



A framework for sustainable provision of low-income housing in
Abuja, Nigeria

by

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ABSTRACT

The provision of adequate housing for low-income groups is a challenge in all countries of the World. This challenge is more severe in developing countries. In Nigeria, there is currently a housing deficit of more than 17 million dwellings. This comes on the background that globally up to 900 million people reside in slums. Furthermore, the United Nations projects that by 2025 about 1.6 billion people face affordable housing challenge. There is evidence in literature that in most countries housing problem is on the increase annually. The annual increase of housing challenge in Nigeria is attributed to high population growth, increasing urbanisation, and growing rate of poverty among citizens. The increase in poverty sets the foundation for inequality. In return this results in spatial segregation, social exclusion, and rising crime rate. Consequently, it is considering this that the United Nations set up a blueprint known as the Sustainable Development Goal (SDG) 2030 to address global related challenges. Specifically, Goal 11 calls for the creation of sustainable cities and communities. A key part of creating sustainable communities is the provision of adequate housing for the urban poor. As a contribution to this effort, this study investigates contemporary provision of housing for low-income groups in Nigeria with the aim of developing a framework for the sustainable provision of low-income housing in Abuja, Nigeria. The study adopted a qualitative strategy with interviews employed as the data collection tool. The choice of interview in this study is informed by its aim to understand the nuances and intricacies of low-income housing provision in Abuja. The approach adopted in the study to uncover the challenges of housing provision in Nigeria is an empirical study with three key stakeholders: policymakers, housing providers, and low-income groups. The study was completed in three phases: the exploratory study, main study, and validation. The research employed content analysis in the first two phases of the study. In the exploratory study (Phase I), manual content analysis was used in analysing the data generated from 15 participants. However, NVivo 11 software was used at the main study (Phase II) for content analysis of data generated from interviews with 36 participants. Furthermore, an online survey was used at validation (Phase III) with 10 participants to construct the proposed framework.

To check the workability of the framework, it was internally validated with 10 housing stakeholders drawn from policymaker and housing provider participants and the findings constitute the framework. The research established some drivers and recommendations as fundamental to an adequate housing provision. The drivers and recommendations were each grouped into one of the three pillars of sustainable development, namely, economic, environmental, and social components, and form the overarching structure of the framework. Additionally, the validation enabled the study to rank the level of importance of the drivers and allocated the responsibility of action to stakeholders. Furthermore, the study established the need for structure in policy designs and implementation. The proposed framework primarily is a tool for policymakers to support the decision-making process of low-income housing provision.

DEDICATION

To my siblings Mohammad Murtala (Bappa Alfa) who encouraged and supported me to study architecture but did not live to see me become an Architect, and Zainab (Dada) who witnessed the commencement of this journey but did not live to see me complete it... RIJF!

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LIST OF ABBREVIATIONS

| | |
|--------|--|
| ADP | Accelerated Development Programme |
| BIM | Building Information Model |
| BLS | Bureau of Labour Statistics |
| BOFIA | Banks and Other Financial Institutions Act |
| BUMPA | Building and Material Producers Association of Nigeria |
| CBD | Central Business District |
| CBN | Central Bank of Nigeria |
| CBO | Community Based Organisation |
| C of O | Certificate of Occupancy |
| DMO | Debt Management Office |
| EDL | Estate Development Loan |
| FCC | Federal Capital City |
| FCDA | Federal Capital Development Authority |
| FCT | Federal Capital Territory |
| FCTA | Federal Capital Territory Administration |
| FHA | Federal Housing Authority |
| FHF | Family Home Funds |
| FISH | Federal Integrated Staff Housing Programme |
| FMBN | Federal Mortgage Bank of Nigeria |
| FMWPH | Federal Ministry of Works Power and Housing |
| GDP | Gross Domestic Product |
| IMF | International Monetary Fund |
| KIP | Kampung Improvement Programme |
| LEED | Leadership in Energy and Environmental Design |

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| LNRO | Land and Native Rights Ordinance |
| LUA | Land Use Act |
| MFI | Micro-finance Institution |
| MHP | Mass Housing Programme |
| NBS | National Bureau of Statistics |
| NDP | National Development Plan |
| NHF | National Housing Fund |
| NHP | National Housing Policy |
| NMRC | Nigerian Mortgage Refinance Company |
| NSITF | National Social Insurance Trust Fund |
| NURP | National Urban Renewal Policy |
| PMI | Primary Mortgage Institutions |
| PPP | Public Private Partnerships |
| REDAN | Real Estate Developers Association of Nigeria |
| R of O | Right of Occupancy |
| SDG | Sustainable Development Goal |
| SDI | Sustainable Development Indicator |
| SPARC | The Society for the Promotion of Area Resource Centres |
| SSA | Sub-Sahara Africa |
| UN-HABITAT | United Nations Human Settlements Programme |
| UN | United Nations |
| VAT | Value Added Tax |
| WHO | World Health Organisation |

INITIALS USED WITH PARTICIPANT GROUPS

LIG Low-income Groups

PM Policymakers

HP Housing Providers

CHAPTER 1: INTRODUCTION, RATIONALE AND AIM OF STUDY

1.0 Preface

Housing low-income groups in decent conditions is an uphill battle in all countries of the world. However, this is more severe in developing countries such as Nigeria. The growing housing challenge in most developing countries is driven mainly by population growth, urbanisation, and weak planning and implementation (UN-HABITAT, 2008; Payne and Majale, 2012). Okeyinka (2014) argue that rapid urbanisation and population growth in developing countries contributes to an exponential rise of inadequate housing. This Chapter introduces the study through four parts. Firstly, the study background and the problem statement are introduced. Secondly, the rationale for the study, aims and objectives, as well as the scope and the limitation of the study are presented. Thirdly, the methods and methodology used in conducting the study are briefly discussed. The fourth part outlines the structure of the thesis.

1.1 Study background

Maslow's (1958) theory developed a pyramid of human need according to a hierarchical order. Maslow's theory is a useful assessment tool applied in various fields (Poston, 2009). The pyramid comprises of five levels grouped under three stages that consists of basic needs, psychological needs, and self-fulfilment needs (Poston, 2009). At the bottom of the triangle is 'basic needs' which composes of physiological and security needs of a person. Housing is a basic human need and according to Maslow its provision is a fundamental requirement for the accomplishment of a person's security need and a milestone towards the attainment of the highest need which is self-fulfilment. Furthermore, homelessness or inadequate housing lays the foundation for "pervasive social exclusion and spatial segregation" (Bredenoord et al., 2014; p. xxii). Academic literature is replete with pervasive housing crisis around the world. Brown (2003) argues that homelessness and inadequate housing are at 'crisis' level globally. The magnitude of the global housing crises is highlighted in figures released by the United Nations Human Settlements Programme, which projects that up to 1.6 billion people around the world face affordable housing challenge by 2025 (United Nations Department of Economic and Social Affairs, 2018).

Aside from its significance as shelter to people, Bredenoord et al. (2014) established that the importance of the housing sector is underlined in its link to virtually all sectors of the economy of a country. Furthermore, its significance to humanity is emphasised by international institutions such as

the United Nations Human Settlements Programme (UN-HABITAT) who define housing as a fundamental human right of citizens, and this is recognised by more than 100 countries globally (Gomez and Thiele, 2005). According to UN-HABITAT (2016a), urbanisation which contributes to the growing global housing crisis has contributed to a 9 percent increase in the global urban population between 1995 and 2014. This increase projects that about 900 million inhabitants in developing countries currently reside in slums (United Nations DESAP, 2019). These figures make compelling the need for adequate and affordable housing, especially the urban poor.

According to Gilbert (2000), the housing challenge in developing countries can be directly attributed to growing poverty levels, which have led to the use of substandard building materials, absence of requisite infrastructure, overcrowding, and inadequate sanitation. Additionally, the growing formation of slums and informal settlements is a product of rising housing affordability challenge faced by the urban poor. Over the past few years, rapid economic growth and gradual demographic changes have brought into sharper focus some of the continuing challenges posed by urbanisation in developing countries. This include a rise in the growth of large cities in developing countries due to migration from rural to urban areas for economic opportunities. For example, Sub-Saharan Africa (SSA) is regarded as the World's fastest urbanising region (Saghir and Santoro, 2018). The urban population in SSA currently is approaching 500 million people, and this is projected to double over the next 25 years (Saghir and Santoro, 2018). The unprecedented levels of urbanisation have contributed to rising poverty and growth of slum settlements (Boquier, 2008). Concomitantly, the rising poverty levels and growth of urban slums are an accompanying consequence of the growing housing challenge of low-income groups in these countries. These are individuals whose earning is lower than the average wage threshold in their respective countries. Additionally, the absence of comprehensive planning structure to sustainable housing provision also contributes to creating waves of suburban sprawls, with low-income settlements emerging in city outskirts where basic infrastructure (including transport systems) is lacking. Hence, the creation of slums as low-income settlements as short-term fixes that enable low-income groups secure 'affordable' dwellings at 'close' proximity to cities. However, long-term, the cost incurred by low-income groups living in such settlements could be as expensive as those within the cities when factors such as provision of amenities including electricity, sewage system, transportation, and water are considered. Additionally, the security and wellbeing of inhabitants within such settlements are an affront to human dignity (Cobbinah et al., 2015).

