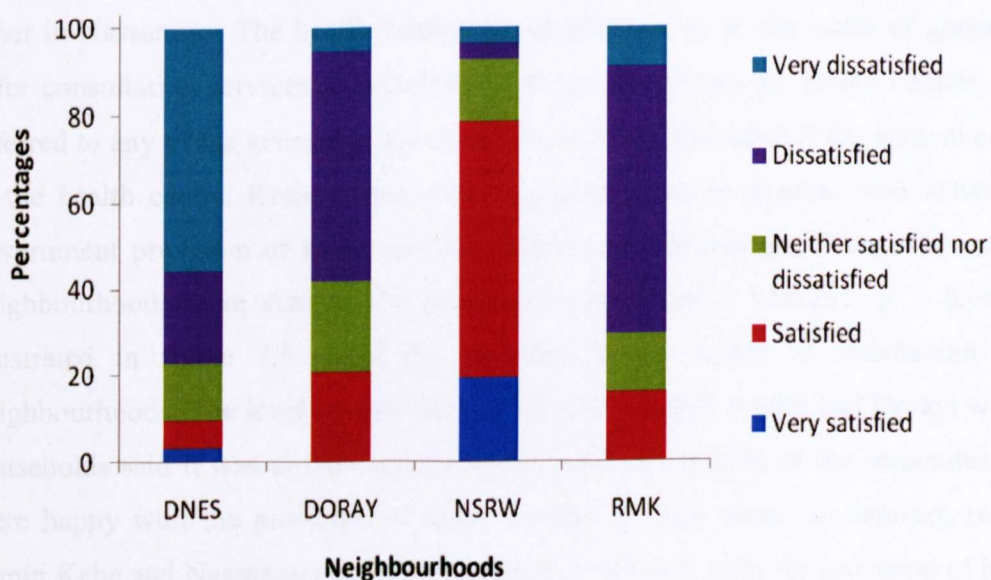


Source: Fieldwork 2007/2008

7.5.2: Satisfaction with road networks

One of the important services provided by municipal authorities in urban centres is the provision of good road networks that link up neighbourhoods, commercial and industrial areas and areas where other essential services are provided. Survey respondents ranked their satisfaction with the provision of road networks in their neighbourhoods. Figure 7.8 presents the results from the four neighbourhoods under study. There is a statistically significant difference between the neighbourhoods: (chi-square = 174.268; $p < 0.05$). Respondents from three out of the four neighbourhoods expressed high levels of dissatisfaction with the road network in their neighbourhoods. It is only in Nassarawa that respondents expressed a high level of satisfaction: about 79% were satisfied. This response sharply contrasts with satisfaction levels in Danladi Nasidi (10%), Dorayi (21%) and Rimin Kebe (29%). Nassarawa is one of the most easily accessible neighbourhoods in the metropolis, as discussed in chapter five. It enjoys some advantages over other neighbourhoods; its proximity to the central business district (CBD), its historical significance as a former European residential area, and its status as home to the wealthy elites all ensure the area is given priority on many government projects. The neighbourhood already had well planned roads and street layouts.

Figure 7.8: Satisfaction with the provision of road networks



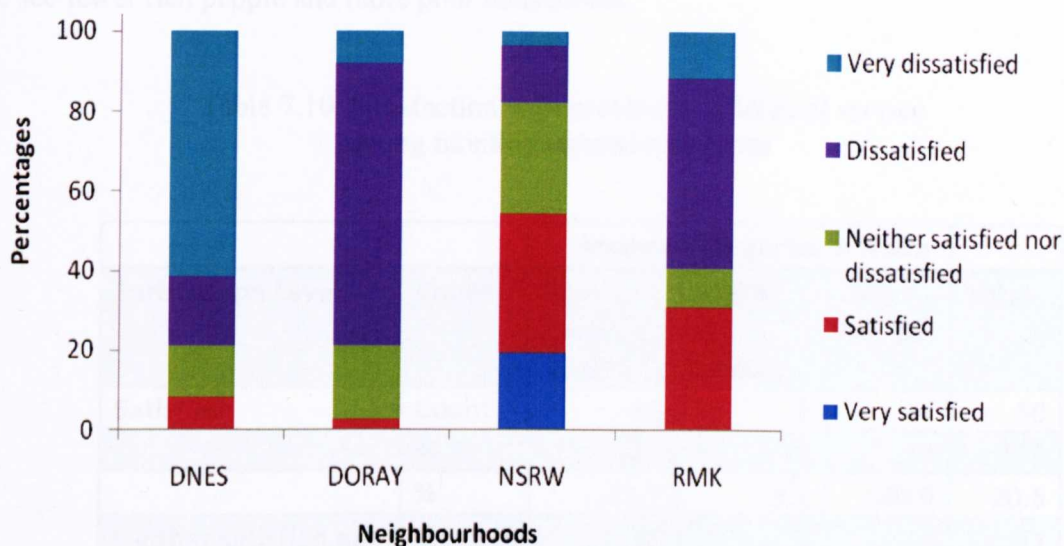
Nassarawa enjoys an existing road network, which only requires maintenance and perhaps renovation. But many other neighbourhoods require completely new roads to be constructed, a project that requires heavy capital investment. For example, Danladi Nasidi housing estate has all the street layouts but the roads have not been constructed and therefore accessibility becomes difficult for many residents especially during the rainy season when the streets become flooded due to lack of drainage. This is one of the reasons for Danladi Nasidi having the lowest satisfaction level among the four neighbourhoods. However, the situation is not peculiar to this area; many neighbourhoods especially among the informal settlements within the urban periphery have even worse conditions. Even in Dorayi, one of the community elders interviewed remarked:

Lack of roads has been one of the difficulties we experience here; you can see there is only one major road linking our area with other parts of the town. For some residents here who have cars, they have to park a distance away from home because the streets are too narrow for vehicles. Government should come to our aid... (Interview: CL/DW/I/2007/2008).

7.5.3: Satisfaction with Hospital/Health Centre Facilities

The state government provides a number of general hospitals within the metropolis where people can consult a doctor. Two of the hospitals are specialist; one is located in the ancient city and the other in Nassarawa. The health centres are usually not up to the status of general hospitals but offer consultation services to members of the public. From the health centres, people may be referred to any of the general or specialist hospitals for treatment if the ailment cannot be treated at the health centre. Respondents were therefore asked to express their satisfaction with the government provision of these services in their neighbourhoods. The differences between the neighbourhoods were statistically significant ($\chi^2 = 180.231$; $p < 0.05$). The results illustrated in figure 7.9 show the variation in the levels of satisfaction from the four neighbourhoods. The level of satisfaction is low in Danladi Nasidi and Dorayi where respondent households said it was unsatisfactory; in fact, only about 21% of the respondents in both areas were happy with the provision of these services in their areas. In contrast, respondents from Rimin Kebe and Nassarawa expressed greater satisfaction with the provision of hospital services in their areas.

Figure 7.9: Satisfaction with provision of Hospitals and other Health centres



Source: Field Survey 2007/2008

In Nassarawa, very few respondent households are dissatisfied, about 28% are neither satisfied nor dissatisfied whereas it is only 9% in Rimin Kebe. However, the dissatisfaction expressed by some respondents in Nassarawa where one of the specialist hospitals is located may be related to the nature of the services provided. Service delivery has been highly commercialised to the extent that patients have to pay for everything including a doctor’s consultation.

As a result, many people who cannot afford the cost have opted for alternatives including self-medication and traditional medicines, while those who could afford the choice have preferred to patronise services of private hospitals and clinics usually run by some of the doctors in full government service. The situation is the same in the health centres located in many neighbourhoods within Kano metropolis. In view of this, the satisfaction level expressed by respondents varies with income levels among the households. If households were to pay for medication as well as for the doctor’s consultations, then income is certainly an important consideration that determines satisfaction levels expressed by respondents. The difference among the various income groups is statistically significant (chi-square = 39.609; p. <0.05). Table 7.10 shows how the satisfaction expressed by the respondents varies with their monthly income

categories. The vast majority of the very satisfied are very rich. As the satisfaction levels drop, we see fewer rich people and more poor households.

Table 7.10: Satisfaction with provision of hospital service among monthly income categories

Satisfaction Level	Count	Income Categories in Naira			Total
		Less than 20,000	20,000 to 39,000	Over 40,000	
Satisfied	Count	11	5	34	50
	%	22	10	68	100
	%	11.5	8.1	40.0	20.6
Neither satisfied nor dissatisfied	Count	17	6	18	41
	%	41.5	14.6	43.9	100
	%	17.7	9.7	21.2	16.9
Dissatisfied	Count	68	51	33	152
	%	44.7	33.6	21.7	100
	%	70.8	82.3	38.8	62.6
Total	Count	96	62	85	243
	%	39.5	25.5	35.0	100
	%	100	100	100	100

Source: Field Survey 2007/2008

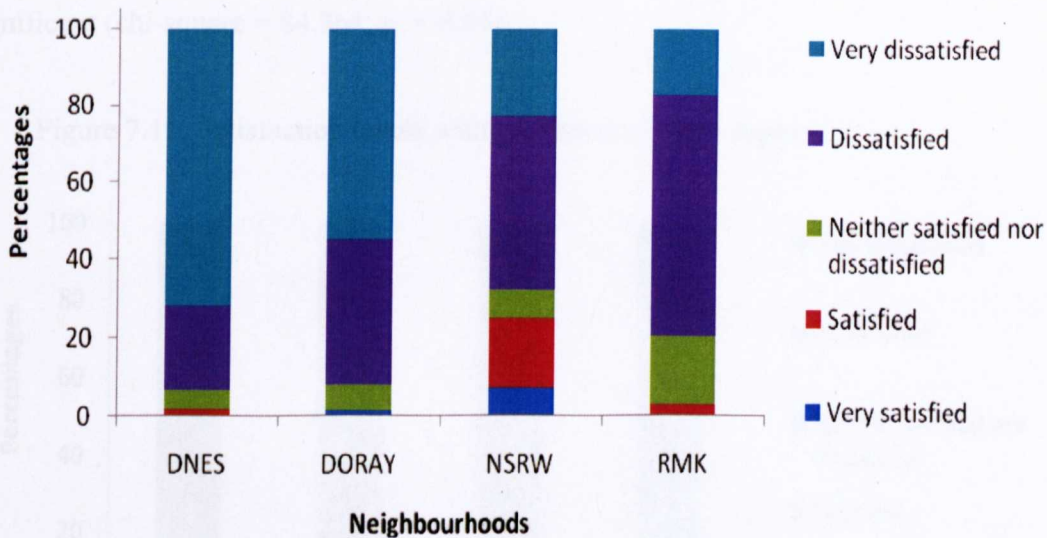
Therefore, the dissatisfaction expressed with the provision of hospitals may not only be because of inadequate structures for the facility but also the dissatisfaction with the services provided. This observation was supported by the views of a respondent household in Rimin Kebe:

Government does not have regards for the poor, we hardly benefit from any social services, and we have to pay for everything. From children school fees to drugs in our hospitals, what do they do with the money? Look at our roads and everyday life is becoming difficult (Interview: CL/RMKW/1/2007/2008).

7.5.4: Satisfaction with Waste Collection and Disposal

Neighbourhood satisfaction is influenced by environmental quality, which is further determined by the level of environmental sanitation in a given neighbourhood. The approach to waste collection and disposal determines not only the beauty of the neighbourhood but its level of hygiene and the social wellbeing of the population. In Kano metropolis, a majority of respondent households expressed a high level of dissatisfaction with waste collection and disposal figure 7.10. The levels vary from 68% in Nassarawa to 80% in Rimin Kebe, 92% in Dorayi and 93% in Danladi Nasidi: these neighbourhood differences were statistically significant (chi-square = 84.96; $p < 0.05$). Government has not devised a reliable method of domestic waste collection and disposal; households dispose of their waste at a few scattered disposal areas and the collection is carried out very irregularly.

Figure 7.10: Satisfaction with Waste collection and disposal



Source: Field Survey 2007/2008

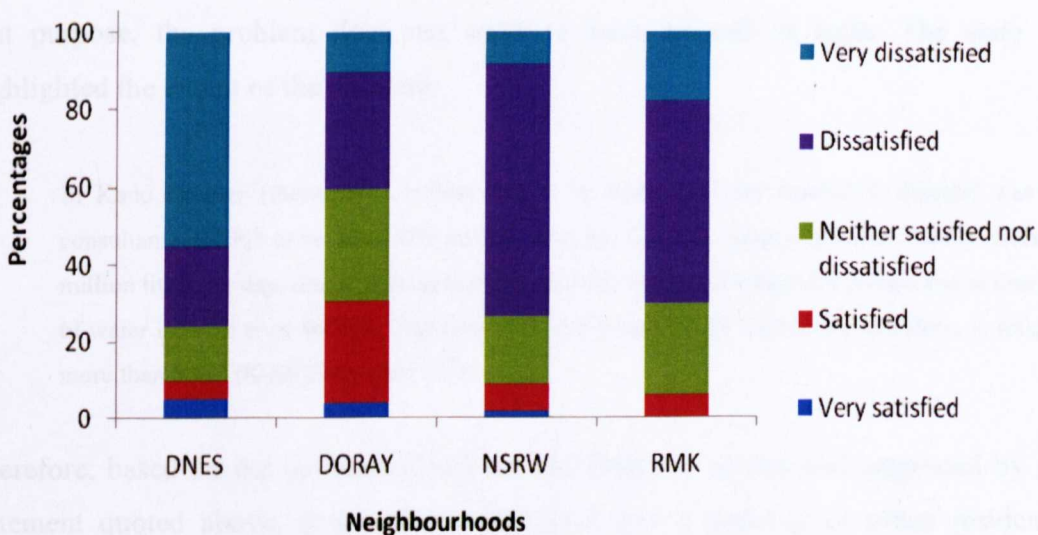
Based on the views expressed by respondents, it would be concluded that government waste collection and disposal in Kano is highly ineffective, not well organised and does not meet people's expectations. Because of this, a number of households dispose of their waste in a way that is inimical to environmental health and sanitation and this has a far-reaching effect on

neighbourhood satisfaction. In fact, less than 3% of respondents were satisfied in every neighbourhood apart from Nassarawa. In Nassarawa, about 24% are satisfied and this is because a number of households in the area have contracted private waste collection and disposal companies to manage their domestic waste.

7.5.5: Satisfaction with Water Supply

Respondent households were asked to express their satisfaction with the government provision of water supply in their neighbourhoods. Figure 7.11 presents the responses of the households from the areas surveyed. Most of the respondents (over 70%) in Danladi Nasidi, Nassarawa and Rimin Kebe said they are dissatisfied with the supply of water in their neighbourhoods. In Dorayi, the dissatisfaction level is lower than in the other neighbourhoods: only 41% of respondents there are not satisfied; about 30% are satisfied, while 29% are neither satisfied nor dissatisfied. In the other neighbourhoods, the satisfaction levels are generally below 10% for each of the areas. These differences in satisfaction with the government provision of water supply are statistically significant (chi-square = 84.364; $p < 0.05$).

Figure 7.11: Satisfaction levels with provision of water supply



Source: Field Survey 2007/2008

The inadequacy of water supply in Kano metropolis has been discussed in chapter four. The problem was initially limited to a few areas, but now it has become widely spread. Areas that were not previously affected such as Nassarawa and Dorayi are now experiencing the problem. In Dorayi, residents enjoyed a steady supply of water for several years because of its proximity to the water treatment plant at Chalawa from where most of the metropolis is supplied. Similarly, until recently, Nassarawa enjoyed a constant supply from another treatment plant at Tamburawa, but the situation has now deteriorated. Preference was given to the area because of the calibre of people living in the area; top government dignitaries, State Government House, wealthy members of the community and the elites. These areas are now engulfed by the problem side by side with many other areas within the metropolis.

During the survey, one of the residents of Nassarawa observed that for the past two years, water supply has been very erratic in the whole neighbourhood. This situation has compelled many wealthy individuals to drill boreholes in their homes to circumvent the problem of irregular supply. Other households, who cannot afford the cost of drilling a borehole, rely on water vendors and sometimes on public tube wells constructed in the area by philanthropic individuals or organisations. Although the state government has been making policy statements on addressing the problem, and money has been earmarked from the state government's budgets for that purpose, the problem does not seem to have an end in sight. The state government highlighted the extent of the problem:

In Kano Greater (metropolis) (where supply is from Chalawa complex), demand was estimated by consultants in 2002 to be about 400 million litres per day. The supply, however, hardly exceeds 160 to 200 million litres per day, due to persistent problems with some of the high-lift pumps and at times the low flow of water into the river intakes. The level of water supply in the metropolis therefore, is roughly put at not more than 50%' (K-SEEDS, 2004 p62).