Furthermore, Jha (2007) observed that housing systems in developing countries are fraught with badly designed, poorly targeted, and inefficient government subsidies. Additional problems include

failures in land markets, overwhelming informality, and a predominance of powerful vested interests. Jha (2007; p. 1) argued that the housing sector in developing countries is the most neglected sector of the economy of these countries, stating that it has been “plagued by unjustifiable amateurism”. The challenge of low-income groups to decent housing is enormous and is not unique to the African continent. For instance, despite South America’s relative success in housing provision for low-income groups when compared to Africa (Gilbert, 2004), there remains a huge housing deficit within the region. According to Rolnik (2013), the withdrawal of government funding in South America saw an increase in the housing deficit from 38 million units in 1990 to about 52 million units by the year 2000. Additionally, the high cost of development land, and rising poverty levels continue to drive the urban poor to informal dwellings which exacerbates their living standard (Jha, 2007; Rolnik, 2013).

Across the African continent, housing conditions are widely perceived as abysmal, even after accounting for low incomes. This is because urban population growth is high and this puts tremendous pressure on urban housing and land markets (Malpezzi and Sa-Aadu, 1996). According to the World Bank Group (2015) housing in Africa is predominantly funded by the public sector through a mix of meagre savings and borrowing. The consequence of this is an unsustainable means of housing provision that leaves most Sub-Sahara African countries with crowded dwellings, and rising housing deficit in terms of both quality and quantity (World Bank Group, 2015). Consequently, to alleviate the continent’s housing challenge, effectively designed policies that can expand access to higher-quality housing to wider sections of the population, are needed. In addition, such policies must generate patterns of urban land use that are economically efficient, environmentally sustainable, and socially inclusive.

1.2 Statement of the problem

As it is in most developing countries, the housing challenge in Nigeria is significant. The housing deficit in Nigeria is estimated at 17 million dwelling units (Rahimian et al., 2017). Shortly after its independence in 1960 until the end of the 1980s, housing in Nigeria was primarily provided through the public sector with little impact (Olotuah, 2002). Studies have established that provision of formal housing in Nigeria is limited and this inadequacy contributes to the rising cost of housing (Ikejiofor, 2014; Ibem et al., 2011). The push for the introduction of free market policies to shelter provision by the World Bank and International Monetary Fund to developing countries led to its adoption by the Nigerian government at the beginning of the 1990s with much optimism. The embrace of the enabling strategy to housing provision by the government was viewed as the solution to the growing housing shortage. However, estimated figures of housing provision from 1991-2011 through the

enabler approach shows that less than 100,000 housing units were delivered nationwide (Daniel, 2014a). This is an abysmal return and a major part of the reasons of the growing housing deficit in the country.

The result of this is that most dwellings in Nigeria are constructed through the informal sector with most owners relying on self-help housing for their dwellings. In the case of those that cannot afford ownership, most of them (up to 85 percent of the urban population) face an even greater challenge to access affordable housing (EFInA and Finmark Trust, 2010). A survey conducted by the financial organisation 'Enhancing Financial Innovation and Access' established that urban dwellers expend more than 40 percent of their earnings on rental accommodation (EFInA and Finmark Trust, 2010). A history of provision by public sector detailed in Chapter three shows an abysmal return when compared to the huge investments injected in public housing provision. Furthermore, Ikejiofor (2014) suggests that the housing situation in Nigeria is worsening with current situation more severe than it was a decade ago. This is largely due to limited housing supply that is not commensurate with growing rates of urbanisation and population increase. Consequently, the contemporary housing deficit of 17 million units is projected to require the construction of 1 million dwelling units annually (between 2018 and 2038) if the problem is to be overcome (Centre for Affordable Housing Finance in Africa, 2018).

One of the major cities affected by this growing housing deficit is the capital city of Abuja (Alao, 2009; Umoh, 2012). Abubakar (2014) established that Abuja is the fastest growing city in Africa, and a major negative consequence of this rapid growth is the excessive pressure it puts on social services, particularly housing for the urban poor. This is compounded by the sparse resources available in tackling this challenge as well as the weak commitment from the government. An evidence of the Abuja's rapid urbanisation projects it at 9 percent annually (Myers, 2011), with a 20 percent annual growth of its satellite towns and informal settlements (Abubakar and Doan, 2010). A study by Roland Igbinoba Foundation for Housing and Urban Development (2017) established the housing deficit in Abuja at about 480,000 dwellings. The history of Abuja's struggle with provision of adequate and decent housing for its populace can be traced to its establishment in the latter parts of the 1980s and the early parts of the 1990s when the government decided to relocate its employees from the former capital of Lagos without sufficient dwellings for the employees (Morah, 1993).

According to Latessa (2014), the provision of developmental infrastructure and housing in Abuja was primarily by the government until the early 2000s, with a few instances of individual and private sector provision of dwellings. This is still the case with the provision of infrastructure almost entirely by the government (Latessa, 2014). While the private sector is at the forefront of current efforts at

housing provision in the city, their supply is beyond the reach of most people due to high costs compared to the low income of most urban dwellers. For example, a study by Ikejiofor (2014) established that the average cost of a typical formal private sector dwelling is US\$ 30,000 (or ₦10,000,000). This is five times higher than the US\$ 6,000 (₦2,000,000) average cost of dwelling unit for low-income groups set by the Federal Mortgage Bank of Nigeria (Ikejiofor, 2014).

A study conducted by Ukoje and Kanu (2014) on the challenges to housing provision by the private sector in Abuja suggests that poor planning structure, and suboptimal supervision coupled with a weak operational structure is limiting the private sector from realising its full potential. These impediments often come with bureaucratic delays in seeking developmental approvals for developers, relocations, or compensations to beneficiaries. Furthermore, another reason for the inability of the private sector to reduce the housing deficit is an “unrestrained profit motive” by housing developers that is aided by an unstructured mode of provision (Ikejiofor 2014; p. 355). As a final resort, low-income groups are relegated to the outskirts of the city where basic amenities are lacking. Consequently, to alleviate the housing challenge of low-income groups in Abuja, debates and policy initiatives must not only focus on an enabling approach but also on pluralist approaches that embrace the reality of the majority (Abubakar, 2014). Therefore, it is considering this that this study focuses on developing a framework for sustainable provision of low-income housing in Abuja. The framework consists of drivers and from literature and empirical study with key housing stakeholders in Abuja.

1.3 Study rationale, aim and objectives

The rising population growth and glaring housing deficit in Nigerian cities like Abuja calls for research on sustainable housing delivery process that could alleviate the challenges faced especially by low-income groups. The city of Abuja was selected due to its importance as Nigeria’s capital city. Created because of the shortcomings of Lagos as a capital city, Abuja has become a hub of urbanisation with people migrating from all over the country to the city in search of economic opportunities. This is putting pressure on key social services including housing, resulting in the growth of slums and squatter settlements. It is to seek a sustainable solution to housing provision in the city that this research sets out.

Following an extensive literature review and an exploratory study, the study aims to develop a framework for the sustainable provision of low-income housing in Abuja. The development of a framework towards a sustainable housing provision for low-income groups in Abuja aims to contribute to bridging Nigeria’s 17 million housing deficit. The framework is developed through

engaging housing stakeholders on the challenges and solution to low-income housing provision. The framework is a tool for policymakers to address the housing shortage in Abuja. In developing the framework, the study contributes to housing policy debate by accomplishing five objectives. The accomplishment of each of the objectives contributes to the overarching construction of the proposed framework. The research objectives are highlighted as follows:

- i. **Objective 1:** Evaluate the concept of housing provision and explore strategies of low-income housing provision in selected countries.
- ii. **Objective 2:** Assess past and current strategies to low-income housing in Nigeria.
- iii. **Objective 3:** Identify the key stakeholders to housing delivery in Nigeria.
- iv. **Objective 4:** Evaluate contemporary situation of low-income housing provision in Abuja.
- v. **Objective 5:** Develop and validate a framework for sustainable low-income housing provision in Abuja.

1.4 Scope and limitation of the research

During the study, both grey and academic literature was widely consulted. The grey literature includes government documents, reports, master plans, and policy instruments. Additionally, the study relied on academic studies on housing policies, condition, and provision. This research focuses on the barriers to housing provision for low-income groups. While there may be numerous housing stakeholder groups, the study is limited to the perception of three key housing stakeholder groups presumed as fundamental to housing delivery. These are policymakers, housing providers, and low-income groups. In the context of the study, low-income groups refer to citizens earning between the Nigerian minimum wage and wages not more than four times the minimum wage (Federal Republic of Nigeria, 2012). Invariably, they are employed in the public sector, private sector, or self-employed as defined by the 2012 Nigerian National Housing Policy. Furthermore, formal partnerships in this research refers to any form of partnerships in housing provision driven by government. This implies that formal partnerships are restricted to partnerships sanctioned by the government. However, the study was limited in access to up-to-date data from government and especially the Federal Capital Development Authority.