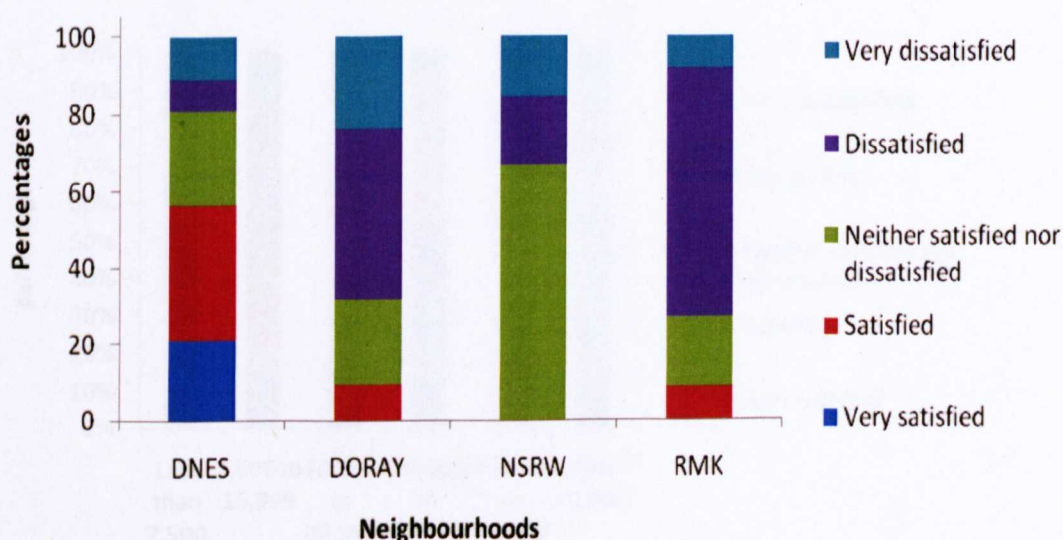
Therefore, based on the opinion of respondents from the survey and supported by government statement quoted above, it would be concluded that a majority of urban residents are now dissatisfied with the provision of water supply by the state government.

7.5.6: Satisfaction with Provision of Electricity

The provision of electricity in Kano is not the responsibility of the State government; the Federal Government entirely shouldered this throughout the country. The Power Holding Company of Nigeria (formerly National Electric Power Authority) is the federal agency charged with the generation and distribution of electricity to all the states in Nigeria. Respondents' satisfaction with the delivery of the services of the agency in the four neighbourhoods varies strikingly, and the differences are statistically significant (figure 7.12: chi-square = 148.99; $p < 0.05$). In Danladi Nasidi about 57% of the respondents are satisfied, 24% are neither satisfied nor dissatisfied and 19% expressed dissatisfaction. On the other hand, in Rimin Kebe, only about 9% of the respondents are satisfied, 73% are dissatisfied and 18% are neither satisfied nor dissatisfied.

In Nassarawa, none of the respondents expressed satisfaction with the provision of these services, 33% are dissatisfied and 67% are neither satisfied nor dissatisfied. This relates to the result in Dorayi where only 9% said they are satisfied, 68% are dissatisfied and 22% are neither satisfied nor dissatisfied.

Figure 7.12: Respondents' Satisfaction with provision of electricity

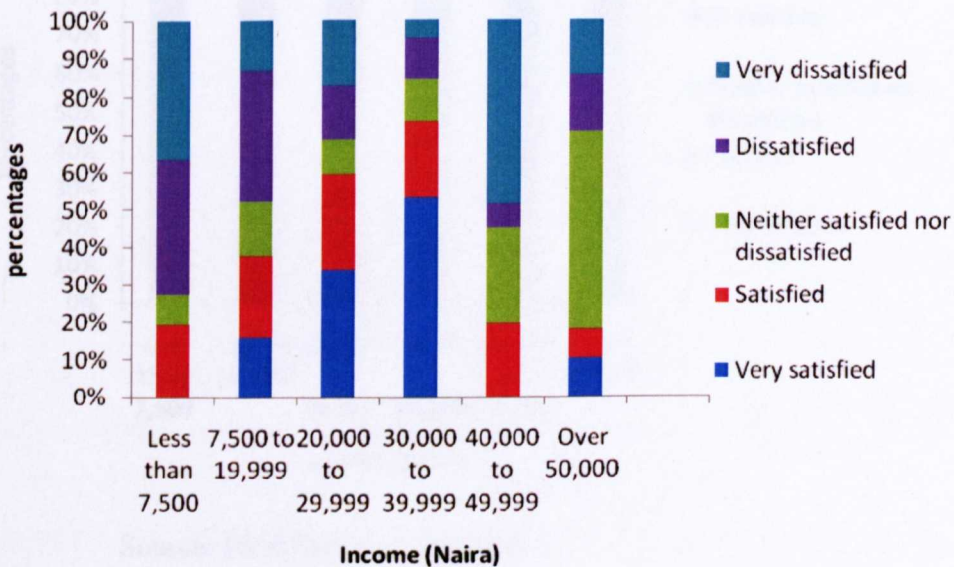


Source: Field Survey 2007/2008

Therefore, considering the levels of satisfaction expressed with the provision of services highlighted in this section, differences exist spatially in the levels of satisfaction among the neighbourhoods. This is explained by differential socio-economic variables of residents as well as the housing conditions in each of the neighbourhoods. One may assume that the areas dominated by the elites and the senior civil servants would be given preference and thus would show a high level of satisfaction. Comparatively few in Nassarawa were actually dissatisfied. This perhaps may be because the wealthy residents have more electricity consuming gadgets than the less affluent households, thus would be dissatisfied with the services if unable to utilise their gadgets.

As a result, respondents' satisfaction with the provision of electricity varies with the differential incomes of the households. Figure 7.13 presents varying levels of satisfaction and dissatisfaction with the services across different income categories of respondents. The differences are statistically significant (chi-square = 83.643; $p < 0.05$). It shows an interesting result; middle-income households expressed the highest level of satisfaction while households in the two extremes of income categories: the high-income and low-income groups expressed the highest level of dissatisfaction.

Figure 7.13: Satisfaction with provision of electricity within income groups

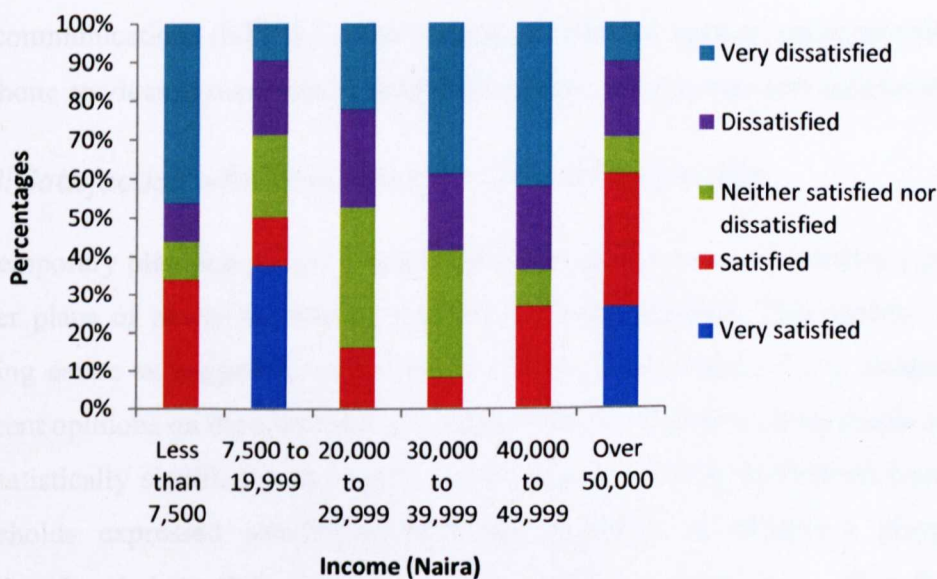


A majority of the households who said they are neither satisfied nor dissatisfied are within the high income groups. It is interesting to note the convergence of views of the households with high and low-incomes on dissatisfaction with the provision of electricity. These may be on different grounds, for example, while the high-income households may have more electricity consuming appliances, the low-income groups may find the cost of electricity harder to afford.

7.5.7: Satisfaction with Provision of Telephone Services

There is a difference in the response of households concerning the provision of telephone services among respondents with varying incomes in the metropolis (figure 7.14). The differences are statistically significant (chi-square = 40.154; $p < 0.05$). Survey data shows that most of the households that are very satisfied with the provision of these services are within the low-income groups. A high number of middle-income households are falling under the neither satisfied nor dissatisfied response while a sizeable number of high-income households expressed dissatisfaction with the services. Access to these services is actually a function of a respondent's income and the type of neighbourhood in which he resides.

Figure 7.14: Satisfaction with Telephone services within income groups



Source: Field Survey 2007/2008

Neighbourhood attributes influence households' access to and satisfaction with telephone services in Kano metropolis. As a result, satisfactions levels differ also with the type of neighbourhood. The differences are also statistically significant (chi-square = 108.778; $p < 0.05$). Respondents in Nassarawa expressed higher satisfaction with the provision of telephone services compared to respondents from other neighbourhoods. About 51% of the Nassarawa respondents are happy with the delivery of these services in the area, whereas 44% expressed dissatisfaction and only 5% are neither satisfied nor dissatisfied. The survey indicates that respondents from Danladi Nasidi, Dorayi and Rimin Kebe are dissatisfied with the provision of telephone services in their neighbourhoods. The levels of dissatisfaction are 71%, 62% and 56% respectively.

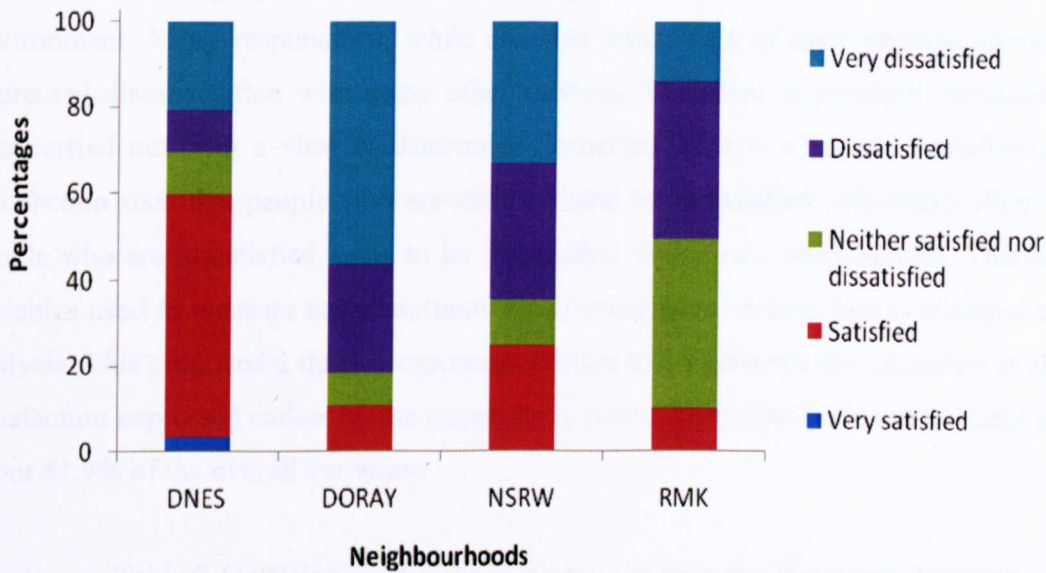
Similarly, the satisfaction levels are lowest in Danladi Nasidi where only 18% of the respondents expressed satisfaction with the provision of the services. Perhaps, considering that Danladi Nasidi is a government housing estate, one would have thought that the houses would be provided with telephone facilities. This has not been the case; individual households arrange for the services whenever they are ready to bear the cost. Many of the respondents in this neighbourhood expressed their preferences for mobile phones over landlines because of the cost, inconvenience and time often wasted before the landlines are fully connected. Nigeria Telecommunications (NITEL) is the Federal government agency entrusted with the provision of telephone services to members of the public besides other private service providers.

7.5.8: Satisfaction with Provision of Children's Playgrounds

Contemporary planning policies usually integrate the provision of children's playgrounds in the master plans of newly developing residential neighbourhoods. This applies to Danladi Nasidi housing estate as suggested by the result of the survey (Figure 7.15). Respondents expressed different opinions on their satisfaction with provision of children playgrounds and the differences are statistically significant (chi-square = 107.023, $P < 0.05$). In Danladi Nasidi about 60% of households expressed satisfaction with the provision of children's playgrounds in their neighbourhood. Less than 30% of the respondents are dissatisfied. That the area, as a new housing estate, has spaces for the development of basic urban infrastructure and social services was confirmed by an official of the state Housing Corporation. Although most of the

infrastructure had not been fully developed as at the time of the survey, land had been designated for the development of these services. This explains the reasons for the high satisfaction expressed by households in the neighbourhood. This is unlike Nassarawa, where only 25% of respondents expressed satisfaction.

Figure 7.15: Household Satisfaction with Children Playgrounds



Source: Field Survey 2007/2008

Meanwhile, respondents in Dorayi and Rimin Kebe expressed even lower levels of satisfaction; 11% and 10% respectively. However, the dissatisfaction levels in the two areas differ: 82% in Dorayi and 51% in Rimin Kebe.

Furthermore, based on respondents' views, Danladi Nasidi has a sufficient number of children's playgrounds for the residents of the neighbourhood. Nassarawa and Dorayi are neighbourhoods that have an insufficient number of children's playgrounds. In other words, the government did not meet their expectations concerning the provision of children's playgrounds. One of the reasons for the shortage of the facilities in Nassarawa is related to development of 'carved-out plots' where most of the available open spaces were allocated by government to individuals for residential purposes. In Dorayi and Rimin Kebe, where the neighbourhoods were developed from

illegally demarcated plots, the reasons for the shortages is to the attitudes of the farmland owners who did not set aside lands for provision of children’s playgrounds when the plots were being demarcated. This is because the higher the number of residential plots they were able to demarcate, the higher their income from the transactions.

Overall, from the general discussions of neighbourhood satisfaction in this section, respondents have expressed varying opinions on the ranking of different attributes of their neighbourhood’s environment. Many respondents, while satisfied with some of their neighbourhood attributes, expressed dissatisfaction with many other services. Therefore, a principal component analysis was carried out with a view to determining whether there is a general underlying pattern to satisfaction such that people who are satisfied tend to be satisfied with every other service and people who are dissatisfied tends to be dissatisfied with every other service. Therefore, all the variables used to measure neighbourhood satisfaction were entered into a principal components analysis. This produced a three-component solution that explained the variations in the levels of satisfaction expressed earlier by the respondents (table 7.11). The three components summarised about 61.9% of the overall variation.

Table 7.11: Neighbourhood Satisfaction: Principal Component Analysis

Variables	C o m p o n e n t s		
	1	2	3
Provision of public Schools	0.777*	0.200	0.201
Waste collection and disposal	0.755*	-0.047	-0.072
Hospital/Health facilities	0.755*	0.184	0.041
Road networks	0.743*	0.109	-0.219
Water supply	-0.017	0.867*	-0.132
Telephone	0.311	0.667*	0.039
Electricity	-0.080	-0.060	0.789*
Children’s playground	0.036	-0.023	0.726*
EIGENVALUE	2.622	1.298	1.030
% VARIANCE EXPLAINED	32.8	16.2	12.9

Source: Field Survey 2007/2008

The variables that are heavily loaded on each component have been indicated with an asterisk. Four of the variables are heavily loaded on the first component; components 2 and 3 have two heavily loaded variables each. The variables with highest loadings in each component suggest they are strongly correlated to that component. In this case, it would be concluded that neighbourhood satisfaction in the metropolis could be summarised into three factors; the first component shows a general satisfaction with infrastructure provided by government and includes satisfaction with provision of public schools, waste collection, hospital/health facilities and road networks. These are distinct from other services often provided by the government in the areas under study. Respondents who are satisfied with the provision of each of these service areas are therefore most likely to be satisfied with the provision of the other variables in the same component. Thus, satisfaction with public schools for example, relates to satisfaction with road networks and hospitals, which are all physical infrastructure.