The study was conducted in three phases (exploratory study, main study, and validation) and this was conducted through five research objectives. The first two phases which achieved objectives 1-4 involved interactions with all the three stakeholder groups. However, the third phase (the validation) aimed at accomplishing objective 5 was conducted with policymakers and housing providers. The low-income groups were omitted and the reason for this is highlighted in Chapter 4. Furthermore, the framework is a tool for policymakers' implementation and use in housing delivery.

1.5 Study methodology

The study is situated within the realm of constructivist paradigm. It is presumed that unearthing the challenges impeding the provision of low-income housing in Abuja requires the subjective interpretation of key housing stakeholders. Consequently, the research relied primarily on qualitative evaluation strategy with semi-structured interviews employed as the data collection tool. This is presumed suitable in uncovering the perception of the key housing stakeholders on barriers impeding adequate housing provision. The study was accomplished through five objectives. The data collection and analysis used in the accomplishment of each objective relied on specific methods. In undertaking the five objectives, three methods of data collection were used. These are literature review, semi-structured interviews, and survey that were conducted across three phases. While Phase I covers of objectives 1, 2 and 3, Phase II comprises of objective 4 and Phase III tackles objective 5. Objective 1 evaluates the concept of housing provision and explores strategies of low-income housing provision around the world. The objective which focuses on reviewing the global context of housing provision relied on both academic and grey literature. While the literature review strategy includes topic search, keywords search and use of reference tools, qualitative content analysis was employed to analyse the data collated. This objective is presented in chapter 2.

The second objective assesses the past and current strategies to low-income housing. The essence of this objective is to provide a background on housing provision in Nigeria including previously used strategies and their accompanying outcomes. Both grey and academic literature were consulted while addressing this objective. Part of the grey literature used include documents from government ministries and departments, think-tanks, and international organisations. Additionally, it relied on a similar literature review strategy used in the accomplishment of objective 1. Content analysis was used in analysing the data and is presented in chapter 3. The third objective identifies the key stakeholders to housing delivery in Nigeria. The essence of this is to condense the 15 stakeholders identified by the Nigerian housing policy document to key groups of stakeholders in housing delivery process. This is because the aim of the study is to examine the phenomenon through the varying perceptions of these stakeholders in the quest to develop a sustainable strategy to effective

provision. To achieve this, two methods of data collection were used – literature review and empirical study with 15 participants. Additionally, content analysis was used for data analysis and is presented in chapter 5.

The fourth objective evaluates contemporary situation of low-income housing provision in Abuja. This aided in understanding the problems bedevilling provision, the coping strategy by stakeholders and the possible solution to an effective provision. This objective was accomplished using two methods of collecting data – literature review and empirical study with 36 participants consisting of policymakers, housing providers and low-income groups representing the three key housing stakeholder groups adopted. This stage used telephone interviews for the data collection. Content analysis was used to analysis the data with NVivo software employed to manage the large amount of data gathered at this stage. The findings of this objective are presented in chapters 6, 7, and 8. The fifth objective which is the overarching aim of the study develops and validates the framework for sustainable low-income housing provision in Abuja. The development of the framework relied on empirical studies with the three stakeholder groups in housing delivery used in accomplishing objective 4. Additionally, as a data collection tool it used a survey to validate the findings from the empirical study with a group of the policymakers and housing providers who participated in the study. This objective is presented in chapter 9.

1.6 Thesis structure

The thesis comprises of 10 Chapters. Figure 1.1 presents the structure of the thesis. Chapter 1 is an introduction to the study. Firstly, it presents a background and justification for the study. The Chapter highlights the global housing challenge and describes the situation in Nigeria. The Chapter concludes by introducing the research objectives, scope, and limitation of the study, and introducing briefly the study methodology.

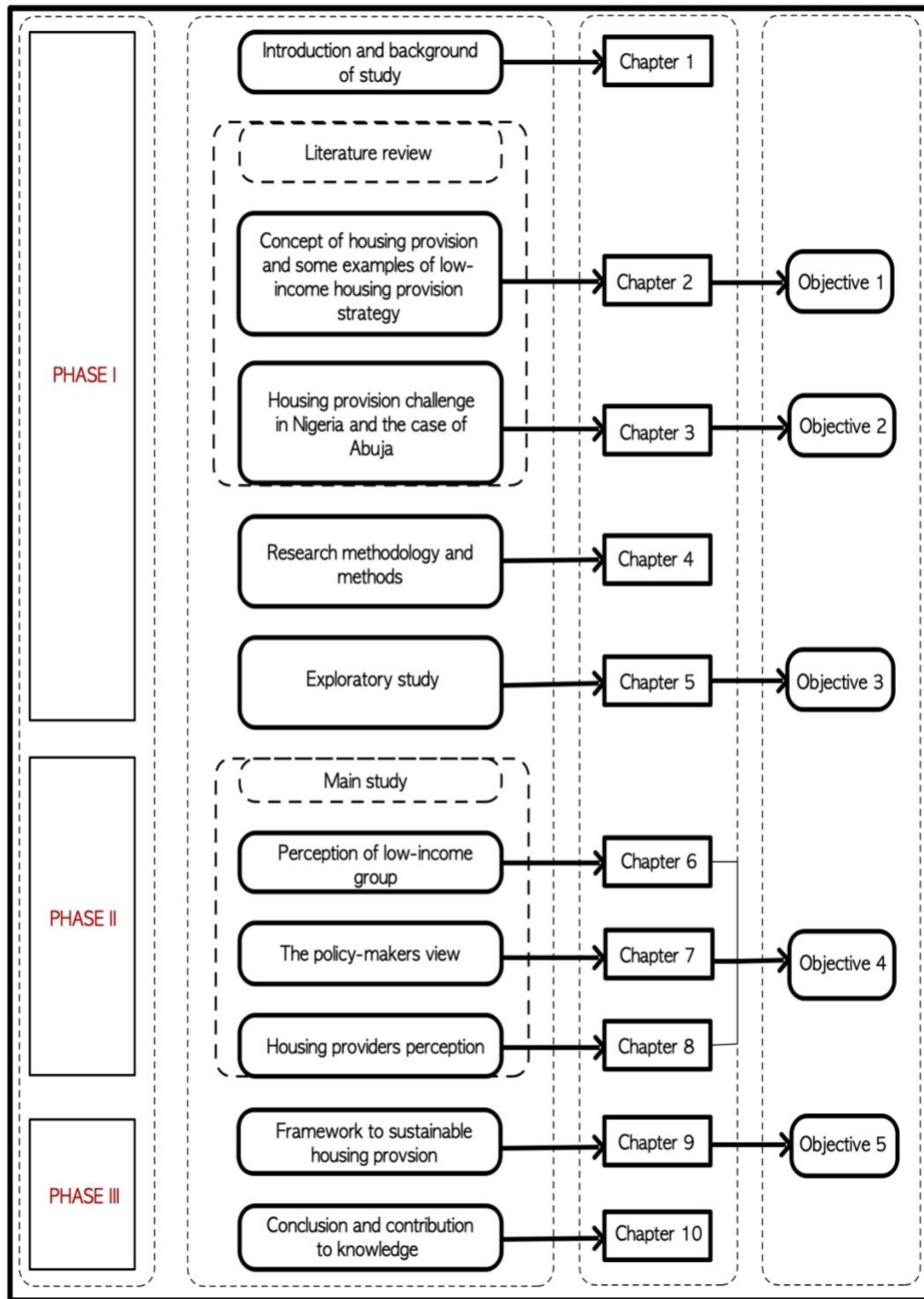


Figure 1.1: The thesis structure diagram

Chapter 2 reviews the place of housing on a continuum between a welfare item and market good. Furthermore, it discusses the two modes of housing provision – the previous direct provision by governments and the contemporary enabling approach to shelter. Additionally, the tripartite concepts of sustainable development (economic, environmental, and social) were introduced with

argument that housing development should be economically viable, environmentally equitable and socially inclusive. The Chapter presents a conceptual framework of the study and concludes by highlighting some selected examples of housing provision and a review of some existing frameworks for housing provision.

Chapter 3 discusses the factors impeding efforts at housing provision in developing countries like Nigeria. The impacts of urbanisation and population growth is examined. Additionally, the Chapter highlights the link between poverty and housing, arguing that inadequate housing plays a crucial role in rising inequality. Furthermore, this Chapter focuses on housing delivery in Nigeria by tracing its provision through history. The capital city of Abuja which is the focus of the study is introduced. The case for adequate housing in the city is discussed by examining government policies and initiatives on housing delivery. The Chapter concludes by discussing some key concepts to low-income housing provision.

Chapter 4 presents the methodology and methods used in conducting the study. It details the study research design and its guiding philosophy. Since the primary aim of the study is to seek a detailed understanding of the challenges of housing provision of low-income groups in Abuja, the perceptions of three housing stakeholder groups are sought. These are policymakers, housing providers, and low-income groups. The study is divided into three phases. Phase I conducts a literature review on concept of housing provision, challenges and strategies used in provision around the world. The literature review highlights the history of provision in Nigeria and establishes a research gap for this study. Furthermore, Phase I concludes by conducting an exploratory study to explore current housing situation of low-income groups which further add to the research gap identified after the review of literature. Phase II follows up on the exploratory study findings by carrying out the main study on the barriers and solution to low-income housing provision. The findings of the main study contribute to the development of the framework which is the overarching aim of the study. Furthermore, Phase III validates the framework with policymaker and housing provider participants. This Chapter provides a justification on the study's application of interview as a data collection tool and details the process of seeking ethical approval and informed consent.