The second factor of neighbourhood satisfaction that emerges from the principal component analysis is satisfaction with water supply and telephone services. These are the variables with the highest loadings for this component; thus, respondents who are satisfied with the provision of one are likely to be satisfied with provision of the other. The third component consists of satisfaction with the provision of electricity and children's playground. The explanation that applies to respondents of the first two components applies here also; they are most likely to be satisfied with the provision of these two services in their neighbourhoods. Consequently, the eight variables used to measure neighbourhood satisfaction within the metropolitan area have now been collapsed into these three factors as explained above. Furthermore, the analysis shows that attitudes to general infrastructure (schools, waste collection and disposal, road networks and health and hospital facilities) are quite distinct from attitudes for specific services such as water and electricity supply. In other words, it means satisfaction with any of the variables in the first component like road network etc is not in any way depicting satisfaction or dissatisfaction with the services provided in the other components for example, electricity or water supply. The argument made from the result of the principal component analysis is that there are three distinct dimensions of satisfaction among Kano residents.

Furthermore, respondents were asked to compare their neighbourhoods with other areas in the metropolis in terms of provision of the services measured as indicators of neighbourhood satisfaction in this study. These include availability of public schools, road networks, hospital/health centres, refuse collection and disposal, water supply, electricity, telephone services and children's playgrounds. The result shows that about 19% of respondents believed that their neighbourhoods are better served than other areas, 24% felt their local level of service was almost the same as elsewhere, 50% thought it was generally worse and 7% had no idea.

The findings also suggest that a majority of respondents feel their neighbourhoods are not being treated equally on delivery of government services. Moreover, since this result summarises the general opinion of respondents from all four neighbourhoods under study, it would be expected that the views of the respondents might differ at the individual neighbourhoods' levels. Thus, there is a need for the survey to analyse very closely the respondents' views at the neighbourhood levels in order to determine the areas that are favoured or neglected in terms of provision of these services within the metropolis. A cross tabulation of respondents' views within the four neighbourhoods reveals substantial differences between the neighbourhoods on the relative levels of satisfaction (table 7.12). The differences are statistically significant (chi-square = 158.70, $p < 0.05$).

Table 7.12: Cross-tabulation of respondents' views on delivery of government services

Relative level of service	Neighbourhoods (Percentages)			
	Danladi Nasidi	Dorayi	Nassarawa	Rimin Kebe
Generally better	24.1	2.6	52.6	4.2
Almost the same	37.9	9.2	38.6	16.9
Generally worse	15.5	84.2	7.0	76.1
Don't know	22.4	3.9	1.8	2.8
Total Number	58	76	54	71

Source: Field Survey 2007/2008

A majority of the respondents from Nassarawa are of the view that their area is better served than other areas, while most of the respondents from Dorayi and Rimin Kebe noted that their neighbourhoods are generally worse served. In Danladi Nasidi, meanwhile, the largest single group of respondents felt their area was treated much the same as other areas. Therefore, based on the survey results, respondents' opinions differed strikingly concerning the provision of government services and infrastructure when the four neighbourhoods under study were compared. Furthermore, apart from the general views expressed on the impression of respondents on whether their neighbourhoods are better served than others or not, opinion also differs among respondents concerning their individual satisfactions within their neighbourhoods. These differences of opinion are noted concerning individual respondents' economic wellbeing. Wealthier members of the society are more likely to express higher satisfaction than less affluent members regardless of the type of neighbourhood their residence is located. For example, this was observed with regards to respondents' satisfaction with provision of electricity. The low-income categories in all the four areas under study were the least satisfied with these services (chi-square = 83.64, $p < 0.05$), a statistically significant difference.

7.6: Residential Mobility

Residential mobility has been an area that has attracted a wide range of research from scholars in the social sciences who have contributed to the understanding of, and the existing literature on housing. Rossi (1955) for example, was among the notable scholars who were instrumental to the understanding of the reasons families change residence. Following series of survey, he noted that changes in residence are associated with the process of aging. Thus, as one grows older and moves from being single to married, one experience changing housing needs. Rossi therefore argues that families pass through distinctive stages of life cycle, which are characterised by demographic transformation. As the family progresses, this produce a gap between the housing needs of the family and the actual housing situation. It is therefore, the need to adjust and fill up this gap that usually results in movement of the household. Thus, residential mobility may be triggered because the household looks out to satisfy its housing needs.

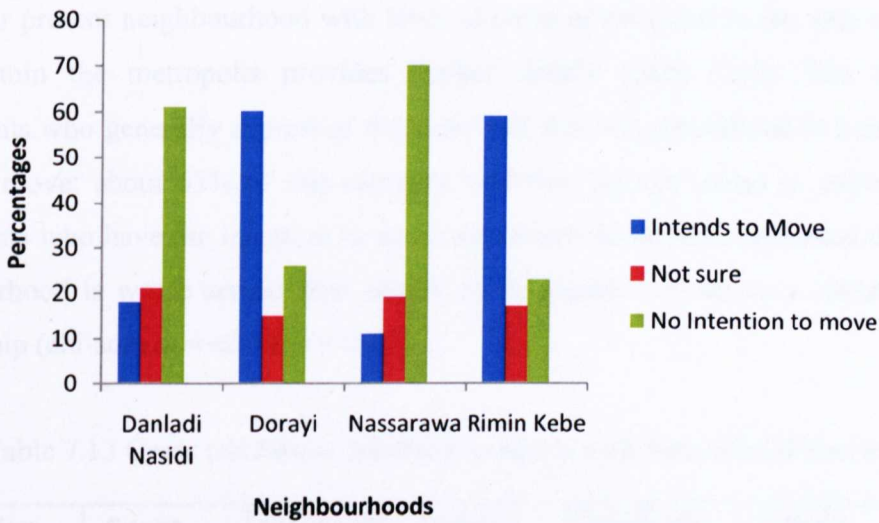
Today the scope of residential mobility in urban research has been extensively widened. Research not only focuses on the reasons for movement (from the situation of the individual housing environment to psychological conditions of the households), but also on the implications of the movements for the socio-spatial structure of the urban environment. Further, residential mobility has been viewed from a variety of different perspectives. For instance, while Simons (1974) considers residential mobility as a complex process involving a wide spectrum of households who move for a wide variety of reasons, Dahmann (1982) regards it as simply, a movement of individuals or groups between two alternative positions within a system that guarantees better utility of services and opportunities. Residential mobility describes changes in family dwellings either within the same neighbourhood or between neighbourhoods within a given context regardless of the reasons for the movement (Brown, 1997).

Residential mobility often occurs because of uneven spatial development of urban infrastructures and social services. People move to areas they feel are better provided with the types of services they desire. Although scholars (Clark and Onaka, 1983; Astone and McLanahan, 1994) have identified a number of reasons that may trigger the desire to change residence, there seems to be a consensus on dissatisfaction with the existing residence or with basic services the family requires as a major factor that makes a family move.

In Kano metropolis, respondents were asked their views about whether they intend to move from their present neighbourhoods. About 43% of the respondents replied that they have no intention of moving from their existing neighbourhoods, 39% indicated the desire to move, while about 18% were not sure as to whether they would like to move from the present neighbourhoods or not. This shows that the desire to change neighbourhoods is as relevant as that of staying put among the respondent households in the metropolis. However, this reflects a general view of respondents from the entire study area (metropolitan Kano). These views were found to differ when analysed at the neighbourhoods level involved in the study. Thus, figure 7.16 presents the views of the respondents from each of the four neighbourhoods under study. The differences between neighbourhoods illustrated in the figure are statistically significant (chi-square = 61.19; $p < 0.05$).

The figure shows that the desire to change neighbourhoods is higher among respondents from Dorayi and Rimin Kebe, while the intention to remain within the same neighbourhoods is higher among respondents from Nassarawa and Danladi Nasidi. It should be remembered that Nassarawa and Danladi Nasidi are neighbourhoods where the majority of residents are government workers and people within the medium to high-income categories. Conversely, in Rimin Kebe and Dorayi, a majority of residents are low-income earners.

Figure 7.16: Intention to change neighbourhoods



Source: Field Survey 2007/2008

Furthermore, as highlighted earlier in this section, a majority of the respondents from Nassarawa and Danladi Nasidi have expressed the views that their neighbourhoods are better served with urban infrastructures and social services. This was the reason why a bulk of the respondents expressed higher neighbourhood satisfaction when compared to other areas within the metropolis.

Unlike Nassarawa and Danladi Nasidi, in Dorayi and Rimin Kebe where a preponderance of respondents expressed the desire to change their neighbourhoods, it could be argued that the unsatisfactory nature of the provision of services and infrastructure is one of the factors that influence the decision of respondents to move away from the neighbourhoods. From the

discussions of the satisfaction levels with the provision of most of the urban amenities in these areas, a majority of the respondents were not happy with how government is handling the issues in their neighbourhoods. As a result, most of the residents are willing to move out to areas where they feel the services are better provided. Therefore, the desire to move from the existing neighbourhoods of residence among respondents differs from one area to the other within Kano metropolis.

Furthermore, the desire to move is linked to the relative level of satisfaction with the neighbourhood environment. A cross tabulation of respondents' views on the intention to move from their present neighbourhood with level of services provided in the area compared to other areas within the metropolis provides further details (table 7.13). The table shows that respondents who generally expressed the view that their neighbourhood is better served are less likely to move: about 63% of this category said they do not intend to move. In comparison, respondents who have the intention to move are mostly those who expressed the view that their neighbourhood is worse served than others. A chi-square test shows a statistically significant relationship (chi-square = 40.74, $p < 0.05$).

Table 7.13 Cross tabulation: Intention to Move with Provision of Services

Intention to move	Count	Generally better served	Almost the same	Generally worse served	Don't know	Total
Yes	Count	10	14	75	3	102
	Row %	9.8	13.7	73.5	2.9	100
	Column %	20.4	22.2	57.7	18.8	39.5
Not sure	Count	8	19	16	4	47
	Row %	17.0	40.4	34.0	8.5	100
	Column %	16.3	30.2	12.3	25	18.2
No	Count	31	30	39	9	109
	Row %	28.4	27.5	35.8	8.3	100
	Column %	63.3	47.6	30	56.25	42.2
Total	Count	49	63	130	16	258
	Row %	19.0	24.4	50.4	6.2	100
	Column %	100	100	100	100	100

Source: Field Survey 2007/2008

Furthermore, the respondents who indicated the intention to move from their current neighbourhoods indicated reasons for their desire to move. The most popular reasons given from the entire metropolis include proximity to work place (33%) and the need to get closer to friends and relatives (30%). Table 7.14 shows the breakdown of all the reasons advanced by the respondents. Although these are the recurring reasons proffered by the respondents from the overall survey in the metropolis, the result varies when analysed at the neighbourhood level. The results were different at the neighbourhood level because of the variation in the socio-economic attributes of the residents and the differential neighbourhood environment.

Table 7.14: Reasons for desire to change Neighbourhoods

Reasons for the Desire to Move	Frequency	Percentage
Proximity to work place	40	33.3
Getting close to friends and relatives	36	30.0
Need for security of family and property	21	17.5
Business opportunities	12	10.0
Others (Please specify)	9	7.5
Change of job	2	1.7
Total	120	100

Source: Field Survey 2007/2008

To determine which set of reasons are most popular at the neighbourhood level, further analysis was considered. Table 7.15 summarised the reasons advanced by the respondents into two major factors; the need for security and work related reasons on the one hand and family and social network on the other. The inter-neighbourhood differences are statistically insignificant (chi-square = 5.422; $p = 0.143$). Whether someone mentioned security or work as a reason, or whether they mentioned family or social reasons had nothing to do with the neighbourhood they lived in. Although respondents have advanced a number of reasons for their desire to change neighbourhoods, the individual situations of the respondents and the environmental conditions of the neighbourhoods would be summarised as the main reasons why respondents may like to move.

Table 7.15: Reasons for movements compared across neighbourhoods

REASONS ADVANCED	COUNT	Survey Neighbourhoods				TOTAL
		DNES	DORAY	NSRW	RMK	
Security/work related	Count	6	31	2	45	84
	Row %	7.1	36.9	2.4	53.6	100
	Column %	66.7	63.3	40	78.9	70
Family/social network	Count	3	18	3	12	36
	Row%	8.3	50	8.3	33.3	100
	Column %	33.3	36.7	60	21.1	30
Total	Count	9	49	5	57	120
	Row%	7.5	40.8	4.2	47.5	100
	Column %	100	100	100	100	100

Source: Field Survey 2007/2008

The findings of this study agree with several other studies (Cook, 1988; Parkes *et al.*, 2002; Wiseman, 1980). For example, Parkes *et al.*, (2002) utilised the 1997/98 English Housing Survey to investigate neighbourhood dissatisfaction in the United Kingdom. Their findings confirm that differences in the areas of residence affect the importance people attach to different aspects of their neighbourhoods. They observed that inner city residents do not attach as much significance to friendly neighbours as their counterparts in more suburban areas. Furthermore, their research also finds that neighbourhood dissatisfaction levels vary among residents depending upon economic position and social status. For example, there is a tendency for higher dissatisfaction to be observed among people within the low-income category, residents of high-density neighbourhoods and those living in social rented housing. They concluded that the satisfaction residents derive from their dwellings and the general appearance of the area are the major factors that relate to neighbourhood satisfaction. They also noted the contributions of other factors like noise, schools, and friendliness of people and lack of community spirit in influencing satisfaction of people with their neighbourhoods.

In conformity with the above findings, this study observed that in Kano metropolis residential satisfaction also varies with household income; however it noted that while respondents who fall into the high-income category expressed satisfaction with their residence, there is a substantial number of low-income who also expressed satisfaction: it is those on middle incomes who are

least likely to be satisfied (table 7.16). This is statistically significant (chi-square = 10.593; $p < 0.05$).

Table 7.16 Cross tabulation: Residential Satisfaction by Income

Level of satisfaction	Count	Monthly Income Category (Naira)			Total
		Less than 20,000	20,000 to 39,000	Over 40,000	
Satisfied	Count	85	44	72	201
	Row %	42.3	21.9	35.8	100
	Column%	88.5	72.1	86.7	83.75
Neither satisfied nor dissatisfied	Count	8	10	4	22
	Row %	36.4	45.5	18.2	100
	Column %	8.3	16.4	4.8	9.2
Dissatisfied	Count	3	7	7	17
	Row %	17.6	41.2	41.2	100
	Column %	3.1	11.5	8.4	7.1
Total	Count	96	61	83	240
	Row %	40	25.4	34.6	100
	Column %	100	100	100	100

Source: Fieldwork 2007/2008

Furthermore, the study also revealed that civil servants are more likely to express satisfaction with the residential attributes of their neighbourhood than other categories of workers including self employed professionals and employees of the private sector. This was also noted to be statistically significant (chi-square = 45.87; $p < 0.01$). The survey results show that respondents who are unemployed, pensioners and retirees are least likely to express dissatisfaction with their residential attributes.

Similarly, Sirgy and Cornwell (2002) while testing some models used to explain the influence of neighbourhood satisfaction on residents' quality of life realised that satisfaction with physical, social and economic features of the neighbourhood affects life satisfaction. Specifically, they were able to prove that satisfaction with each of these aspects of neighbourhood has a direct bearing on residents' satisfaction with their quality of life as a whole. For example, they emphasised that when residents are satisfied with the physical features of their environment, this

affects their satisfaction with their neighbourhoods and housing conditions. Similarly, satisfaction with neighbourhoods and the community is related to satisfaction with social features such as social relations, friendliness, positive social behaviour and related attributes. In addition, they noted that satisfaction with residential housing is greatly influenced by satisfaction with economic features of the neighbourhood. All these have a direct bearing on quality of life and thus, satisfaction with life in general.

In metropolitan Kano, respondents have expressed different levels of satisfaction for varying types of neighbourhood attributes as discussed earlier. The levels of satisfaction expressed were influenced by respondents' personal circumstances and the neighbourhood environmental characteristics. For instance, it is possible to observe variations in satisfaction levels because of differences in the area of residence of the respondents. Some of the respondent's levels of satisfaction with the neighbourhood could be triggered by the characteristics of their housing units. Variation in satisfaction could occur among people in the same income group, due to differential social status and educational backgrounds. Therefore, to determine the influence of these factors on the satisfactions expressed and identify the factors that are significant in explaining these satisfactions, multivariate statistical analyses were conducted. Thus, some of the variables used in the survey to measure neighbourhood satisfaction became dependent variables in a regression analysis and some respondents' attributes as the independent variables.