Chapter 5 discusses the key stakeholders to housing provision in Nigeria. Afterwards, it presents the exploratory study to assess the barriers to low-income housing in Nigeria. This was conducted through face-to-face interviews with respondents. The findings of the exploratory study highlight the factors impeding housing provision for low-income groups in the city. Additionally, it highlights the resulting effects of inadequate housing on low-income groups. The findings of the exploratory study set the stage for the main study that studied these barriers in detail.

Chapter 6 presents the barriers and solution to low-income housing provision with low-income participants. This was conducted through telephone interviews. Furthermore, the interactions provided an avenue to seek their perspective on the characteristics of low-income earners in Abuja.

Chapter 7 discusses the barriers and solution to low-income housing provision with another stakeholder group, the policymakers. Data was gathered through telephone interviews. The interaction sought their perspective on characteristics of low-income earners, situation of formal partnerships in low-income housing provision, and an assessment of the housing stock.

Chapter 8 explores the position of the third stakeholder group – the housing providers. As was with low-income earners and policymakers, data was gathered through telephone interviews. Similarly, their perspective on low-income earner characteristics, assessment of housing provision, and state of formal partnerships in efforts at effective provision was sought after.

Chapter 9 outlines the process of developing the framework on sustainable provision of low-income housing in Abuja. It discusses the constituents of the proposed framework under the tripartite concepts of sustainability. The Chapter groups various drivers under the concepts of sustainability. Furthermore, it discusses the implementation of the framework and allocates expected action to stakeholders. Additionally, it discusses their respective responsibilities.

Chapter 10 concludes the study by restating the objectives of the study, presenting a discussion, and highlighting further areas of future research. Furthermore, the Chapter discusses 10 assumptions observed in the process of the study.

CHAPTER 2: THE CONCEPT OF HOUSING PROVISION AND ENABLING STRATEGY

2.0 Introduction

This Chapter sets out to achieve objective 1 which reviews the historical evolution of formal housing delivery and highlights some low-income housing provision strategies around the world. The Chapter also presents the conceptual framework of the study. The Chapter commences by reviewing arguments on the place of housing on a continuum between a welfare item and an economic commodity. The case for both is replete in literature. Afterwards, it reviews the concept of housing provision that initially was dependent on direct provision by governments but subsequently changed to an enabling strategy approach because of the failure of the direct mode of provision especially in developing countries and the push for capitalism. The enabling approach was introduced with the aim of relieving governments of the responsibility of direct provision and instead focus on creating an enabling environment for a private sector-led housing delivery. The enabling approach focuses on three themes – decentralisation; participation; and empowerment. The chapter discusses the tripartite concepts of sustainability – economic, environmental, and social concepts, and outlines their respective indicators. Furthermore, it reviews some existing frameworks for housing provision that set the basis for developing a conceptual framework. After reviewing some international examples by focusing on five countries across four continents, the Chapter concludes by presenting the conceptual framework for the study.

2.1 Between a welfare item and an economic commodity - contextualising housing provision

For decades, there have been arguments on the role of housing in social services delivery (Pattillo, 2013; Bengtsson, 2001). The argument manifests from contention on whether housing is a mandatory social responsibility of government as part of the welfare state (Griggs and Kemp, 2012), or it is a free market economic commodity (Ronald, 2013). These arguments intensified with the development of neoliberalism that favours the adoption of the enabling strategy to housing provision (Rolnik, 2013; Daniel and Hunt, 2014). Larner (2003; p. 509) posits neoliberalism as “the process of opening up national economies to global actors such as multinational corporations and to global institutions such as the IMF and World Bank”.

Torgersen (1987) identified health, social security, education, and housing as the four ‘pillars’ of welfare state. Within these are four independent pillars, a link exists between them. To highlight the link housing has with the other pillars of welfare state, Howden-Chapman and Chapman (2012) noted that improvements in people’s housing condition is often associated with improved mental health. Furthermore, in relation to health, Clark and Kearns (2012) have established that overcrowding, which is often a consequence of inadequate housing, leads to varying emotional problems, poor social relations, and even developmental deficiencies in children. Additionally, Conley (2001) conducted a study that shows housing condition (home ownership and household overcrowding) impacts on education attainment.

Kemeny (2001) argues that the origin of housing as a welfare item stemmed from severe housing shortages experienced over the period of the two World Wars and the great economic depression of 1929. On the other hand, the case for housing as an economic commodity is succinctly put by Harloe (as cited in Bengtsson, 2001; p. 257-258) who suggests that “unlike other spheres of provision for human needs, housing provides profitable opportunities for capitalism...”. However, Doling and Ronald (2010) view housing as an asset-based welfare item. This view places housing as both a welfare item and an economic good. In agreement, OECD (2001; p. 257) contends that housing “... is at the same time defined as an individual market commodity and as a public good demanding state involvement”. Elaborating further, OECD (2001) argues that it requires elements of both welfare recognition and economic commodification. Furthermore, in agreeing with this assertion, Lowe (2011) highlights why housing should be viewed as both a welfare item and an economic good. Lowe posits that situating it as a welfare item manifests from its prescription in the Universal Human Rights Declaration as a ‘human right’ and its importance to the welfare of people and their well-being. The 1948 Universal Declaration of Human Rights and some other international treaties have recognised the provision of adequate housing as a right to an adequate standard of living (United Nations High Commission for Human Rights, n.d). Thus, Lowe’s (2011; p.2) argument for it as an economic commodity is portrayed by discussion on housing commonly contextualised as “the housing market rather than housing as a service” with a heavy reliance on the private sector for its provision. The notion projecting housing as welfare item often cites it as a human right of citizens (Gomez and Thiele, 2005). However, there are arguments that suggest there is insufficient justification on the declaration of housing as a human right (King, 2000).

Despite the link between housing and the other pillars of the welfare state, the major difference between them is that housing requires a higher level of financial commitment and, in most countries, its provision and distribution is through the private sector. In addition, due to the intense capital

requirement for housing, its provision is often subjected to cuts during economic downturns (Lowe, 2011). This prompted the labelling of housing under welfare state as a wobbly pillar (Torgersen, 1987). Torgersen's notion is highlighted by comparing it to the other three pillars using welfare indicators. For instance, one indicator of the welfare system is 'need' and taking the case of the UK municipal housing, it previously only targeted artisans and working-class individuals and only opened to middle class individuals post World War. Part of the challenges this created include placement classification "... problems since the question of need did not necessarily respect class boundaries" and a change in the value of subsidy which could be dependent on other factors unrelated to the welfare policy but impacting on the actual benefits of the subsidy to end-users Torgersen (1987; p. 119).

On the place of housing among the pillars of the welfare state, some housing research have looked at provision based on the Esping-Anderson's welfare state theory and typology (Kemeny and Lowe; 1998; Hoekstra, 2003). Esping-Andersen (1990) theory on the 'Three Worlds of Capitalism' argues on how the state provides welfare services to citizens and in doing so proposed three welfare state regimes. These are social-democratic; corporatist; and liberal welfare state regimes. In the social-democratic system, welfare services are predominantly provided by the state. It involves a high level of universal services provided to most of the citizens. A key characteristic of this system is a small income margin difference between the citizens. The corporatist welfare system relies on a 'fairly active' role of state in welfare services provision. However, unlike the social-democratic system, not only does a wide income level difference exists between citizens, but it also forms the basis for welfare policies that is implemented through social stratification. Furthermore, the liberal welfare system involves very little state interference. Instead, it relies primarily on the free market with private sector organisations responsible for most of the welfare services. Kemeny (2006) characterized these three welfare systems as 'de-commodification', 'stratification', and 'arrangement between state, market, and family' (Figure 2.1).

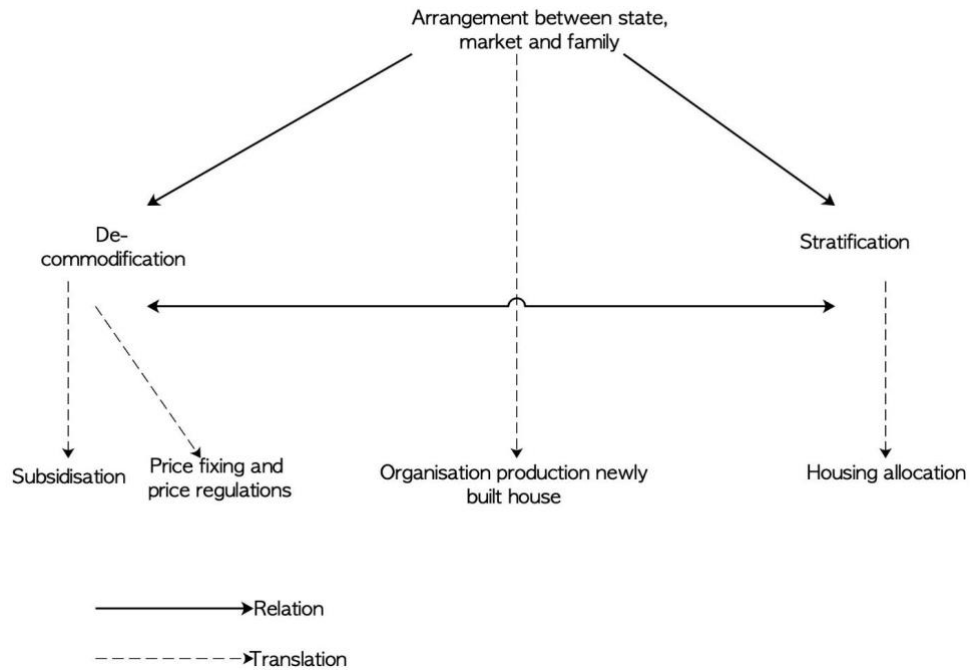


Figure 2.1: Application of Esping-Anderson's welfare state theory to housing provision (Hoesktra, 2003)

While De-commodification is situated in social-democratic system and requires provision of subsidies and regulation of pricing, stratification is part of corporatist welfare system that relies on housing allocation subject to, among other things, the income class of citizens. Furthermore, the arrangement between state, market and family is a characteristic of the liberal welfare system that is implemented through the participation of stakeholders such as the private sector, institutions and households. Table 2.1 below provides a comparison between the three welfare systems. The figure shows the link between the three systems and their respective drivers. The drivers are represented by dotted lines. For instance, de-commodification is primarily guided by two drivers. These are the provision of subsidy and price control through price pre-fixing by governments. In a stratification system, the primary indicator used in allocation of housing is the income class of citizens. This is to ensure that the poor are the main beneficiaries. Additionally, the arrangement between state, market and family underlies contemporary approach through the enabling strategy to housing provision.

Table 2.1: Comparison of housing provision between the three welfare systems

| Criterion | Social-democratic | Corporatist | Liberal |
|--|--|---|--|
| <ul style="list-style-type: none"> •De-commodification •Stratification | <ul style="list-style-type: none"> •Large •Relatively low | <ul style="list-style-type: none"> •Quite large •High, mainly based on social status | <ul style="list-style-type: none"> •Low •High, mainly based on income |
| <ul style="list-style-type: none"> •Mix of state, market and family | <ul style="list-style-type: none"> •Dominant position of the state | <ul style="list-style-type: none"> •Important position for the family •Considerable influence for private non-profit organisations | <ul style="list-style-type: none"> •Dominant position of market parties |
| <ul style="list-style-type: none"> •State regulation | <ul style="list-style-type: none"> •Strong central government influence | <ul style="list-style-type: none"> •Functional, decentralisation, incremental, problem solving policies | <ul style="list-style-type: none"> •Relatively little State regulation (at both central and local levels) |
| <ul style="list-style-type: none"> •General housing policy objectives | <ul style="list-style-type: none"> •Guaranteed universal high level of housing quality | <ul style="list-style-type: none"> •Preservation of the social stratification in the society •Preferential treatment of the traditional family •Stimulation of households and other private actors to take initiatives on the housing market | <ul style="list-style-type: none"> •Dominant position for the market •State only supports marginal groups |
| <ul style="list-style-type: none"> •Subsidisation | <ul style="list-style-type: none"> •Large-scale production subsidies •Subject subsidies for large target groups | <ul style="list-style-type: none"> •Segmented subsidies; specific arrangements for specific groups | <ul style="list-style-type: none"> •Means-tested subject subsidies •Few production subsidies |
| <ul style="list-style-type: none"> •Price setting and price regulation | <ul style="list-style-type: none"> •Strong State influence on price setting and price regulation | <ul style="list-style-type: none"> •Moderate state influence •State regulation of prices to correct negative effects of the market | <ul style="list-style-type: none"> •Make determination of house prices |
| <ul style="list-style-type: none"> •Housing allocation | <ul style="list-style-type: none"> •Allocation on the basis of need | <ul style="list-style-type: none"> •State intervention to correct the market •Certain groups may be favoured in the allocation process | <ul style="list-style-type: none"> •Market determination of housing allocation in a large part of the housing stock •Regulated allocation in a small part of the housing stock. (reserved for low-income groups) |
| <ul style="list-style-type: none"> •Organisation housing provision | <ul style="list-style-type: none"> •Strictly spatial planning •State takes initiative for the production of newly built houses | <ul style="list-style-type: none"> •Moderately strict spatial planning •Private actors (households small, companies) take the initiative for the production of newly built houses | <ul style="list-style-type: none"> •No strict spatial planning •Private actors (mainly big companies) take the initiative for the production newly built houses |

(Source: Hoekstra, 2003; p. 62)

The combination of these three systems lays a foundation for effective housing policies that manifest on the need of the state to provide and guide corrective measures to housing delivery. The arrangement enables the free market to take control of housing provision and distribution mechanism while the state intervenes by setting up the right institutional, legal, administrative, and economic parameters for an effective provision. Developed countries such as the United Kingdom, Germany, Netherlands, and the United States embarked on setting up predefined criteria such as economic status for access to state provided housing before the adoption of the enabling strategy. This led to the varying levels of social and 'affordable' housing which were specifically meant for low-income groups. The need for government control in housing is mainly for two reasons; the high importance of housing to people and the fact that provision of housing at decent price and quality cannot be achieved in an unregulated market (OECD, 2001).

In addition, Pjanic (1967) argues on the place of the housing economy and the dwelling condition in the social economic system suggesting that since dwelling conditions are one of the basic elements of social developments defining the latter as well as factors of its promotion offers a theoretical basis to formulate a principled attitude for designing housing policy. In this context social development implies all spheres of living standard and accompanying elements that defines the standard of living. There are three spheres of social development – the living, working and social conditions. The living condition consists of personal and collective consumption, where personal consumption includes material goods consumed individually required for daily existence, while collective consumption refers to items that cannot be produced individually but by the collective action of multi-institutions and relies on the collective use of funds and services (such as dwellings). Furthermore, they argue that a good economic development planning is often interwoven with an effective social planning system where economic development promotes material factor and social planning promotes the human factor.

Social development is dependent upon the degree of economic development, socio-economic system, and methods of social development (Pjanic, 1967). Additionally, social development often depends on the degree of economic development with both material and monetary funds required for social development created through production. The economic development also decides the need in the scope of social development and is influenced by the relationship between production and need. Thus, the higher the level of production the more likely the need for increased production whether it is a personal daily consumption item or a collective consumption item like a dwelling. Furthermore, economic development drives social development and marks the process of

industrialization which is accompanied by urbanisation. These developmental stages are accompanied by changes in way of life and habit as well as the structure and level of requirements.

2.1.1 Laissez-faire economics

The laissez-faire economics is referred to as neoliberalism or neo classical economics (Lund, 2017). Steger and Roy (2010, p. 14) contend that neoliberal philosophy connotes a set of economic reform policies that “is concerned with the deregulation of the economy, the liberalization of trade and industry, and the privatization of state-owned enterprises”. Additionally, Steger and Roy (2010; p. 12) labels neoliberalism as a mode of governance that embraces the idea of the self-regulating free market, with its associated values of competition and self-interest, as the model for effective and efficient government. According to Lund (2017; p4) the guiding principles of Laissez-faire economics asserts that:

- i. Free exchange allows the division and specialisation of labour so that individuals can concentrate on producing the good that they are most suited to create
- ii. The state should confine itself to what only the state can do: maintaining law and order; policing contracts and producing large infrastructure projects which it can never be in the interest of any individual to construct
- iii. Individuals are rational, self-interest maximisers so, if the state obeys these rules, then the market ‘hidden hand’ will promote everyone’s welfare.

Literature is replete with arguments for and against the suitability of laissez-faire economics in housing policy provisions (Harloe, 1995; Pugh, 2001; Mallach, 1986). The laissez-faire philosophy hinges on establishing a housing market system that is friendly to the private sector. It relies on a profit driven market system of housing provision. The driving assumption of this philosophy with regards to housing delivery suggests a direct relationship between liberty, property, and a private property market that is reflective of freedom (Gaus et al., 1996). This philosophy pushes for an economic system that relies on demand and supply to determine the output and prices of housing delivery. Mallach (1986) argues that laissez-faire philosophy has made deregulation a central theme of public policy debates including housing. Applying this theory to housing provision suggests that housing should be viewed as an economic commodity rather than a welfare item.

This study argues against exclusive reliance on the neoliberal philosophy in low-income housing provision. This is because the three guiding themes of neoliberalism (deregulation, liberalisation, and privatisation) are core themes promoting free market provision system through which low-income housing provision cannot be achieved. While a huge demand from low-income groups exists, supply through laissez-faire cannot satisfy this demand since the philosophy promotes liberalisation and

deregulation in the housing sector (Aalbers, 2016). The laissez-faire theorists view housing as a commodity without intrinsic merit such that the value of a housing unit is its exchange price that should be determined by demand and supply (Harloe, 1995). Thus, the freedom of what to spend on dwelling as well as preferences with regards to location and style should be the decision of an individual. Proponents of laissez-faire economics, such as Cooper (2013) argue that asset prices everywhere are always at the correct prices with any rise in prices viewed as the housing market acknowledging changes in the market basics.