One of the neighbourhoods' attributes used in the analysis as a dependent variable is satisfaction with public schools, while neighbourhood, respondents' income group, occupation, educational attainment, marital status, tenancy status and age are the independent variables. These variables were chosen because largely, access to most of the services and infrastructure provided by the government is influenced by these factors. For instance, residential areas are classified into socio-economic groups; affluent, less affluent and poor neighbourhoods. Similarly, individual circumstances of the residents may affect how readily accessible his/her household is to some of the services provided for example, telephone facilities. Income, area of residence, educational background, occupational status of respondent, age and marital status of the respondent explain about 28% of the variation in satisfaction with public schools (table 7.17). Furthermore, table 7.18 presents the regression coefficients for the variables measured in the analysis.

Table 7.17 Regression Coefficients (a)
(Satisfaction with public (state) schools)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	2.007	.416		4.820	.000
	Income7500	-.129	.276	-.057	-.468	.640
	Income20000	-.098	.296	-.035	-.332	.740
	income30000	.285	.331	.072	.859	.391
	income 40000	.209	.335	.070	.623	.534
	income 50000	.093	.384	.034	.241	.810
	Danladi Nasidi	1.452	.240	.590	6.040	.000
	Dorayi	1.551	.271	.677	5.721	.000
	Rimin Kebe	.949	.303	.356	3.127	.002
	Secondary	.073	.255	.027	.286	.775
	College or University	.198	.247	.091	.799	.425
	Qur'anic School	.006	.235	.003	.027	.978
	Owner	-.015	.141	-.006	-.104	.918
	Private sector employee	-.249	.173	-.097	-1.439	.151
	Self employed	.049	.202	.020	.243	.808
	Unemployed	-.253	.277	-.062	-.912	.363
	Retiree	-.237	.589	-.025	-.402	.688
	Pensioner	.750	1.011	.045	.742	.459
	18-29 years	.697	.264	.210	2.639	.009
	40-49 years	-.005	.148	-.002	-.032	.975
	50-59 years	.341	.215	.103	1.585	.114
	Over 60 years	-.601	.408	-.095	-1.475	.142
	Single	-.600	.263	-.175	-2.283	.023

Source: Survey Data 2007/2008

Table 7.18: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.592(a)	.350	.283	.906

The measure of satisfaction is that high scores indicate strong dissatisfaction and low scores indicate strong satisfaction. As the independent variables are all categorical, they are entered into the regression equation as a series of dummy variables, coded one if the respondent is in the category referred to and zero otherwise. In each case, the dummy variable for one category has

been omitted, and this serves as the reference group: the coefficients for each of the other dummy variables for that factor show the extent to which respondents differ with others in the reference category on satisfaction with provision of public schools. For example, on income, the coefficients explain how much people in each of the income groups differ from those who are on incomes of less than 7,500 naira. Respondents on medium to high-income categories have higher scores on satisfaction with public schools than those on low-income categories, which means they are more dissatisfied. However, none of the income variables is significant (table 7.17): all the significance values are higher than $\alpha = 0.01$ and 0.05 . This means that income is not an important factor in explaining the differences in respondent's satisfaction with public schools once we control for other factors. Thus, respondents may express high or low level of satisfaction with this service regardless of their income group.

Concerning the respondents' neighbourhood of residence, meanwhile, the coefficients indicate that, other things being equal, residents in Danladi Nasidi and Dorayi were much less satisfied with public schools and residents of Rimin Kebe somewhat less satisfied than residents in Nassarawa. As indicated in the table, the coefficients are positive and significant; they score higher on the dependent variable, which means more dissatisfaction. This shows that people in particular areas tend to think in the same way, which may be probably because their children go to the same schools in their neighbourhoods.

Another independent variable used in the analysis is the educational attainment of respondents. Presumably, educational background of respondents could be an important variable that influences satisfaction with public schools. However, the result has shown that people who have attended institutions of higher learning including colleges and universities are no more or less satisfied, other things being equal, with public schools than are people with no formal education (table 7.17). Thus, the analyses show that no educational attainment variables are statistically significant in explaining the variations in the level of satisfaction with public schools. All the significance values were higher than $\alpha = 0.01$ and 0.05 . Furthermore, occupational status of respondents was also measured among the variables that could explain the variation in the levels of satisfaction expressed by respondents concerning the provision of public schools. The analysis

has shown that none of the coefficients is significant; therefore, occupation too makes no difference to satisfaction.

Lastly, the age of respondents was also used in the analysis and 30-39 years age group was the reference category. The regression analyses show that with exception of the 18-29 year olds, the age variables are all insignificant. Therefore, age did not affect the satisfaction level expressed: young people in general are no more or less satisfied than old people (though people in their 20s are less satisfied than people in the reference group for age).

Furthermore, marital status of respondents was also measured in order to determine the variation in the levels of satisfaction with provision of public schools among married and single respondents. The coefficients show that the singles score significantly lower than the married (table 7.17). This means the singles are much more satisfied with provision of public schools than married respondents. This result is not surprising because single respondents supposedly have no school-age children therefore have no direct exposure to this service. It would be assumed that whatever is provided, in terms of number of public schools and the nature of the service provision would meet their satisfaction unlike married respondents who have shouldered the responsibilities of providing functional education for their children.

In addition to satisfaction with public schools, other satisfaction indices that were used in the analysis include the provision of road networks, hospital services, waste collection and disposal, water supply, electricity, telephone services and children's playground. These were all used as dependent variables in the regression analysis to measure neighbourhood satisfaction. In the analysis, the independent variables were held constant throughout but only the dependent variables were changed before the analysis was run. The results of the regression analysis for the remaining dependent variables are presented in (tables 7.19 and 7.20). It can be observed that there are many similarities with the regression analysis on school model, though some notable differences can be noticed such as with play ground model, where neighbourhood is much less important than in the schools model. Similarly, age of respondents in particular, the older respondents are also different compared to that of the schools' model.

Table 7.19: Regression Coefficients on Road networks,
Hospital/Health and Waste Disposal

Independent Variables	Road Networks		Hospital/Health		Waste Disposal	
	Coeff.	Sig.V.	Coeff.	Sig.V.	Coeff.	Sig.V.
(Constant)	2.342	0.000	2.674	3.274	4.291	4.166
Income7500	0.091	0.744	-0.005	0.983	-0.473	0.067
Income20000	0.417	0.166	-0.029	0.916	-0.460	0.096
Income30000	0.569	0.089	0.207	0.498	-0.295	0.338
Income 40000	0.356	0.293	0.142	0.645	-0.477	0.126
Income 50000	0.297	0.441	-0.291	0.411	-0.503	0.158
Danladi Nasidi	1.980	0.000	1.614	4.654	0.880	0.000
Dorayi	1.198	0.000	1.330	2.333	0.913	0.000
Rimin Kebe	1.423	0.000	0.997	0.000	0.288	0.305
Secondary	-0.297	0.251	0.326	0.167	0.034	0.886
College or University	-0.434	0.083	0.416	0.069	-0.158	0.492
Qur'anic School	-0.191	0.422	0.571	0.009	-0.090	0.681
Owner	0.088	0.536	-0.167	0.202	-0.208	0.114
Private sector employ	-0.055	0.751	-0.732	0.000	-0.074	0.643
Self employed	-0.285	0.165	-0.425	0.023	-0.155	0.409
Unemployed	-0.045	0.873	-0.088	0.730	-0.700	0.257
Retiree	-1.455	0.128	-0.640	0.240	-0.514	0.350
Pensioner	1.906	0.062	0.986	0.291	0.248	0.792
18-29 years	0.375	0.162	0.304	0.214	0.053	0.834
40-49 years	-0.192	0.203	-0.256	0.061	0.118	0.394
50-59 years	-0.273	0.209	-0.210	0.292	0.473	0.019
Over 60 years	-1.238	0.003	-0.666	0.078	0.425	0.268
Single	-0.278	0.297	-0.199	0.413	-0.116	0.653

Source: Fieldwork 2007/2008

Table 7.20: Regression Coefficients on Electricity, Telephone and Children's Playground

Independent Variables	DEPENDENT VARIABLES					
	Electricity		Telephone		Children's Play ground	
	Coeff.	Sig. V.	Coeff.	Sig. V.	Coeff.	Sig. V
(Constant)	3.910	0.000	3.269	1.263	4.116	1.629
Income7500	-0.535	0.054	-0.417	0.172	0.120	0.707
Income20000	-0.584	0.050	-0.322	0.325	-0.005	0.988
income30000	-0.815	0.015	0.003	0.993	0.711	0.064
income 40000	0.004	0.990	-0.187	0.613	0.033	0.933
income 50000	-0.508	0.187	-0.421	0.320	-0.719	0.105
Danladi Nasidi	-0.851	0.000	1.042	0.000	-1.290	5.068
Dorayi	0.538	0.048	0.815	0.007	-0.072	0.817
Rimin Kebe	0.359	0.237	0.582	0.082	-0.780	0.027
Secondary	0.163	0.522	0.328	0.243	-0.179	0.543
College or University	0.043	0.863	0.005	0.983	-0.195	0.496
Qur'anic School	-0.080	0.736	-0.242	0.351	0.137	0.613
Owner	-0.189	0.181	-0.252	0.106	0.186	0.254
Private sector employee	-0.174	0.315	-0.203	0.287	0.377	0.060
Self employed	0.118	0.560	-0.198	0.375	0.137	0.558
Unemployed	-0.552	0.048	-1.311	0.000	0.275	0.391
Retiree	-0.411	0.487	0.117	0.857	-0.196	0.773
Pensioner	-0.429	0.672	0.906	0.416	3.387	0.004
18-29 years	0.071	0.790	0.042	0.885	-0.619	0.044
40-49 years	-0.024	0.873	0.438	0.008	-0.054	0.753
50-59 years	0.088	0.685	0.295	0.215	0.108	0.665
Over 60 years	-0.488	0.233	0.216	0.631	-1.237	0.009
Single	0.238	0.367	-0.129	0.655	-0.073	0.809

Source: Fieldwork 2007/2008

However, the only exception was found with the result of the regression analysis for satisfaction with provision of water supply. Interestingly, this relatively differs from most of the other results. Table 7.21 presents a summarised result of the regression analysis showing the coefficients and the significance values for each of the variables.

Table 7.21: Regression Coefficients (a)
(Satisfaction with water supply)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.937	.398		9.880	.000
	Income7500	-.165	.266	-.073	-.621	.535
	Income20000	-1.104	.285	-.404	-3.880	.000
	income30000	-.277	.318	-.071	-.871	.385
	income 40000	-.465	.322	-.160	-1.444	.150
	income 50000	-.296	.368	-.111	-.805	.422
	Danladi Nasidi	.563	.230	.232	2.453	.015
	Dorayi	-.695	.260	-.308	-2.680	.008
	Rimin Kebe	.097	.291	.037	.333	.739
	Secondary	.316	.245	.120	1.291	.198
	College or University	.079	.238	.037	.334	.738
	Qur'anic School	.345	.226	.146	1.525	.129
	Owner	.092	.135	.041	.681	.497
	Private sector employee	-.240	.166	-.095	-1.445	.150
	Self employed	.198	.194	.080	1.021	.308
	Unemployed	.329	.266	.083	1.238	.217
	Retiree	-.580	.566	-.061	-1.024	.307
	Pensioner	1.826	.971	.112	1.881	.061
	18-29 years	.705	.254	.216	2.777	.006
	40-49 years	.090	.142	.040	.632	.528
	50-59 years	.003	.207	.001	.012	.990
	Over 60 years	-1.033	.392	-.166	-2.638	.009
	Single	-1.323	.253	-.392	-5.240	.000

Source: Fieldwork 2007/2008

The result shows that all the variables measured such as income, study area, educational attainment, age, occupational and marital status account for only 31% of the variation in satisfaction with provision of water supply. For income, the coefficients indicate that only income on 20,000 is significant, it is the only group, which has a low satisfaction score. This means people in this income group are more satisfied compared to people in the reference group.

The result for the neighbourhoods surveyed shows that Danladi Nasidi has the highest coefficient (0.563) while the lowest is Dorayi (-.695) relative to Nassarawa, which is the reference group. The score for Danladi Nasidi is positive and indicates that people in this neighbourhood score higher on the dependent variable compared to people in Nassarawa. This means people in this neighbourhood are much less satisfied compared to those in Nassarawa. In Dorayi, the score is negative and that means people in this neighbourhood score lower on the dependent variable than the reference group (Nassarawa). Here, it means therefore, people in this area are more satisfied than people in Nassarawa. This is unlike the result of the coefficient in Rimin Kebe that indicates an insignificant result. The result in this neighbourhood suggests that satisfaction levels of people are no different from satisfaction levels of people in the reference area (Nassarawa). Concerning the significance values, Dorayi and Danladi Nasidi are significant, when compared with Rimin Kebe (refer to the details on table 7.15). Most of the other values for the variables and coefficients are not strikingly different from the result observed for satisfaction with public schools.

From the analysis, it would be concluded that for most of the indices of neighbourhood satisfaction that were measured in this study, the area of residence plays a fairly consistent part, whereas personal circumstances of respondent do not. It does not matter if one is personally rich or poor, young or old, well-educated or not: if one lives in an area where services are good, one will be happy with them; if one lives in an area where the services are bad, one will be unhappy. High-income respondents who reside in a predominantly poor neighbourhood may express dissatisfaction with certain services like waste collection and disposal or provision of public schools. Similarly, low-income earners living within a relatively poor neighbourhood may also show dissatisfaction with the same services in the neighbourhoods. Furthermore, it is equally possible for respondents with low-income but who are living in a relatively more affluent neighbourhoods to express higher levels of satisfaction with certain services of the neighbourhood. Thus, neighbourhood satisfaction is not only limited to the physical environment, but also the social characteristics of the neighbourhood and the individual circumstances of the residents such as their social status, income and educational background.

7.7 Conclusion

This chapter highlights the housing experience of residents in metropolitan Kano. It discusses the issues surrounding housing development and access to finance among members of the public. It has been observed that private housing development accounts for a reasonable share of the housing stock in the area under study. A majority of households who are within the low-income category encountered one problem or the other while making efforts to buy or build a house for family residence. The research noted that a preponderance of homeowners have not received any form of financial assistance in the form of loans or mortgage facility. Most of the respondents built their residences over a long period usually more than five years while a few acquired their residences through the 'owner-occupied' scheme implemented by the state government.

The chapter also considers residential and neighbourhood satisfaction among respondents in the metropolis. Different reasons were highlighted that influence residents' satisfaction with their dwellings and with the services provided by the government in each of the neighbourhoods. Generally, while residents differ in opinion about their satisfaction with their individual dwellings across the neighbourhoods under study, there is a general dissatisfaction with the government provision of services and infrastructure in the entire metropolis. In particular, urban residents were dissatisfied with the provision of water supply, electricity, hospital services, road networks, schools and children playgrounds.

Furthermore, the chapter discusses the question of residential mobility, but most of the issues highlighted were limited to the respondents' desire to change neighbourhoods and the discussion was focused on the reasons that trigger the desire to move. The general opinion of most of the respondents who indicated the desire to move from their existing residences relates to the dissatisfaction levels with the provision of basic services considered essential to the individual families. The next chapter therefore considers housing policies and compares them with housing practices in the metropolis.

CHAPTER EIGHT: SUMMARY AND CONCLUSIONS

8.1 Introduction

This chapter presents a summary of the major research findings, conclusions and recommendations. It draws from the detailed discussion of the main issues investigated in the study as highlighted in the preceding chapters and aggregates the findings in a summarised form. The research has been concerned with understanding the ways land accessibility has implications for housing development in Kano metropolis, Nigeria. From these findings and empirical observations from the field, general conclusions were drawn on the impact of policy formulation and implementation on the pattern of urban growth in the metropolis. In addition, the chapter presents some recommendations on improved and effective management of urban housing problems using Kano as a case study.