However, according to Lund (2017) laissez-faire economics makes two exceptions to the rule that the state 'should leave to be'. These two exceptions are (i) the elimination of externalities and (ii) accommodating the provision of income subsidy to low-income groups in order to improve their housing affordability (Lund, 2017). Murray (2006) argued that while neoliberalism should guide services such as housing provision, governments should provide subsidies to protect the most vulnerable groups from housing deprivation. In neoliberalism, proponents argue that low-income groups can climb the housing ladder through 'filtering' where the change of dwellings by the higher income earners create an opportunity for low-income groups to fill posts vacated by those higher income earners, and this continues down the chain of demand until the most vulnerable group improves their housing situation (Rosenthal, 2014; Galster, 1996). While filtering provides some help, studies have shown how little impact this has. For instance, Rosenthal (2014) shows that it is more effective in improving the rental sector of low-income groups and far less effective in owner-occupier homes. Furthermore, the study shows that filtering success is determined by location with cases of filtering "less pronounced in areas subject to high rates of housing prices (Rosenthal, 2014; p. 705).

Laissez-faire economics often argue that state intervention in social services like housing complicates the system by creating more problems with less efficiency (Lund, 2017). Specifically, the targeting of subsidies and rent controls are discouraged. They argue that rent controls damages housing delivery system. Firstly, it discourages private housing developers interested in investing in new dwellings for rent. Secondly, rent controls are implemented by targeting specific areas where low-income groups reside, and this limits labour movement because the low-income groups will be reluctant to move and in the process lose their protected status. Thirdly, rent controls leads to under investment in property maintenance by landlords and this ultimately leads to slumming.

2.1.2 Marxists approach to housing

Marxist's economics argue that the relationship between citizens and social institutions is dictated by the dominant production mode (Lund, 2017). This production mode is based on two classes: a capitalist class which owns the means of production and a working class (who does not own capital) and thus forced to work for the capitalists to survive. Marxist's ideology believes that capitalism is totally exploitative (Lund, 2017). According to Bhatti (2010), Marxism view housing as a special commodity in capitalist economics that serves the dual purpose of profit making and labour production. Furthermore, Marxists argue that housing distributes power within a society, exposes inequalities, exhibits dwelling segregation and in the process reproduces wider social relations (Dunleavy and O'Leary, 2014). According to Lund (2017), the exploitative economic relationship between the capitalists and the labour class is the guiding foundation of ideological, legal, and political structures and when applied to housing generates some propositions.

Firstly, the exploitation of the labour class occurs at the production stage by underpaying workers less than the market value of the houses they construct. Additionally, housing possesses a peculiar characteristic of an economic commodity, as it is expensive to produce when compared to the worker earnings. For this reason, special institutions are required to realise dwelling value. Secondly, various factions exist on housing capital with varying short-term interests but similar long-term interest that promotes capitalism. For instance, while institutional capital protects cost by ensuring that workers are accommodated at a minimum cost, land capital tries to retain a high land value, and development capital tries to access land cheaply. Lastly, housing possesses an 'exchange' value to capitalism which is its ability to generate profits but at the same time a 'use' value to the working class in meeting a human need. Thus, housing in a market capitalist economy will not be affected by its use but by its investment value. As such, all materials and legal structure of housing including the building, property rights, land, and labour are commodities.

Drainville (1994) established that the Marxist ideology identifies two key models the state can play in developing capitalism: the instrumental or arbiter model. The instrumental model argues that the state as a machine directly controlled by the ruling class and elites to protect their interest and ensure the continuance of capitalism (Dunleavy and O'Leary, 2014). The arbiter model on the other hand disputes the notion that capitalist state acts in accordance with the 'common good' by embracing a degree of neutrality from capitalism and acting in the interest of the working class (Lund, 2017). This allows the involvement of the working class in policy enactment with the aim of imposing stabilising

policies that are not controlled by capital though could maintain some capitalist predominance in economic life (Dunleavy and O'Leary, 2014).

2.1.3 Social constructivism

Social constructivism is a dimension of post-modernism thought process in housing policy debates that specifically centres on “what is the problem” (Lund, 2017; p. 18). This focuses on the belief that housing problems are not obvious or ‘out there’ wanting to be exposed (Lund, 2017). It counters the notion of essentialism which argues that the external world exists independent of human representation of it. Instead, housing problems are constructed through investigation by defining a problem and attaching causal notions to the problem. Burr (2015; p.9) argues that “within social constructionism there can be no such thing as an objective fact. All knowledge is derived from looking at the world from some perspective or other and is in the service of some interest rather than others”. The notion of social constructivism is ingrained in this study challenging the notion that rational knowledge is based upon an objective and unbiased observation of the world. Consequently, the study ‘assumes’ that housing problems in Abuja can be constructed through interactions with different housing stakeholder groups. The study views housing provision from a social constructionist perspective by assessing low-income housing provision in Abuja as a process. In other words, it views the phenomenon as a process that involves various stages where housing conditions evolves to housing problems and subsequently, housing policies emanates from the causative notions associated with these problems.

To this, Fopp (2008; p. 159) contends that social constructionist philosophy relies on individuals as respondents and actors who “create their social world with the consequence that perspectives, definitions, explanation of causation and discourses are constructed by them”. Thus, social constructionism embraces a logical skeptical approach that investigates claims on housing situations and how it constitutes a housing problem as well as solution (Lund, 2017). Saraga (1998; p. 192) established that to systematically conduct an investigation on housing problem, a researcher should consider five critical questions. These are:

- i. Who says so?
- ii. What interest do they represent?
- iii. Why do they do this? (what assumptions are they making?)
- iv. How do they justify their views?
- v. What are the implications of their assumptions?

During this study, all these criteria were followed. Firstly, the questions ‘who says so’ and ‘what interest do they represent’ was the reason behind grouping the study participants into policymakers, housing providers and low-income groups. They were considered key housing stakeholders that are vital to a sustainable housing provision. Secondly, the question ‘why do they say this’ comes from their respective experiences in dealing with the housing problem and processes in Abuja. Thirdly, ‘how do they justify their views’ is evident in the thick audit trail of instances justifying claims made by the stakeholders and this is laid out in Chapters 5, 6, 7, and 8. Lastly, the question ‘what the implications of their assumptions’ are forms the core of both the problems bedevilling housing delivery and the solution to a sustainable provision presented in Chapter 9 of the thesis.

2.1.4 Interdependence in housing systems

According to Shwartz and Seabrook (2008) a predominant way of judging housing systems is by assessing the connection of households to global financial markets. They contend that there are two objective dimensions relevant to political economy in housing systems. Firstly, the level of homeownership reflecting varying permutations of the state-market-family components in welfare regime literature. Secondly, the extent of ‘constraint’ or ‘liberalism’ inherent in housing finance. Driven by private equity, hedge and pension funds as well as other ‘fictitious commodities’, housing provision is taken over by finance and in the process becomes a ‘fictitious commodity’ itself (Rolnik, 2013). In seeking to understand this, the concept of financialisation and commodification takes a dominant role in understanding emerging trends in housing policies and markets. According to Aalbers (2016; p.2) financialisation is defined as the increasing dominance of financial actors, markets, practices, measurements, and narratives at various scales, resulting in a structural transformation of economies, firms (including financial institutions), states, and households”. In relation to housing this include financial actors, financial markets, financial practices, and financial measurements (Fernandez and Aalbers, 2020). Additionally, the concept of financialisation focuses less on congregating outcomes but instead seeks to understand processes through which housing policies, markets, and practices evolve (Aalbers, 2016). Rolnik (2019) argue that housing financialisation encouraged the dismantling of social and public housing policies, destabilising security of tenure and rental arrangement and consequently the conversion of dwelling specifically to a financial asset. Housing is not just a sector affected by financialisation, instead it is a central object of this process (Aalbers, 2016).

Previous assumptions indicate that housing financialisation is perceived as a Global North phenomenon, however, recently it is emerging as a subject of debate in Global South housing

discourse (Fernandez and Aalbers, 2020). Thus, debates on housing financialisation in developing countries emerged from the notion that financialisation processes in housing delivery exists beyond binary thinking (Aalbers et al., 2020). Fernandez and Aalbers (2020) argue that housing financialisation is multifaceted and may not necessarily be global as it may be occurring alongside non-financialisation in other domain and this calls for caution in concluding that it exists everywhere or nowhere. Financialisation is one of the five key concepts driving neoliberal philosophy in housing delivery alongside commodification, privatisation, marketisation, and individualisation (Clapham, 2018). In the neoliberal context, the financialisation of housing led to its commodification. Commodification places housing as a predominantly “traded commodity valued for its financial status, rather than as a human right or a product valued for its use rather than its exchange value” (Clapham, 2018; p. 4). According to Madden and Marcus (2016) housing commodification arises when a dwelling’s structure function takes precedence over its usefulness as a place to live. If the role of the dwelling as an investment supersedes all other claims including need, tradition, right, cultural habit, legal precedent, or the ethical and affective significance of the home. The economic system often operates on the notion of harmony between the lived form and the economic value-form of housing. However, overwhelming evidence of the exploitation of housing space for profit continues to clash with the need of individuals whose primary aim is to use housing for shelter (Madden and Marcus, 2016). The notion of hyper-commodified housing springs from its commodification and includes other functions of housing in the commodification process such as material, social and legal functions (Rogers et al., 2018). Additionally, the buildings materiality and the land, the mechanical and human labour used in constructing and maintaining dwellings as well as designed policies and enacted laws, are all considered as processes of commodification. The design policies and enacted laws providing the regulation covers both private property market and tenancy arrangements.