8.2 Major Contributions to Knowledge

This section highlights the original contribution to knowledge, especially to the housing literature, made in this thesis. The thesis discussed the issue of neighbourhood satisfaction in detail, by examining the varying satisfaction levels expressed by households with government provision of different services within the metropolis. This is one of the major contributions the research has made, by pioneering work on residential and neighbourhood satisfaction in West Africa. Residential and neighbourhood satisfaction have been studied in other parts of the world (e.g. Amerigo and Aragonés, 1990; Chapman and Lombard, 2006; McCrea et al, 2005). But the findings reported here challenge the universality of earlier findings: while confirming some of the findings in literature, they are at variance with other findings reported elsewhere. They illustrate how people with different characteristics expressed varying levels of satisfaction with their residence and with provision of varying types of services in their neighbourhoods. Studies reported in the literature demonstrate how income inequality has been observed as a major factor in explaining the differences in satisfaction levels expressed by households. For example, Parkes *et al* (2002) found that there is an increasing likelihood for low-income families to express more dissatisfaction with the services in their neighbourhood than high-income families. While this is relevant and also applicable to Kano, this study, in addition, observed that a substantial number of low-income families also expressed satisfaction with their residential facilities. Therefore,

while income inequality is acknowledged as an important determining factor that explains satisfaction, other attributes including individual circumstances of the household and neighbourhood environmental characteristics are also considered relevant.

This is not surprising because when people are happy with the facilities they have in their residences and the type of services they receive, they are most likely to express satisfaction with their neighbourhood. This is the reason why research into neighbourhood and residential satisfaction considers a wide range of issues including the relationship between income and happiness (Easterlin, 2001; Stutzer, 2004), inequality and happiness (Graham and Felton, 2006) and societal inequality, health and well-being (Ballas et al, 2007). At a broader level, societies are divided into distinctive neighbourhoods; the affluent, the less affluent and the relatively poor neighbourhoods (Clark et al, 2009). The higher the income of the households, the more likely they are to live in an affluent neighbourhood. Comparatively, low-income households have a higher likelihood of living in poor neighbourhoods. The nature of the services received in a neighbourhood is presumably influenced in part by the category of people living in the area. Wealthy households living in affluent neighbourhoods have sufficient income to pay for all the services they require that will make them happy. Therefore, they become satisfied with their neighbourhood.

In Kano, this study confirmed that income is an important factor in determining happiness and hence satisfaction with services provided in a neighbourhood, but argued that it is context dependent. The analyses reported in this study show that Kano residents expressed high satisfaction with their residence irrespective of their income category or type of neighbourhood. The study argued that the individual circumstances of the household, whether it is rich or poor, or is located in an affluent or a poor neighbourhood, all have a bearing on how satisfied the householder is. The nature and type of social network people established and are connected to in their neighbourhood influences their happiness but not necessarily their income. Thus, they may be poor but contented within their limits: because of their low income they may not have higher expectations and therefore they are happy with the few services they can afford. This agreed with Frey and Stutzer (2002) when they argued that increasing income does not necessarily increase happiness and well-being. Their position was further strengthened by Brickman et al.'s (1978)

research on lottery winners who as a result of their new found riches eventually stop working and as a result caught their social network. It was found that their well-being and happiness increased only slightly over a control group. This is because as peoples' income increases, they initially become happy because with that additional income they can now afford what they were previously unable to afford. However, as time goes by, this happiness begins to fade because they have become used to the material well-being that increased their happiness in the first place. Frey and Stutzer (2002, p. 78) observed that 'satisfaction depends on change and disappears with continued consumption'. This is what they referred to as adaptation.

Therefore based on this adaptation, they argued that individuals are driven into seeking for greater aspirations, and because of these aspirations, they identified four consequences that will follow. These are what they summarised as '(a) the upward adjustment of expectations induces human beings to accomplish more (b) wants are insatiable (c) greater opportunities (provided by higher income) do not always raise happiness and (d) most people think that they felt less happy in the past, but expect to be more happy in the future' (Frey and Stutzer, 2002, p. 78). All these seek to show that increases in income can only bring temporary happiness because the additional income only helps to buy material goods that increase ones' pleasure at a particular time, but that the positive effect of this on happiness then declines as more time passes and as one adapts to the new circumstances therefore desires for more.

Shields et al, (2009) supported this. They noted that 'the factor most strongly positively associated with life satisfaction is the extent of neighbourly social interaction and support. Some measures of social deprivation and exclusion are negatively correlated with our dependent variable, whereas more tangible perceptions of the neighbourhood appear unimportant' (p 429). This explanation is found relevant to most of the households in Rimin Kebe, a low-income residential neighbourhood where over 80% expressed satisfaction with residential facilities. This finding could further be supported by the view of another scholar (Jencks, 2002) who argued that happiness is not necessarily influenced by income levels but rather by income inequality. People tend to express discontent not in absolute terms but in relation to the position of people around them or within their peer relation. This view was upheld and further explained by Frank (2007) when he considered inequality in relation to deprivation. He noted that whereas many researchers

relate inequality to envy, it is rather an issue of relationship between context and evaluation. He argued that 'having more income and being better off do not have exactly the same meaning' (Frank, 2007, p. 17).

One area this thesis has made a major contribution to knowledge is in our understanding of satisfaction in West Africa, this is because most of literature on residential and neighbourhood satisfaction are based in Europe, America and some parts of Asia. There is hardly any substantial work done to penetrate the views of households in cities across West Africa. Therefore, this work in Kano, Nigeria offered the opportunity for households to express their satisfaction and for an analytical discourse on the pattern of satisfaction with a view to understanding how this agrees or differs with research findings elsewhere.

The study observed that in Kano, income is an important determinant of neighbourhood choice to the extent that residential areas are identified based on socio-economic parameters. As a result, families' ability to improve their well-being is tied to the size of their income. Furthermore, a change in the way people spend their income as a result of the changes in the distribution of income and wealth may impose psychological and economic costs on the families especially in the middle income category. Therefore, if there is increasing inequality in income and wealth in the society, this will have an adverse effect on not only the spending pattern of families but also on their priorities. Comparing the period from the end of the Second World War to the 1970s to the period from 1979 to 2003, Frank (2007) observed serious changes in income and wealth inequalities in the United States. He noted a serious increase in income inequality across the board in the latter years compared to the period following the end of the war. Income increases geometrically among those on the top of the income ladder from the top 5% to 1%, while growth was stunted especially among the bottom 20%. This pattern is also the same for the distribution of wealth.

In Kano, although there is an increasing gap between the rich and the poor and the inequalities in income and wealth are being reflected in the pattern of spatial distribution of residential areas, the levels of satisfaction expressed are strikingly different from the pattern observed in literature elsewhere. Here income is not significant as suggested by some of the reported regression

models for satisfaction but the neighbourhood of residence. The analysis has shown that it is not the poorest households who are least satisfied with their residential facilities but the middle-income group. Households on the two extremes of high-income and low-income categories both expressed high level of satisfaction while the middle-income group expressed lower levels of satisfaction. The middle-income group may be dissatisfied because as income inequality increases it becomes difficult for them to catch up with the high-income category on the one hand. On the other hand, they feel insecure that those on the low-income group will catch up with them. This is because the transition is much easier from the low-income to middle-income category than it is from the middle-income to high-income category.

Another major contribution the thesis has made is in the area of neighbourhood satisfaction, unlike residential satisfaction a preponderance of the low-income households expressed high dissatisfaction with government services in their neighbourhoods. This has been reported in the case of poor neighbourhoods of Rimin Kebe and Dorayi where dissatisfaction with the services provided in the neighbourhoods are higher than in other neighbourhoods (see table 7.12) as a result of which intention to change neighbourhoods is higher among households in these two areas (figure 7.16). Because of their low incomes, they live in housing condition that are not only a threat to their well-being but also put them at risk of health hazards. Hence, researchers observed a positive relationship between income, wealth, happiness and health (Hagerty and Veenhoven, 2001; Oswald, 1997 and Ballas et al, 2007). It is assumed that increasing income brings increases in wealth to a family and the wealthier a family is, the greater its happiness and healthy well-being. Ballas et al (2007) re-echoed the view expressed by Wilkinson (1997) on how income inequality at a small area level could be more influenced by the isolation of residential areas of the rich from the poor. As a result, the poor neighbourhood will suffer some form of deprivation that will affect their health essentially because of the relative deprivation of their area in relation to other areas within the larger society and not essentially because of the inequalities that exist within.

In their work on societal inequality, health and well-being in Britain, Ballas et al. (2007) observed that 'the economic "restructuring" and monetarist neoliberal policies of the 1980s and early 1990s have significantly increased income and wealth inequalities' (p. 167). This was also

reflected by Dorling (2006), who observed a growing geographical division by area and income between the 'work rich' and 'work poor', and disequilibrium in the distribution of 'extra' higher education places, where the already advantaged areas take most of the benefit. Thus, he concluded that '... it is reasonable to assume that widening income and wealth inequalities and the resulting polarisation has a detrimental effect on the overall happiness and well-being of the population' (p.173). This thesis also conclude that in Kano, at least among the neighbourhoods studied, the inequality of income as reflected in the area of residence of households affects their access and subsequent satisfaction with the services provided by the government. Neighbourhoods that are predominantly occupied by high-income category such as Nassarawa are more accessible and thus more satisfied than the low-income neighbourhoods such as Rimin Kebe.

Another major contribution the research has made is that it discovered that a sizeable number of the households in Kano are homeowners not tenants. This is surprising and contrary to expectation because of the relative shortage of funds among the low-income households and the negative attitude to mortgage and mortgage facilities. The research argues that the low-income households, in addition to demonstrating high resilience to economic difficulties, have the determination to address their own problems in a manner that suits their circumstances and come out of it successfully. Therefore, it is such initiative that needs to be tapped and utilised to address other corresponding issues in the urban centres. Furthermore, the study found that illegal occupation of private or public land characteristic of slums in major cities of the developing countries, though does exists also in Kano, however differs in the way it is carried out. In contrast, the study identified that in the study area illegal occupation takes place in form of illegal demarcation and sales of residential plots by customary title holders within the urban fringes. These types of plots are considered illegal because the transaction is prohibited by the Land Use Decree. This is unlike in slums of other developing countries where the occupation is illegal through and through.

The next important contribution the research has made is on the issue of residential mobility. This is also not peculiar to the study area but its findings differ with what has been observed in literature. In Kano, two issues characterised residential mobility; first, the desire to move is as

common as that of staying put. Secondly, the desire to move was triggered more by individual situation and the environmental condition as inter-neighbourhood differences proved to be insignificant. Thus, it does not matter whether someone mentions security/work related reasons or family/social network. This is an area where this research finding agrees with findings of similar researches elsewhere; urban residents' main motives for most movements are based on the desire of households to enjoy more satisfaction with urban services and social amenities and thus those who are most satisfied expressed least desire to move.

The thesis also adds to the literature on the operation of illegal land market in some parts of West Africa. It shows that despite the existence and operations of the Land Use Decree 1978 in Nigeria, people have shown that they are smart to devise a means of bypassing the law to find an alternative in addressing their housing problem through the operations of the illegal land market. This alternative has proved to be more effective in addressing the issue than the legislation introduced by the government. The lesson that could be derived from this is that involving people affected directly by a problem in devising solutions could be a better and more effective approach in bringing a lasting solution.

8.3 Summary of Research Findings

It is pertinent that in order to provide an appropriate standard for assessing the findings of the research to recapitulate the main research questions of the study. Five research questions were asked at the beginning of the study:

1. What factors and processes determine government provision of urban infrastructure and development of land and housing facilities in Kano State?
2. How are the current land and housing policies performing in promoting access to land among the urban low income groups?
3. How do these policies relate to the operation of the land market and the emergence of informal settlements in the metropolis?
4. What role does the planning authority play in the development of private housing and the pattern of urban growth?
5. What is the interface between policy guidelines, policy implementation and the successes of housing programmes in the metropolis?

In relation to the factors and processes that determine the provision of urban infrastructure in Kano, the study recognised that rapid population growth and a high rate of urbanisation for the last two decades had generally affected the provision of public services and urban utilities in Nigeria and by implication in Kano. Thus, to understand the role of public sector agencies in the delivery of these services including housing, the institutional paradigm answered the fundamental questions raised. In addition, the neoclassical economic theory provided an explanation of the contemporary trends on accessibility to land and housing. The study revealed that the Land Use Decree 1978 informs the implementation of land policies in Kano. Furthermore, the inclusion of the Decree into the constitution of the Federal Republic means that states have no option other than to implement its provisions and have no jurisdiction to introduce any policy that contradicts it. The research has shown that successive governments in Kano focused their attention on the allocation of residential plots and introduced edicts to give legal backing to other land policies. Due to the difficulties government encounters in acquiring land for public projects especially in the urban centres, it formulated land policies to encourage farmland owners to release their land through a reasonable compensation rate. One of the strategies employed was the allocation of fifty per cent of plots demarcated from any farmland taken over by government for the purpose of residential layouts.

The research reveals that government policies and programmes now encourage the operation of a private market in housing provision; government has embraced the public-private partnership and enabling approaches. There are deliberate policies to reduce government direct involvement in housing construction through gradual withdrawal from the scene, to allow the private sector and spirited individuals to play this significant role. The study concluded that the control, allocation and management of land do not conform to the policy guidelines contained in the Land Use Decree 1978. The Decree supposedly nationalised land with a view to make it more accessible and manageable, and to encourage the development of other sectors of the economy that require it for their operation. However, the laudable objective of the Decree to reform land tenure arrangements and institutionalise the formal allocation system has not been realised.

The study has 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. 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, which are the primary, and secondary land markets were characterised by improprieties ranging from unnecessary bureaucracy to allegations of corrupt practices levelled against the public officials charged with the implementation of government policies.

The analysis reported in the research has shown that access to land within the metropolis is predominantly through the informal land market, which 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 tenure often applicable in the area. Similarly, many survey respondents and interviewees were of the view that government land and housing policies such as layouts, site and services and owner occupation housing schemes were ineffective in achieving significant impacts on increasing access among especially the low-income groups. For example, it has found that these policies implemented by the state government benefited about 38% of the people while about 68% have not benefited in anyway.

Furthermore, an overwhelming majority (75%) of respondents believed that government policies and programmes on land and housing placed the urban poor at a disadvantage. 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. 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 explained this situation. However, despite these problems and the economic difficulties that confront a majority of the public, the research has shown that home ownership is the predominant tenure of most of the residents. The survey revealed that about 70% of all the respondents are homeowners while the remainder are tenants.

Similarly, because of institutional inefficiencies, state agencies have formally failed to deliver land and housing. A majority of respondents (64%) were of the view that the Ministry of Lands for instance, is not working effectively. This resulted in the informal (authorised) secondary land market becoming unpopular, which causes colossal losses of revenue that would have accrued from such transactions to the public treasury. Furthermore, the research shows that there is a relationship between the land and housing policies in the state and the incidence of illegal land demarcation. For example, 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. The assertion that there are now more informal than formal developments within the metropolitan area is not baseless.

In addition, the study found that in Kano metropolis, gender issues are critical for women's access to land and housing. Cultural and religious factors and not legislation present some limitations on women's aspirations to acquire such properties. The study further noted that individuals adopt different ways to build or buy a house. A common method adopted by a substantial number (43%) of respondent homeowners was to build over a long period of more than five years. Other methods include direct acquisition, construction over a short period and, for the wealthy few, and building by contractors. The opinion of a majority respondents shows that government has not been able to respond appropriately to the demand for land and housing in Kano metropolis.

The research revealed that residential satisfaction varies across neighbourhood of residence throughout the metropolitan area. Differences in the level of satisfaction across these neighbourhoods are statistically significant. This was further made possible because private housing development has become so common that individuals build to satisfy their housing needs without consideration for building standards and planning regulations. As a result, the study found that a substantial number of homeowners (56%) who experienced problems with their residence are low-income earners; they were unable to employ professionals and used

substandard building materials in the construction. This affected their residential satisfaction because of the problems encountered due to above highlighted reasons.

It was observed that homeowners complained of experiencing roof leaks, cracking walls and poor drainage systems in their houses. In Dorayi, a predominantly low to medium income neighbourhood, 39% of respondents reported such problems. However, in Nassarawa, a high income neighbourhood, these problems were least experienced only by 4% of the respondents. The study noted that about 84% of all respondents in the survey expressed satisfaction with their residence; 8% are neither satisfied nor dissatisfied while 7% expressed dissatisfaction. In relation to this, residential satisfaction varies not only with income but also with social status of respondents. The likelihood of dissatisfaction is lower among high income residents and vice versa. These differences were statistically significant.