Furthermore, Madden and Marcus (2016) highlighted three interconnected factors that reinforces the hyper-commodification of housing. Firstly, the concept of deregulation which eliminates all forms of restrictions placed on housing delivery as a commodity. This includes the abolishing or easing of control and regulations surrounding housing delivery. Some of these regulations include finance, land, and rent control. Secondly, housing continues to undergo financialisation through the servicing and exchange of money and financial instruments. This has evolved real estate business from ‘small scale affair’ to large scale corporate finance, from profit accumulation through buying, selling, financing, owning, and speculating. This transformation of residential estates to financial assets is attributed as the defining component of housing financialisation (Fernandez and Aalbers, 2020). Thirdly, the globalisation of housing ensures that a residential real estate may be placed in a

fixed location but be increasingly influenced by global economic networks. The increasing globalisation of housing signals a disconnect of housing from residential need, with some housing market appearing less responsive to local economic signals and more to global ones. Through the combination of two elements, housing constitutes a very powerful expanding borders of 'financial capital'. While the first element is a belief that markets are an effective tool for regulating the distribution of housing and urban land through the most cogent allocation of resources, the second element develops experimental and innovative financial products that connects finance to built spaces (Rolnik, 2019). These two elements encouraged public policymakers to abandon the concept of housing as a social good and of cities as public artefacts leading housing and urban policies to renegade their position as 'redistributors of wealth'. This changed from the philosophical inclination that housing is a need for individuals with less resources and resulted in it being perceived as no longer a common good shared by the society (Rolnik, 2019). In its place a rent extraction mechanism, financial gain motive, and wealth accumulation desire emerged. The consequence of this is territorial dispossessions, creation of 'placeless' poor urban populations, and intensification of segregation in cities.

In the neoliberal structure housing policies are negotiated through existing social institutions such as the state, corporations, and the family through 'path dependency' (Clapham, 2018). This suggests that housing policy design in a country is predominantly shaped by economic, financial, and institutional structure surrounding it. In this context institutional structure extends beyond entities responsible for the construction, distribution and managing of housing and include patterns of social interaction between stakeholders (including consumers) representing the housing regime (Clapham, 2018). Housing is not inseparable from conflicts over power, resources, autonomy, and agency and is shaped by direct interest of housing providers in pursuit of profit. Additionally, it is shaped by conflicts between classes, institutions, and the state, and used by these groups in struggles between them (Madden and Marcus, 2016). Rolnik (2013) argues that the notion that neoliberalism has made housing a 'free market' commodity that is devoid of state intervention is not true, and that the state has always played a predominant role in housing commodification and financialisation. An example of this is the state's key role of injecting public funds during the 2008 financial crises into the financial sector. This ranges from bailouts to banks, mortgage and insurance companies, the nationalisation of bankrupted construction companies, and massive injection of public funds to subsidise low-income housing (Rolnik, 2013). Furthermore, the fact that the originating catalyst of the 2008 economic crisis emerged from housing market is an indication that "built spaces are not merely localised arenas in which broader or national projects of neoliberal restructuring unfolds" (Rolnik, 2013; p. 1064).

Fauvead (2020) established that housing financialisation is a process that is primarily driven by financial motive rather than provision of a dwelling since it relies on procedures that transform housing into a financial commodity or asset. The shift from public provision to neoliberalism led to commodification of housing, thus the role of the state initially as ‘facilitator’ went beyond facilitating to aggressively deconstructing housing and urban policies and in the process deregulating monetary and financial markets (Rolnik, 2013). The shift argued by policymakers as a measure that is an undesirable necessity to lower public housing expenditure and with subsidy demand outpacing subsidy supply it set the tone for a growing housing affordability challenge that is partly caused by the state (Wijburg, 2020). The commodification of housing also led to the creation of new speculative investment opportunities in real estate markets and the construction of mega projects that targets large firms and corporations continue to influence housing affordability in cities (Rolnik, 2013).

This led to gentrification and displacement of residents which has become the default process of urban remaking driven by the prospect of exploiting planetary rent gaps (Wetzstein, 2017). The consequence of this is that low-income groups are pushed out to city fringes and confronted with increased distance to places of economic opportunities (Wetzstein, 2017). Forrest and Hirayama (2015) argue that the increasing housing affordability challenge has made access to housing a more pronounced form of societal division with the exclusion of vulnerable groups. Furthermore, Beswick et al., (2019) argue that it has created the peripherisation of low-income groups, the residualisation of social tenures and the stigmatization of social tenure and its tenants. The increasing commodification of housing creates a decreasing affordability has become more critical when compared to other house-related shortcomings such as health outcomes, energy efficiency and climate change impact (Wetzstein, 2017). To counter the crises created by financialisation in housing and particularly the impact on affordability, the United Nations (2017) proposed some policy recommendations to shift the focus of financialisation from commodification of housing to re-emphasising the right to adequate housing as a universal human right. The recommendations centre on integrating the argument that adequate housing is a fundamental human right and they hold key housing stakeholders such as governments, financial institutions, and local authorities responsible across the globe (Wijburg, 2020). However, their implementation guidelines remain vague and thus subjected to diverse interpretation.

2.2 Concept of housing provision

While a dwelling is a component of housing, housing encompasses the development of an environment that consists of dwellings, places of job opportunities, security, and infrastructure such as access roads, electricity, and portable water. To contextualise this, Idrus and Ho (2008) established that housing is the provision of shelter that comprises of physical structure, economic opportunities, and social services. Alao (2009) argues that the provision of adequate housing measures the developmental level of a country. Coolen (2006) contends that housing is an important component that is used in measuring the health of a nation. Consequently, inadequate housing does not only reflect poorly on the standard of living of a country but also on its economic development. This makes housing provision a prime agenda of all governments. For instance, in most developed countries, planning for housing is often long term that also include the provision of infrastructure as well as the maintenance of existing ones. The provision of decent and adequate housing impacts positively on the economy, security, health, and quality of life of the people.

Such is the importance of housing that while between the 19th century and early parts of the 20th century most of the efforts to provision were made at governmental level, from the latter parts of the 20th to date there is change in shift on efforts at overcoming the housing challenge globally by embracing the enabling approach. This is promoted through Western governments and international organisations such as the United Nations (UN), the International Monetary Fund (IMF), the World Bank and the UN-HABITAT. The involvement of these international organisations was specifically to intensify efforts and reach in developing countries where housing problems are acute (Daniel, 2014a). Some of these programmes include the Agenda 21, the Millennium Development Goals (MDG) and currently the Sustainable Development Goals (SDG) of the United Nations (Olugbenga et al., 2017). However, before discussing these challenges in detail, the following section presents a backdrop to the literature review by discussing two main forms of housing provision. The former which is known as public or direct government provision, and the contemporary form of provision which is known as the ‘enabling approach’. To support this discussion, Figure 2.2 provides a timeline of the shift from direct housing provision to the enabling strategy.

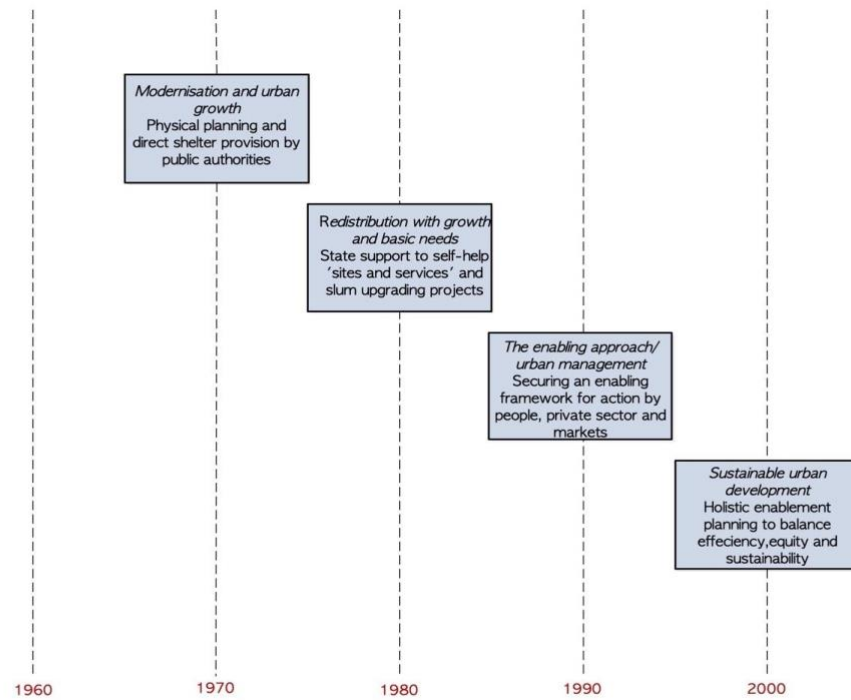


Figure 2.2: Timeline of shift from direct housing provision to enabling strategy (UN-HABITAT, 2008)

2.2.1 Direct government housing provision

In the early 20th century, two distinct events changed the approach of Western governments to housing provision. These events led to a significant rise in the direct provision of housing by governments. Firstly, the First World War between 1914 and 1918 had a devastating effect on the housing sector with massive destruction recorded (Ronald, 2013). Secondly, the great economic depression that was experienced in the early 1930s also had a severe negative impact on housing provision due to rising unemployment and underemployment that negatively impacted on the housing affordability of most people (Priemus and Dieleman, 1997). Another significant housing deficit was experienced post World War II which started in 1939 and ended in 1945 (Ronald, 2013). The scale of the destruction of housing and infrastructure during the first and second World Wars made it difficult for quick replacement in the face of other competing demands.