The research further found that inadequate land and registration records, the absence of an updated cadastral map of the metropolis and a lack of details of land uses and titles of existing plots hamper the activities of public agencies in Kano. These, in addition to bureaucrats serving as gatekeepers have affected the efficiency and effectiveness of land allocation in the metropolis. On a general note, the research findings on access to formal land allocation confirms Olima's (1997) conclusion on conflicts and shortcomings in the management of urban land in Kenya. The findings show that the land allocation process was cumbersome and bureaucratic and was characterised by a lot of administrative controls. It also agrees with the conclusions of Kironde (1995) on the urban poor's access to land in Dar es Salam. He noted that bureaucratic procedure in the land allocation process was practically not working, to the extent that various officials within government agencies made allocations in camera and on an ad hoc basis.

In response to one of the research questions, the study examined the role of the Planning Authority concerning illegal developments and the growth of informal settlements. It found that the ineffectiveness of the Planning Agency in enforcing planning regulations and curtailing unplanned development is partly responsible for the high patronage of the informal (illegal) land market. The need for KNUPDA's approval before new developments are carried out is thus

being by-passed by many. It was argued that the Planning Agency (KNUPDA) was not up to its responsibilities and thus was unable to check the increase in illegally demarcated residential plots. As a result, farmland owners had the courage to subdivide their farmlands without any fear of the agency stepping in to stop such illicit activity.

The research has shown that the low-income groups patronised the informal (illegal) land market and used substandard building materials because access to mortgage finance was relatively difficult. A majority did not have the collateral or persons who would be their guarantors as required by Mortgage Institutions. The study noted many people lost the opportunity offered by the Federal Mortgage Bank of Nigeria, through the contributory monthly savings for mortgages under the National Housing Fund when the government in Kano suspended the scheme. Thus, many working class and other urban low-income earners become vulnerable to housing difficulties. As a result, these categories of urban residents have continued to depend on and patronise the informal (illegal) land market for their housing need.

Analysis of survey data has shown that a majority (59%) of homeowners did not enjoy financial assistance from mortgage or government sources for housing development. About 31% of those who benefited from mortgage finance institutions had monthly incomes of between 40,000 and 49,999 naira. There was no single beneficiary of this facility in the low-income category (7,500 to 19,999 naira). Therefore, many individuals in this group relied on their limited savings to build their houses, often over a long period. As a result, the major problems that confronted these homeowners include shortage of funds and the high cost of building materials. This affected the length of time for the completion of the housing construction. Despite these limitations, the research can reveal that private housing development is the dominant pattern of housing construction in metropolitan Kano.

The research has shown that there is a relationship between income levels of respondents and their residential location in the metropolis. Respondents whose residence is located within approximately one to five kilometres from the central business district (CBD) fall into high incomes category (over 40,000 naira per month), and are over 30% of the residents of the area. On the other hand, over 53% of respondents residing within eleven to fifteen kilometres are low-income earners (7,500 to 19,999 naira). This shows that household income is essential and

influence residential proximity to the CBD; the lower the income, the higher the likelihood of being farther away from the city centre.

Furthermore, analysis of survey data has shown that in Kano metropolis, aggregation error does not have any effect on neighbourhood spatial accessibility. Neighbourhood spatial accessibility is the ease with which households of a given area can reach certain types of amenities or social services (Hewko et al., 2002). Accessibility to public transport is an essential service required in urban areas. The study revealed that despite the differences in distance of neighbourhoods from the city centre, all the neighbourhoods are easily accessible with public transport.

The research observed differential treatment between neighbourhoods in the development of infrastructure and provision of urban amenities; some areas were favoured while the government neglected others. This influenced neighbourhood satisfactions among respondents. Generally, many respondents, while satisfied with some services, expressed dissatisfaction with most. The percentage expressing dissatisfaction ranges from 43% for the provision of public schools to 84% for refuse collection and disposal.

However, because there are many indicators of satisfaction measured, a principal component analysis measured whether there is a general underlying pattern to satisfaction (people who are satisfied tend to be satisfied with every other service and people who are dissatisfied tend to be dissatisfied with every specific service). Three distinct dimensions of satisfaction emerged among Kano residents (table 6.9). The first component showed a general satisfaction with infrastructure provided by government that includes satisfaction with the provision of public schools, waste collection, hospital/health facilities and road networks. The second component covered satisfaction with water supply and telephone services and the third component showed satisfaction with the provision of electricity and children's playground. From the analysis, attitudes to general infrastructure are quite distinct from attitudes to specific services such as water and electricity supply.

The study revealed that in Kano metropolis, the desire to change neighbourhoods is as prevalent as that of staying put. At the neighbourhood level, respondents from Dorayi and Rimin Kebe

expressed a higher desire for change of residence, whereas, the desire to stay in the same neighbourhood was higher among respondents from Nassarawa and Danladi Nasidi. Reasons highlighted for the desire to change residence were proximity to work place (33%) and getting closer to friends and relatives (30%). This brought another dimension to the motives behind the desire to change neighbourhood besides satisfaction with the neighbourhood environment. Respondents have attached importance to easy access to their source of livelihood and their social relations in determining the motives that could inspire a change of neighbourhood in Kano metropolis more than the way services and urban infrastructure are provided in their neighbourhoods.

The analysis reported in the study has shown that besides residential satisfaction, respondents' personal circumstances and neighbourhood environmental characteristics influence the level of satisfaction with the entire neighbourhood. Variations in satisfaction occur among people of the same income groups due to differential social status and educational backgrounds. Using regression analysis the study found that respondents' attributes (survey areas, income groups, occupation, educational attainment, marital status, tenancy status and age) explain about 28% of the variation in satisfaction with public schools. Furthermore, taking income as one of the independent variables, the coefficient revealed that medium to high-income earners have higher scores on satisfaction with public schools than low-income respondents. However, from the result of the regression equation none of the income variables are significant because the values are higher than $\alpha = 0.01$ and 0.05 . This means that income has no discernable statistical effect in explaining the differences in respondent's satisfaction with public schools.

On the other hand, concerning the respondent's neighbourhood of residence, meanwhile, the coefficients indicated that, other things being equal, residents in Danladi Nasidi and Dorayi were much less satisfied with public schools and residents of Rimin Kebe somewhat less satisfied compared to residents in Nassarawa. This shows that people in particular areas tend to think in the same way, because their children go to the same schools in their neighbourhoods (table 6.14).

The regression models for the other satisfaction measures were generally not very different from that for satisfaction with public schools: the partial exception was satisfaction with water supply.

Here, the independent variables measured account for 31% of the variation in satisfaction with the provision of water supply. Variables with significant coefficients are for income group of 20,000 naira and for single respondents. From the analysis, it is concluded that for most of the indices of neighbourhood satisfaction that were measured in the survey, area of residence, plays a consistent part, whereas personal circumstances of respondent do not. It does not matter if one is personally rich or poor, young or old, well-educated or not: if one lives in an area where services are good, one will be happy with them; if one lives in an area where the services are bad, one will be unhappy.

The analysis reported in this study concerning policy formulation in Kano metropolis has shown that state land and housing policies reflect the socio-economic realities of the people while conforming to some federal legislation. State housing policies emphasise owner-occupation and sites and services schemes so that beneficiaries could build at their own pace based on their socio-economic circumstances. The research revealed a shift in the state land policy by bringing people from different socio-cultural origins into the same neighbourhood. This has been achieved through allocation of residential plots in new layouts demarcated by the Lands Ministry.

Land and housing policies in Kano metropolis are harmonised with policies at the Federal level; there has been good coordination and a good working relationship between the stakeholder agencies at all levels of government. The characteristic top-down approach in disseminating policies from the federal to the state and local councils made it possible for ministries and agencies to receive and reflect on policies formulated by the federal government. Typical examples include the Land Use Decree 1978, the National Housing Scheme, National Housing Funds, and the Federal Mortgage Bank of Nigeria. The study has revealed that the government in Kano has implemented a number of housing programmes at different times since its inception in 1967; examples include government staff housing, owner-occupier schemes, sites and services schemes, the development of plot layouts and housing construction for outright sales.

Furthermore, data analysis and records from government archives have shown that the government in Kano has no specific housing policy on a long-term basis. Policies evolved either because of federal legislation or as the need arose. An example is the owner-occupier scheme in Danladi Nasidi, which was formerly a project of the National Housing Scheme, financed under the National Housing Funds, of the Federal Ministry of Environment, Housing and Urban Development. The State bought over the houses after contractors abandoned the site, completed the construction work, and sold the houses on an owner-occupier basis.

In addition, the research has shown that the Malaysian experiment is one of the housing policies of the present government in Kano. This is a joint venture partnership between the State government and a construction firm from Malaysia for the construction of new houses in the metropolis. A memorandum of understanding (MoU) was signed for the construction of 20,000 proto-type housing units in some selected parts of the metropolis. Under the arrangement, the State Government provides land and labour while the Malaysian firm supplies the funds and technical personnel who will subsequently train locals as the project goes through the process of implementation.

The study has shown that despite the efforts of the State government to provide solutions to urban housing problems, it has not made any remarkable impact. The government provides encouragement and incentives to individuals and the private sector to participate fully in housing development. This is through direct land allocation and improvement in access to housing loan facilities. In spite of this, a majority (69%) of Kano residents felt that Kano's land and housing agencies were performing below expectations and were not adequately meeting public requirements.

In response to the interface between policy formulation and implementation, the findings revealed some improprieties within government bureaucratic procedure. The study observed many problems with the policy implementation on land and housing in Kano. It noted some legal flaws in the Land Use Decree 1978. For example, the Decree did not sufficiently cover the issue of inheritance in accordance with Islamic injunctions that had for a long time, been widely practiced in Kano. This has been a source of friction and resistance to the effective

implementation of land policies in Kano. The prohibition of land alienation and the imposition of Governor's consent by the Land Use Decree before any transfer of statutory/customary rights are authorised are setbacks to policy implementation. The study revealed that despite the high pressure on land, the long waiting period for consent further compounds the already existing difficulties of accessing land in Kano.

The research has shown that private sector participation in housing development in Kano is limited by the difficulties in land acquisition. Land is expensive and by implication, the cost of housing development is high. This has sent away many private sector investments in housing. In addition, the restriction imposed by the Land Use Decree on the amount of residential land to be allocated to individuals in the urban centre has also limited estate development. This is because estates developers felt the limitations in the provision largely threatened their activities.

Furthermore, the study has shown that access to mortgage facilities is also another problem for housing development. The issue of collateral, which banks and PMIs demand as prequalification for loans, usually in the form of a Certificate of Occupancy, has been an obstacle to accessing loan facility for some respondents. While the demand for collateral as a form of insurance against any mortgage is desirable, the lending institutions need to be flexible on this, especially concerning Certificate of Occupancy. The issuance of a Certificate of Occupancy takes a long time after a formal land allocation has been made. This should not be an obstacle for people with stable and reasonable income wishing to benefit from such loans.

The study noted that inadequate enforcement of government policies has adversely affected the implementation of land and housing policies in Kano. For example, the Land Use Decree has not made adequate provisions to pacify individuals and traditional institutions (such as the emirs, obas and chiefs and other community leaders) with stakes in land to surrender such interests. Similarly, the planning authority that has been charged with development control has been incapable of prohibiting of illegal development within the metropolitan area.

Furthermore, an analysis of government archival documents revealed that institutional imperfections inherent in government policies are also not helping the effective implementation of land and housing policies in Kano. The study observed that some agencies have conflicting objectives and at times, overlapping functions such as the Ministry of Works and Housing, the State Housing Corporation and the State Investment and Properties Limited. This sometimes becomes a source of misunderstanding and conflict between the agencies and eventually the policies suffer implementation setbacks.

The disregard for the socio-cultural and religious values of the people in designing government houses affects the implementation of housing policies. For example, beneficiaries of the owner-occupier scheme complain of insufficient courtyards, which in Hausa traditional architecture are regarded as essential and are often utilised for open-air family meetings and ceremonies. It has emerged from the study that shortages of working materials, inadequate logistics, lack of staff training, poor equipment, shortages of office accommodation and insufficient funds for general administration are major threats to public agencies charged with implementation of State land and housing policies.

Further, on the interface between policy formulation and policy implementation on land and housing in Kano, the study observed that although in principle the State Ministry of Lands and Physical Planning adopted the Land Use Decree to guide its activities, in practice, bureaucratic and political opinions influence the policies. The research has noted that government bureaucrats occasionally shy away from implementing some provisions of the Decree as a systematic way of protecting state interests.

The research has found that in Kano, the Land Use and Allocation Committee has not been constituted as provided under section 2(2) of the Land Use Decree 1978. This committee is meant to advise the Governor on matters related to land management, resettlement of persons affected by revocation and the determination of disputes on the payment of compensation to persons affected by compulsory revocation. The failure to constitute the committee is in deliberate disregard for the provisions of the Decree, and whoever exercises the powers of this

committee violates a statutory provision. Therefore, in practice, the government in Kano does not administer or manage land in strict conformity with the provisions of the Decree.

Furthermore, it was found that the findings of this research challenge the extent to which the Land Use Decree has achieved its intended purpose, which was to make land accessibility easier for a majority of urban low-income groups. Evidence from the survey has shown that a substantial number (58%) of respondents did not benefit from any of the state land policies. In addition, a majority of respondents (78%) indicated that the land market enables low-income earners access land in their neighbourhood not government allocation. Therefore, the Decree has failed to realise its objective in Kano.

Another area of interface between policy guidelines and policy implementation is in the operation of land markets. In theory, the policy guidelines sanctioned only the operation of primary (formal) and the secondary (informal authorised) land markets. These are contained in section 9 (1) and section 21 (a) and 22 of the Land Use Decree 1978, respectively. The research findings have shown that in practice, however, an informal (unauthorised) land market also operates. Over 70% of respondents have used the informal (unauthorised) market to either buy or sell land. To this extent, it would be concluded that contrary to the provision of the Decree prohibiting alienation of statutory rights of occupancy, individuals and organisations freely carry out land transactions within Kano metropolis.

Furthermore, the research has found because the Land Use and Allocation Committee was not constituted, persons or institutions whose land titles were revoked and who were aggrieved with the rate of compensation paid to them were denied the opportunity to channel their grievances appropriately. As a result, it was found that a gap exists between policy statement and policy implementation. In practice, bureaucrats within the civil service handle such kinds of disputes.

In the same vein, the provision of the Land Use Decree under section 34 (2) and (3) on transition from former land tenure arrangements which reserves the right of customary title holders in urban centres to apply for conversion of title to statutory right of occupancy, was generally disregarded in Kano metropolis. The study revealed that the government refused to compel

people to adhere to this provision. As a result, the Ministry does not have an up to date record of land titles because such types of plots were not converted and registered.

In response to the research question on the assessment of housing policies and programmes, the study noted that right from its inception in 1967 the State government had constructed many housing units for its senior officials and low-income houses in different parts of the metropolis. For example, the present state government built about 104 housing units in Zawaciki in 2006 through the State Housing Corporation that sold the houses to the public through instalment payments. Similarly, 2,200 low-cost housing units are under construction in the 44 Local Government Councils in the state, which was part of the state initiative of rural housing programme. The State Government has also allocated new layouts and site and services plots, and provided housing loans to public sector workers in the state as part of its strategy of gradual withdrawal from direct housing construction. It has also increased capital allocation to Dala Building Society (Mortgage Finance Institution) to enable it perform its statutory responsibilities of disbursing mortgage facilities to assist individuals to buy or build housing units in areas of their choice in the state. However, the study noted the need to increase efforts and initiatives concerned with tackling land and housing problems considering the enormous demand for houses and improvement in the housing conditions of the urban low-income groups. The study observed that shortages of funds and the difficulty of mobilising the necessary savings for housing investment were some of the major problems for housing development.

Related to the above, the study found that a majority of the survey respondents (69%) held the opinion that government has not been able to handle the demands for land and housing appropriately. As these opinions were however general to the entire survey, a further specific enquiry into state housing provision in relation to facilities provided by the State Housing Corporation revealed that only 37% of the respondents think people within their neighbourhoods have access to such facilities. However, when the same question was analysed at the level of neighbourhood, the conclusion from the survey has shown that opinions vary substantially depending on neighbourhoods.

Furthermore, the research has found that access to land and housing facilities was much easier for the rich and wealthy elites than for poor urban residents. This was the case even with government low-cost houses; the wealthy elites bought up the houses and subsequently rented them out at exorbitant rates.

In conclusion, the study noted that State policies by commission or omission, are skewed in favour of the middle and high-income earners. The low-income groups, by their economic and social circumstances were disadvantaged in reaping the benefits of government housing programmes. For example, the conditions and procedures for accessing some of these services often end up marginalising the less affluent majority. A typical case is the built and sold houses where the government demanded down payment on the houses. This was clearly not meant for the poor, but even in the case of houses built under the owner-occupier scheme, which were targeted for the low-income earners, it was found that the amount requested as deposit for the houses were high. This study appreciates that it is unnecessary to attempt to make everybody a homeowner, especially with the recent experience of global economic recession triggered by the mortgage crisis in the United States of America. Nevertheless, it is still unrealistic to request low-income earners to make a 20% deposit on the cost of a mass housing unit intended to be sold on an owner-occupier basis as in Danladi Nasidi Housing estate.

8.4 Recommendations

From the foregoing discussions, this research has linked housing development with the accessibility to land in Kano metropolis. The study endeavoured to show that the informal (unauthorised) land market has been a viable and affordable option for land acquisition among the urban low-income groups where the public sector formal land allocation has been difficult. The institutional obstacles created through bureaucratic procedure and the role of some middle-cadre bureaucrats serving as gatekeepers have tended to make the implementation of government policies and legislation cumbersome. It is clear from the issues highlighted in this study that a majority of the urban low-income earners were disillusioned about the services of public sector ministries and parastatals charged with land and housing development in Kano. As a result, this affects public confidence and the expectation of effective and efficient service delivery from these agencies. The implication of this compelled people to seek for alternatives where none

exists within the formal and conventional channels. The emergence of relatively easy, accessible and affordable informal means of land acquisition for housing development was a last resort for a majority of low-income earners. The consequences of this are evident in illegal demarcations, the operation of the informal land market, unplanned urban growth and the development of informal settlements and slums. Therefore, in order to take the necessary corrective measures and forestall the degeneration in the housing sector in Kano, it is vital to make some recommendations based on the issues observed in this study.

The discussions in chapter five highlighted the issue of the Land Use Decree 1978, which has been the major government legislation on land matters. In the light of some of the provisions of the Decree and considering that it was promulgated over three decades ago, it is apparent that it needs to be reviewed to bring it into line with contemporary developments in the country. The review should take into consideration all the problems identified since its implementation over the last thirty years in order to make it more purposeful and functional. Although it was noted that such a venture would require constitutional amendment because of its integration into the constitution of the Federal Republic. This is crucial in order to facilitate national development. This is because land is central to the overall development of other sectors of the economy and society; therefore, the review would aim at making it readily available and easily accessible to all groups in society. Presently, a number of its provisions are redundant and some inhibit land acquisition thereby limiting growth and development of other key areas of societal development. This situation needs to be reversed.

Lessons from countries that have responded positively to housing problems have shown that solutions were geared to the purchasing power of the low-income urban households. One of the basic problems identified by this study concerning housing development in Kano relates to the issue of funds. This was the problem among most of the low-income earners, who struggle with the trifling income between family sustenance and provision of shelter for a substantial part of their life. This research has documented in Chapter 5 how a majority of homeowners in Kano metropolis did not have access to any financial assistance when they were in pressing need of it. As a result, the period of housing construction was longer than necessary because households had to wait until they had surplus income to expend on housing projects. In the light of this, it is

recommended that government should come up with housing policies and programmes that truly reflect the income of the lowest working class members of the community. This is to ensure that the low-income earners are not marginalised because they cannot afford the cost of public services. Presently, the single household housing standards with exclusive use of facilities often adopted in public housing schemes are at variance with the income levels of the urban poor. Moreover, the eligibility condition for obtaining mortgage assistance from any of Primary Mortgage Institutions (PMIs), the Commercial Banks, Dala Building Society and even the Federal Mortgage Bank have generally tended to put the low-income at a disadvantage.

The study observed that part of the difficulty encountered by government in land acquisition arose because of the poor compensation rate and the bureaucratic delays inflicted on farmland owners before they could even receive the compensation payment. Concerning this, government should ease the compensation process; improve the rate of payment to reflect the market value of the land. This would encourage farmland owners to allow government to acquire more land to meet its increasing need for provision of different urban services.

Related to the above recommendation, the increasing incidence of illegal land demarcation that has become a feature of the metropolitan area and, which gives impetus to the operation of the informal (unauthorised) land market, should be reduced to the minimum and this would help check the growth of informal settlements. In addition, the institutional structure in the housing sector needs a review in order to make it more responsive to the yearnings and needs of the majority of low-income urban residents. At present, there are too many government institutions and agencies with a stake in housing development at the federal level, and an implication of the top-down approach to policymaking is that states become entangled in this web even when no clear need is established. This resulted in having many agencies pursuing the same goal. For example, in Kano, besides the Federal Mortgage Bank there is the Dala Building Society, besides the Ministry of Works and Housing there is the State Housing Corporation. A review of the mandates of these agencies would make them more functional, efficient and responsive. Furthermore, to enable these institutions to function effectively in meeting public needs, government must allocate adequate funds in the mortgage banks and primary mortgage institutions and allow them to attract private capital in order to restore the confidence of investors and customers.

This research recognised that in order to alleviate some of the hardship the low-income earners encounter in self-help development of their housing units, government should intensify the use of local materials and increase funding for research into such sources in the construction industry. The reliance on imported building materials, especially the fittings towards the end of the building process, saps the meagre earnings of low-income workers in the urban centres. In addition and related to this, there should be a relentless effort to provide gainful employment to the teeming number of households who have limited skills but cannot develop them so that they can fend for themselves without depending upon the government for jobs.

Furthermore, the study noted that many residential areas in metropolitan Kano developed prior to the provision of basic infrastructure to the areas. As a result, some of these areas are suffering from shortages of infrastructure and basic services. It is recommended that government should collaborate with the communities concerned to promote a kind of partnership in providing the areas with these services based on their priorities. This suggestion takes into consideration the enormous responsibilities and financial commitments on government and thus fears the burden may be too much for the government to shoulder. In line with this recommendation, the establishment of community-based organisations in all the neighbourhoods is essential in order to channel development initiatives and to improve the environmental conditions and security of the residential neighbourhoods.

In the final analysis, the National Housing Policy should be reviewed in line with the above recommendations in order to facilitate the Federal Government's shift in emphasis to private sector-driven housing development. To this effect, the enabling strategy to which government had already committed itself needs to be pursued with vigour if accessibility to housing for the low-income is to be realised. The government has to make good use of its instruments be they institutional, financial, legal, bureaucratic or otherwise to encourage individual households, estate developers, and the private sector in housing development. This is essential because government has never and cannot in the foreseeable future provide the solution to all the housing problems of its people. In Kano in particular, there is a need for government to focus attention on housing programmes in order to address 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. This is through the provision of not only more affordable low-income housing, but a greater zeal in the provision of more layout plots, site and services schemes and improved access to mortgage facilities to enable individuals provide their own housing needs. There is an urgent need for government to improve the condition of the existing informal settlements through settlement upgrading and provision of basic infrastructure and urban amenities. In addition, the Planning Authority should be resuscitated to execute its mandate of ensuring planned and control development within the urban fringes to avoid further informal development.

8.5 Final Thought

This study was essentially concerned with access to land and the implications for housing development with particular reference to Kano metropolitan area, but in the course of the research and discussion of its findings there are issues that cropped up that need further investigation, which are beyond the scope of this work. In the light of this, it is considered pertinent to identify these areas from the research and recommend further independent work.

One of these areas relates to efficiency and effectiveness in the discharge of services between public sector agencies and their private sector counterparts. This research has empirically observed that the private sector agencies, at least in Kano, are more efficient, prompt and upright in dealing with service users and members of the public than the public sector agencies. It is the opinion of this research that this discrepancy is worth investigating especially as it relates to urban management practice. In the context of the private partnership initiatives being embraced by governments in developing countries with a view to improve delivery of urban infrastructure and social services, research of this nature would contribute in revealing who should be entrusted with the management of urban affairs; the public or the private sector.

Another area that needs further investigation is related to the issue of access to mortgage finance especially through the Primary Mortgage Institutions (PMIs). This research has shown that in Kano metropolis, one of the major problems limiting housing developments especially among the low-income groups is the issue of funds. Furthermore, it has revealed that most of the

households who are homeowners in the area did not receive any form of financial assistance while they were developing their residential apartment. On the other hand, mortgage lenders in the metropolis are complaining that despite several mortgage facilities available, people do not come forward to apply for mortgages. However, it is clear that a majority of the low-income refused taking a mortgage because they are aware their income would not enable them to pay back and are certain they do not have the collateral.

In the light of this, there is a need to investigate further than what this study has found, with a view to explore more avenues that would benefit the low-income groups by empowering them to address their housing problems. The opinion of this research is that there is more to this than appears on the surface. Commissioned research into this would be helpful to the members of the public, increase the services of the PMIs and make them more viable and lessen the increasing housing shortage being experienced in the metropolitan area. This is because if there are more opportunities that would benefit members of the public, more houses would be built and therefore urban housing problems would be minimised thereby relieving the pressure on the government.

8.6 Limitations

This research explored the housing situation of urban residents with emphasis on the low-income group in metropolitan Kano. These are people on the low-income ladder of 7,500 naira per month, which is the government-approved minimum wage in Nigeria. However, a number of urban residents were encountered whose income falls short of the minimum wage. They are the very poor urban residents who have no formal employment in government or in the organised private sector; they are often employed by the informal sector of the economy. Thus, one of the limitations of this research is that it has not considered, in detail, the housing situation of this group of people. As urban residents within the metropolis, they must have their own means of accessing housing whether formal or informal, legal or illegal. In some countries, it is usual for this group of urban residents to occupy uninhibited urban spaces illegally. However, in Nigeria and Kano in particular, although they exist, it is certain that such illegal occupation does not commonly happen. An investigation into the housing situation of this group of people in Kano would be an interesting area to explore using preliminary findings of this research. It is a

research area that would reveal new findings on the livelihood of this neglected urban few concerning access to other urban services and infrastructure. This is one of the limitations of the study.

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APPENDIX 1

QUESTIONNAIRE SURVEY ON LAND ACCESSIBILITY AND IMPLICATIONS FOR HOUSING DEVELOPMENT IN METROPOLITAN KANO, NIGERIA

This questionnaire is developed to collect information and data for PhD research at the University of Sheffield, United Kingdom. The purpose of the research is to have a better understanding of how land accessibility affects and impacts on housing development in Metropolitan Kano. Therefore, it would be appreciated if you cooperate to participate in the survey by giving your honest and sincere response to the following questions. You are assured that the information you provide will be kept strictly confidential and all the views expressed will remain anonymous.

SECTION A: NEIGHBOURHOOD ATTRIBUTES

INSTRUCTIONS: Please provide the appropriate response to the following questions from the options provided after each of the questions.

1. Which of the following applies to you with regards to the house you are currently occupying in this neighbourhood?
 - Renting as a tenant 1
 - Owner of the house 2
2. If you are the owner of the house, how did you acquire the land?
 - Inheritance 1
 - Purchase through the land market 2
 - Government allocation 3
 - Others, (please specify) 4
3. What was the method you adopted in building the house?
 - Building over a long period ≥ 5 years 1
 - Building within a short period ≤ 5 years 2
 - Contracted the work to a developer 3
 - Acquired the house after it was built 4
 - Others (please specify) 5
4. What type of assistance was available to you when you were acquiring the property? (Please provide as many as is applicable).
 - Mortgage finances 1
 - Assistance from cooperative society 2
 - Communal labour through community initiatives 3
 - Government assistance in form of loan 4
 - Assistance from a building society 5
 - Other forms of assistance (specify) 6
 - Did not received any assistance 7

5. Did you encounter any of the following difficulties or problems at the time you were developing/buying the property? (Please provide as many as is applicable).
- | | |
|--|---|
| Shortage of funds to finance the project | 1 |
| High cost of building materials | 2 |
| Securing building permission | 3 |
| Delays in the completion period from the workers on site | 4 |
| Others (Please specify) | 5 |
6. How satisfied are you with the facilities in the house?
- | | |
|------------------------------------|---|
| Very satisfied | 1 |
| Fairly satisfied | 2 |
| Neither satisfied nor dissatisfied | 3 |
| Fairly dissatisfied | 4 |
| Very dissatisfied | 5 |
7. Talking about repairs, after you occupied this property have you encountered any problem with the condition of the property for example roof leakage, cracking walls?
- | | |
|-------------------------------------|----------------|
| Yes (please mention these problems) | 1 |
| Not sure | 2 [Go to Q 10] |
| No | 3 [Go to Q 10] |
8. Were you able to promptly address the problem(s)?
- | | |
|----------|------------------|
| Yes | 1 [Go to Q. 10] |
| Not sure | 2 [(Go to Q 10)] |
| No | 3 |
9. Which of the following account for the reasons why you did not promptly carry out the repair work on the property?
- | | |
|---|---|
| Lack of sufficient funds to carry out the repair work | 1 |
| Haven't get time to organise for the repair work | 2 |
| Have to wait for an appointment with the repair workers | 3 |
| Did not plan for the job to be carried out | 4 |
| Other reasons (please specify) | 5 |
10. What is the approximate distance from your home to the city centre?
- | | |
|------------------------------|---|
| Less than one kilometre | 1 |
| One to Five kilometres | 2 |
| Six to Ten kilometres | 3 |
| Eleven to Fifteen kilometres | 4 |
| Sixteen and over | 5 |
11. How would you rate accessibility of your neighbourhood from the city centre in terms of available public transportation?
- | | |
|-----------------------|---|
| Easily accessible | 1 |
| Somewhat accessible | 2 |
| Not sure | 3 |
| Somewhat inaccessible | 4 |
| Highly inaccessible | 5 |

12. Do you intend to move from this neighbourhood?

- Yes 1
- Not sure 2 [Go to Q 15]
- No 3 [Go to Q 15]

13. Why do you want to move to another area?

- Proximity to work place 1
- Need for security of family and property 2
- Getting close to friends and relatives 3
- Change of job 4
- Business opportunities 5
- Others (please specific) 6

14. Where would you be moving to?

- City centre 1
- Suburban areas 2
- Others (please specify) 3

15. What do you intend to do with this property when you eventually move?

- Rent it out to get some additional income 1
- Sell the property out to willing buyers 2
- Maintain it as an additional asset 3
- Transfer the property to a relative/family/friend 4
- Others (please specify) 5

16. How would you express your satisfaction or dissatisfaction with the provision of the following services by the state government in your neighbourhood?

Would you say you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied or very dissatisfied?

SERVICES

Very Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Very Dissatisfied
----------------	-----------	------------------------------------	--------------	-------------------

A. Public Schools 1 2 3 4 5

B. Road networks 1 2 3 4 5

C. Hospital/ Health centre 1 2 3 4 5

D. Garbage Disposal 1 2 3 4 5

E. Water Supply 1 2 3 4 5

F. Electricity	1	2	3	4	5
----------------	---	---	---	---	---

G. Telephone	1	2	3	4	5
--------------	---	---	---	---	---

H. Children Playground	1	2	3	4	5
------------------------	---	---	---	---	---

17. If you are asked to compare your neighbourhood with other areas in the Metropolis in terms of provision of these services, would you say your area is;

Generally better served than other areas	1
Almost the same	2
Generally worse served than other areas	3
Don't know	4

18. In your opinion, how satisfied are you with the availability of public transportation generally in Kano Metropolitan area.

Very satisfied	1
Satisfied	2
Neither satisfied nor dissatisfied	3
Dissatisfied	4
Very dissatisfied	5

SECTION B: LAND AND HOUSING ATTRIBUTES

19. Now let's concentrate on the specifics of government land and housing policies.

How would you describe your awareness of programmes pursued by the state government to improve access of the low income group to land and housing in the state?

Very aware	1
Aware	2
Not sure	3 [Go to Q. 24]
Unaware	4 [Go to Q. 24]
Very unaware	5 [Go to Q. 24]

20. Please name any of the programmes you know is being implemented by the state government? (Please note that you can name as many as is applicable).

Government Layout plots	1
Site and service plots	2
Owner occupier housing scheme	3
Government rental housing scheme	4
Social housing	5
Housing estate for outright sell	6

21. Would you say you have benefited from one or more of these programmes?
- | | |
|-----|-----------------------|
| Yes | 1 |
| No | 2 (Go to question 23) |
22. Please name which of the programme(s) implemented by the state government you have benefited from. (Note that if you benefited from more than one programme, you should name all).
- | | |
|----------------------------------|---|
| Government Layout plots | 1 |
| Site and service plots | 2 |
| Owner occupier housing scheme | 3 |
| Government rental housing scheme | 4 |
| Social housing | 5 |
| Housing estate for outright sell | 6 |
| Others (specify) | 7 |
23. Why do you think you have not benefited from such programmes?
- | | |
|---|---|
| Not interested | 1 |
| Don't know how to go about it | 2 |
| Not sure of how to apply for help | 3 |
| Not been successful with my application | 4 |
| Government bureaucracy | 5 |
| Corruption and unnecessary delays | 6 |
| Others (specify) | 7 |
24. In your opinion, which of the following best enables the lowest income groups in your neighbourhood to have access to land?
- | | |
|------------------------|---|
| Government legislation | 1 |
| Land market | 2 |
25. Have you personally used the land market to sell or buy land from other individuals in the metropolis?
- | | |
|-----|-----------------|
| Yes | 1 |
| No | 2 [Go to q. 27] |
26. In your opinion, what would you say prompted you to use the land market? (Indicate as many reasons as is applicable)
- | | |
|---|---|
| Lack of confidence in the government allocation process | 1 |
| Long civil service delays in allocation | 2 |
| Uncertainties that characterise government allocation procedure | 3 |
| Cheap and readily available privately developed plots | 4 |
| The high demand on government land and houses | 5 |
| High cost of fees | 6 |
| General lack of awareness of government schemes | 7 |
| Others (please give details). | 8 |
27. As far as you know, which of the following two statements is true?
- | | |
|---|---|
| Land transactions are prohibited by Federal legislation | 1 |
| Land transactions are permitted by Federal legislation. | 2 |
28. The Ministry of Land and Survey and the State Housing Corporation have been described as not working effectively. Would you agree with this statement?

- | | |
|----------------------------|---|
| Strongly agree | 1 |
| Agree | 2 |
| Neither agree nor disagree | 3 |
| Disagree | 4 |
| Strongly disagree | 5 |
29. In your opinion, do you agree or disagree with the statement that the state agencies involved with the provision of land and housing have not discharged their responsibilities?
- | | |
|----------------------------|---|
| Strongly agree | 1 |
| Agree | 2 |
| Neither agree nor disagree | 3 |
| Disagree | 4 |
| Strongly disagree | 5 |
30. Do people in your neighbourhood use informal means such as personal contacts and bribes to influence decisions on land or housing allocation in their favour?
- | | |
|------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 3 |
31. Would you agree that the demand for land and housing in your neighbourhood is often met by the state government?
- | | |
|----------------------------|---|
| Strongly agree | 1 |
| Agree | 2 |
| Neither agree nor disagree | 3 |
| Disagree | 4 |
| Strongly disagree | 5 |
32. Houses are being developed even in areas that are not planned by the state government within Kano Metropolis. Does this apply to your neighbourhood?
- | | |
|-----|---|
| Yes | 1 |
| No | 2 |
33. Would you agree that settlements developed in areas not planned by the government are lacking sufficient facilities and infrastructure?
- | | |
|----------------------------|---|
| Strongly agree | 1 |
| Agree | 2 |
| Neither agree nor disagree | 3 |
| Disagree | 4 |
| Strongly disagree | |
34. Now thinking about the state housing corporation, do people in your neighbourhood have access to housing facilities provided by the housing corporation?
- | | |
|------------|---|
| Yes | 1 |
| No | 2 |
| Don't know | 3 |
35. Have you personally applied for a housing allocation from the State Housing Corporation?
- | | |
|-----|----------------|
| Yes | 1 |
| No | 2 [Go to Q.39] |

36. Were you successful in getting the housing allocation?
 Yes 1
 No 2 [Go to q. 38]
37. Did you encounter any of the following difficulties in the process of getting the house allocation from the State Housing Corporation? (Please indicate all that applies)
- Long bureaucratic delays 1 [Go to Q39]
 - Frequent follow ups visits 2 [Go to Q39]
 - Too many procedures within the housing corporation 3 [Go to Q39]
 - Others (specify) 4 [Go to Q39]
 - I encountered no difficulties 5 [Go to Q39]
38. Which of the following reasons, in your opinion, explain why your effort to secure the house allocation was not successful? (Indicate all that are applicable).
- Not enough houses were available to meet demand 1
 - The houses were priced beyond my means 2
 - My income is not sufficient to cover the cost of repayment 3
 - The agency has insufficient capital to construct new houses 4
 - Other reasons, please specify 5
39. In your opinion, would you say the low income group are discriminated against or deliberately put at disadvantage in the implementation of housing schemes?
- Yes 1
 - No 2 [Go to Q 41]
 - Don't know 3 [Go to Q 41]
40. Which of the following, in your opinion explains why the low income group are discriminated against or put at disadvantage? (Please mention all that are applicable?)
- Some of the schemes are not targeted on them 1
 - The requirement for security (collateral) is beyond their reach 2
 - Majority of the low income group fall short of the set criteria 3
 - The design of the houses disregards local environmental consideration 4
 - Others, (please give details) 5
41. Now on Ministry of Lands and Survey, are the services of this ministry available and easily accessible to you as an individual member of the community?
- Yes 1
 - No 2
 - Don't know 3
42. Have you applied for an allocation of a residential plot of land from the Ministry?
- Yes 1
 - No 2 [Go to question 46]
43. Was your application successful, that is were you granted a land allocation?
- Yes 1 [go to question 44]
 - No 2 [go to question 47]
44. How would you describe your experience from the application stage to collection of letter of grant?
- Very good 1

- | | |
|----------------------|---|
| Quite good | 2 |
| Neither good nor bad | 3 |
| Quite bad | 4 |
| Very bad | 5 |
45. How satisfied are you with the services provided by the ministry?
- | | |
|------------------------------------|-----------------|
| Very Satisfied | 1 [Go to Q47] |
| Fairly satisfied | 2 [Go to Q47] |
| Neither Satisfied nor dissatisfied | 3 [Go to Q47] |
| Fairly dissatisfied | 4 [Go to Q47] |
| Very dissatisfied | 5 [(Go to Q47)] |
46. If you didn't apply for a plot of land from the Ministry, would you please indicate which of the following reasons explain why you did not apply?
- | | |
|--|---|
| Not aware of the scheme and the process of application | 1 |
| Not sure I would be successful | 2 |
| Have no confidence in the selection process | 3 |
| The process takes a long time and I can't wait | 4 |
| Don't know anybody to facilitate my application | 5 |
| Other reasons, please specify | 6 |
47. If you have experience with the Ministry, would you say you have faced the problems of inefficiency and bureaucratic delays?
- | | |
|-----|---|
| Yes | 1 |
| No | 2 |
48. Has the government policy on land improved your access to land and housing in the Metropolis?
- | | |
|------------|-----------------------|
| Yes | 1 |
| No | 2 (Go to question 50) |
| Don't know | 3 (Go to question 50) |
49. To what extent has that been successful in improving your access to land and housing in the Metropolitan area?
- | | |
|-------------------------------------|---|
| Very successful | 1 |
| Somewhat successful | 2 |
| Neither successful nor unsuccessful | 3 |
| Somewhat unsuccessful | 4 |
| Very unsuccessful | 5 |
50. If you have experienced transaction through the Land market, would you agree that conversion of farmlands to residential plots improved your accessibility to land in the Metropolis?
- | | |
|----------------------------|---|
| Strongly agree | 1 |
| Agree | 2 |
| Neither agree nor disagree | 3 |
| Disagree | 4 |
| Strongly disagree | 5 |
51. How would you generally rate government's response to land and housing problems in Metropolitan Kano?
- | | |
|-------------------|---|
| Very satisfactory | 1 |
| Satisfactory | 2 |

Don't know	3
Unsatisfactory	4
Very unsatisfactory	5

SECTION C: FACTUAL QUESTIONS

This section is based on respondent's data so that it will be used to generalise views expressed in the survey. The data generated from this section will help classify and group the response into response categories to ease generating conclusions.

52. Sex

Male	1
Female	2

53. Age

18 – 29 years	1
30 – 39 years	2
40 – 49 years	3
50 – 59 years	4
60 +	5

54. Marital Status

Married	1
Single	2
Divorced	3
Widow	4

55. State of origin

Kano	1 [Go to Q57]
Other states from the Northern Nigeria	2 [Go to Q56]
Other states from the Southern Nigeria	3 [Go to Q56]
Nationals of other countries	4 [Go to Q56]

56. How long have you lived in Kano State?

Less than 5 years	1
Between 5 to 10 years	2
Between 11 to 15 years	3
16 and above	4

57. Educational attainment: please will you tell me the last grade you completed in school?

Primary	1
Secondary	2
College/University	3
Qur'anic School	4

58. Would you kindly tell me how many years you have spent in education?

Six years	1
Nine years	2
Twelve years	3
Fifteen years	4
Seventeen and above	5

59. What is your occupation?
- | | |
|-------------------------|----------------------|
| Civil Servant | 1 |
| Private sector employee | 2 |
| Self-employed | 3[Go to question 61] |
| Unemployed | 4[Go to question 61] |
| Retiree | 5[Go to question 61] |
| Pensioner | 6[Go to question 61] |
60. If you are employed, which of the following best describe the category you belong to in your work place?
- | | |
|--------------------|---|
| Junior staff | 1 |
| Intermediate staff | 2 |
| Senior staff | 3 |
| Management staff | 4 |
61. Would you please tell me approximately the category your monthly income falls within?
- | | |
|-----------------------|---|
| Less than 7,500 naira | 1 |
| 7,500 – 19,999naira | 2 |
| 20,000 – 29,999 naira | 3 |
| 30,000 – 39,999 naira | 4 |
| 40,000 – 49,999 naira | 5 |
| Over 50,000 naira | 6 |
62. If you are a tenant, what per cent of your monthly income do you spend on rent?
- | | |
|-----------|---|
| 5% - 10% | 1 |
| 11% - 20% | 2 |
| 21% - 30% | 3 |
| 31% - 40% | 4 |
| 41%-49% | 5 |
| Over 49% | 6 |

Thank you for giving me your time and cooperation in answering my questions please be reminded that all the information will be kept confidential and your identity will remain anonymous.

APPENDIX 2

INTERVIEW SCHEDULE FOR GOVERNMENT OFFICIALS ON LAND ACCESSIBILITY AND IMPLICATIONS FOR HOUSING DEVELOPMENT IN METROPOLITAN KANO, NIGERIA

INTRODUCTION

This interview is part of the process of data collection for PhD research on accessibility to land and its implications for housing development in Metropolitan Kano, Nigeria. The data collected from this interview will be kept confidential and used for the purpose of this research only. You are therefore requested to give your honest and sincere response to the questions. Furthermore, your consent is being solicited for the interview to be recorded; this is primarily to ease transcription and information retrieval.

SECTION I: PERSONAL DATA

1. What is the highest educational qualification you possess?
2. How many years have you spent in education?
3. What is the name of the government agency you are working with?
4. How long have you been working in this establishment?
5. Please would you tell me your position in the establishment?
6. What type of duties do you discharge in your present position?
7. How long have you been on this position?

SECTION II: WORK EXPERIENCE

8. Would you say this is the first agency you started working with?
(If not, interviewer should ask what other place(s) the interviewee worked before the current one).
9. What are the statutory functions of your agency/ministry?
10. Is there any problem facing the agency in the discharge of these functions?
11. What would you recommend as solutions to these problems for the agency to carry out its statutory functions effectively?
12. How would you compare the performance of the agency now and the time you started working here?
13. What would you say is the level of accessibility to these services across gender and social status among members of the public?
14. Would you say members of the public who seek for the services of your agency are generally satisfied with the kind of services they received?

SECTION III: POLICY ISSUES

15. Beside the state government what other government agencies and/or corporate bodies are involved in the provision of infrastructure and urban facilities in Kano Metropolis?
16. What are the state policies on land and housing development?
17. What guide lines were taken into consideration in the formulation of these policies by the state government?
18. Is there any relationship or interdependence between the local, state and federal agencies in terms of policy on land and housing development?

19. What specific considerations are given to the low income groups to empower them access housing facilities in the Kano Metropolis?
20. Are there any criteria used by the state or local councils to determine where and how land and housing facilities are provided?
21. What are the processes that determine the provision of these facilities in Kano metropolis?
22. In practice, are these processes strictly adhered to especially in the provision of land and housing facilities?
23. If they are not, in your opinion what are the factors that are responsible for this?
24. In what ways would you say government policies improve housing accessibility in the State
25. What efforts is the government making to regulate the operations of land markets in the State
26. What measures are taken to control development of informal settlements within Kano Metropolis?
27. What major role does the Planning agency plays towards housing development and regulating urban growth in Kano Metropolis?

APPENDIX 3

INTERVIEW SCHEDULE FOR ESTATE AGENCIES ON LAND ACCESSIBILITY AND IMPLICATIONS FOR HOUSING DEVELOPMENT IN METROPOLITAN KANO, NIGERIA

INTRODUCTION

This interview is part of the process of data collection for PhD research on accessibility to land and its implications for housing development in Metropolitan Kano, Nigeria. The data collected from this interview will be kept confidential and used for the purpose of this research only. You are therefore requested to give your honest and sincere response to the questions. Furthermore, your consent is being solicited for the interview to be recorded; this is primarily to ease transcription and information retrieval.

PERSONAL DATA

1. Would you be comfortable to tell me your age?
2. What is your highest academic qualification?
3. How many years have you spent in education?
4. What other professional qualifications do you possessed?

WORK EXPERIENCE

5. Is this the first agency you have worked for since you left school?
6. How long have you been working with this agency?
7. What is your current rank in the agency?
8. Please tell me the type of duties you perform in this capacity.
9. What is your experience working with this agency?
10. Briefly what are the major challenges you confront in the discharge of your responsibilities?
11. What are you plans to overcome these challenges?

POLICY ISSUES

12. Are you familiar with any of the government land and housing policies in the Metropolis?
13. Is there any relationship formal or informal between your organisation and the Ministry of Land and Survey and/or the State Housing Corporation?
14. What is this relationship like?
15. What are the types of services your agency provides?
16. How frequent do you render these services to members of the public?
17. Does the government interfere in the way you discharge your services to the members of the public?
18. In what parts of the Metropolitan Kano do you have higher numbers of land transaction?
19. How frequently do you carry out such transactions in any given month?
20. In what parts of the Metropolis do most of the people who used your services prepare to buy or rent a house?
21. Could you tell me to what socio-economic group the majority of the people who ask for the services of your agency generally belong?
22. How frequent do you have records of land transactions within the ancient city walls?

23. Do people come to your agency requesting for land/houses in the areas generally identified as slums?
24. Would you consider the number of land transactions you record periodically as commensurate to the demand for land and housing in the Metropolis? Please comment?
25. Do you consider any of the government policies as encouraging and or inhibiting your activities in the Metropolis?
26. What is your relationship with other local (informal) agents for land and housing transactions?
27. Please comment generally on the land and housing policies of the State government in relation to the operations of land market.
28. What would you say about the operations of the land market in relation to increasing/inhibiting access to land and housing in the Metropolis?

APPENDIX 4

GUIDE TO CODES FOR INTERVIEW RESPONDENTS

Interview: UM/ML&S/1/2007/2008- First interview respondent from the Ministry of Lands and Survey, Kano.

Interview: UM/ML&S/2/2007/2008- Second interview respondent from the Ministry of Lands and Survey, Kano.

Interview: UM/ML&S/3/2007/2008- Third interview respondent from the Ministry of Lands and Survey, Kano.

Interview: UM/ML&S/4/2007/2008- Forth interview respondent from the Ministry of Lands and Survey, Kano.

Interview: UM/KSHC/1/2007/2008- First interview respondent from Kano State Housing Corporation.

Interview: UM/KNUPDA/1/2007/2008- First interview respondent from Kano Urban Planning and Development Agency.

Interview: UM/FMBN/1/2007/2008- First interview respondent from the Federal Mortgage Bank of Nigeria, Kano Area Office.

Interview: UM/DBS/1/2007/2008- First interview respondent from Dala Building Society, Kano.

Interview: UM/ES&V/1/2007/2008- First interview respondent from the Association of Estate Surveyors and Valuers, Kano.

Interview: UM/ES&V/2/2007/2008- Second interview respondent from the Association of Estate Surveyors and Valuers, Kano.

Interview: UM/CL/DW/1/2007/2008- First interview respondent from Community Leaders, Dorayi Ward.

Interview: UM/CL/RMK/2/2007/2008- Second interview respondent from Community Leaders, Rimin Kebe Ward.