It is also worth noting that aside from these major events, some other factors played a part in increasing the housing crisis in these Western countries. These include failing infrastructure, poor planning regimes, and lack of financing (Ronald, 2013). Initially they were faced with varying challenges that include low labour capacity, severe capital shortage, and huge infrastructure deficits (Priemus and Dieleman, 1997). According to Priemus and Dieleman (1997) aside from the dire

housing shortage which was caused by extensive housing destruction in the Second World War, the intervention of governments into housing provision was as a result of the lack of interest on the part of investors to venture into the housing construction projects. This led to emphasis on provision with more on raising the housing quantity and much less on its quality (Boelhouwer, 2002). Thus, post Second World War period coincided with the provision of social housing across Western Europe. For example, in the United Kingdom, efforts focused on measures such as the imposition of rent controls and the allocation of subsidies to councils (Priemus and Dieleman, 1997).

According to Marcus and Francis (1995), public housing history does not indicate the adoption of a single programme and modified over a period to address weaknesses and shortcomings. Instead, various programmes at various times were introduced but they were all under the title 'public housing'. Some of these programmes included rent controls in Western countries such as the Netherlands, Austria and Sweden (Hills, 2007); land allocations and concessions on land prices in Mexico and Colombia (Gilbert, 2004); massive upgrading of decaying infrastructure in countries such as the United Kingdom and Germany (Priemus and Dieleman, 1997); direct construction of housing for low-income groups and rent subsidies in countries like Chile and the United Kingdom (Boelhouwer, 2002). The introduction of these programmes influenced the rate of production and alleviated the housing challenge of citizens. An example of the impact of such initiatives is the use of subsidies by the Swedish government to promote (between 1964-75) the massive social housing scheme known as the 'one million dwelling programme' (Boelhouwer, 2002). Furthermore, even within the Western European countries, the provision of dwellings varied with some countries providing these faster than others. For example, the provision of housing in the Netherlands rose to an unprecedented level. This, however, was attributed to declining birth rates and a significant drop in average household size (Boelhouwer, 2002). The implication of this is building smaller and affordable housing. However, the period between 1987 to 1990 saw the re-emergence of housing shortages both in terms of quality and quantity and this led to the reappearance of government intervention.

There were various forms of government intervention. For instance, the United States government intervened in housing provision by providing funding to local authorities (Arnott, 2008). The pioneer laws on housing were promulgated during the Great Depression (between 1929 and 1932) to stimulate the American economy, and as is the case with Western Europe the period of the First and Second World Wars saw the intervention of government in housing provision (Purdy and Kwak, 2007). However, a high level of government intervention was only realized with the promulgation of the United States Housing Act in 1937 (Hunt, 2005). Furthermore, in the case of

Canada, government intervention in housing followed a similar pattern to that of the United States where “a series of formal legislative acts was passed in the 1930s and 1940s, providing funding and regulations to for state housing provision...” (Purdy and Kwak, 2007; p. 364). However, the Canadian government unlike the United States and the Western European countries gave limited emphasis to social housing, instead focusing more on policy agenda that favoured home ownership strategies.

According to Gilbert (2014) housing policy in most developing countries kept varying throughout the Twentieth century until the 1980s. During this period, housing policies focused on respective governments building houses for the poor. Pugh (1994) argue that urbanisation and population growth in developing countries have led to self-help housing and mass squatter settlements. Keivani and Werna (2001; p. 235) argue that apart from “a small share of low-income housing and practically all higher income ones...” most of the housing for middle and low-income earners are provided through the informal sector. Thus, a limited share of low-income housing and almost all higher income housing is provided formally either through the public or private sector (Keivani and Werna, 2001). As a result, most of the population continued to rely on the informal sector for provision. Keivani and Werna (2001) argue that instead of public provision to reduce reliance on informal housing provision it was “used to build on the strengths of the sector rather than to replace the informal sector” (p. 235). This may have contributed to the abysmal return of public housing delivery in most developing countries. For instance, in Nigeria from independence in 1960 until the adoption of enabling approach to housing in 1990s, direct housing provision under various governments have not returned a success rate higher than 25 percent (Ibem, 2010). In Cote d’Ivoire public housing “accounted for only 2,000 dwellings a year between 1960 and 1983” (Tipple, 1994; p. 590). Even in cases where it had a modest success it was viewed as short-termed and thus created problems. For example, in Chile, Rojas and Green (1995; p. 45) argue that public housing focused on increasing housing stock with little regard for quality. Hence, this resulted in the major loss of agricultural land and contributed to creating “large low-income neighbourhoods with no urban amenities...”.

Furthermore, the failure of public housing in developing countries was undermined by various factors that include corruption, absence of infrastructure, and limited resources because of other competing demands. Subsequently direct government provision was deemed a failure (Arnott, 2008). Thus, the limitations of direct government intervention led to the introduction of programmes such as sites and services, slum upgrading, and land reforms (Rojas, 2001). The programmes focused on other means of housing provision such as self-help housing in places where sites and services are

provided. This led to some successes where, for instance, in the case of Brazil alone between 1964 and 1986 up to three-quarters of all housing provided was through self-help housing (UN-HABITAT, 2011). However, with a rising cost in such programmes and the dismal performance of direct housing provision in the developing countries, the development and transfer of enabling approach to these countries was viewed as a solution to a sustained and adequate housing provision.

2.2.2 The ‘enabling approach’ to housing provision

The introduction and transfer to developing countries such as Nigeria of the ‘enabling approach to shelter’ is predicated on the failures of direct government provision of housing. The enabling approach to housing provision was developed by industrialised countries such as the United States and the United Kingdom and transferred to developing countries through international agencies such as the United Nations Centre for Human Settlements and World Bank as part of the ‘Global Strategy for Shelter Provision (GSS)’ (Rolnik, 2013). The principal idea of this approach is to relieve governments of direct housing provision, and instead enable such governments to focus its effort on creating an ‘enabling’ environment for the provision of housing by the private sector. The concept of the enabling approach is principally hinged on market enablement or ‘Laissez-faire’ (Odunsi, 2018).

However, while the idea was developed, there was no standard procedure developed for implementing the enabling approach strategy (Mukhija, 2014; Pugh, 1994). In addition, this was complicated with the existence of divergent challenges to housing situations among countries as well as contrasting economic, socio-cultural and political differences. The notion of the enabling approach is to addresses housing provision as a system, unlike direct government provision which addressed housing as the construction of dwellings and thus omitting vital components such as suitable locations and the construction of infrastructure (Hassan, 2011). The UN-HABITAT (2008) recommended some ‘dos’ and ‘don’ts’ drafted as a guide in the adoption and implementation of the enabling strategy (Table 2.2). However, Mukhija (2014) and Pugh (1994) suggested the ‘dos’ and ‘don’ts’ guides were without any forthright implementation procedure and because of this and other similar reasons the enabling strategy continues to be subjected to varying understanding and interpretation (Pugh, 1994). This led Pugh (1994) and Mukhija (2014) to argue that the list of ‘Do’s’ and ‘Don’ts’ is simplistic and its implementation as practical policy still remains a myth

Table 2.2: The ‘Dos’ and ‘Don’ts’ in enabler approach to housing

| Instrument | Do | Don’t |
|--|---|--|
| Role of governments | Shift from the role of provider to enabler | Withdraw completely from the shelter process or abrogate responsibility |
| Institutional arrangements | Decentralise | Centralise authority and responsibility |
| Partnerships | Do ensure the full and equal participation of all the actors in the shelter process | Don’t exclude or marginalise any key stakeholder groups |
| Legal framework | Create enabling legal frameworks that recognise and protect the right to adequate and affordable housing | Condone restrictive, unjust and discriminatory legislation |
| Regulatory frameworks | Create appropriate regulatory frameworks and conduct regular regulatory audits | Impose inappropriate regular regulatory that can’t be enforced |
| Human resources | Prioritise human resource development in the shelter sector | Discriminate in training and capacity building |
| Housing finance | Encourage and support alternative housing finance systems | Impose restrictive collateral arrangements |
| Urban planning and provision of land | Promote efficient and accessible land markets, and alternative tenure forms | Carry out forced evictions without due process and without providing adequate alternatives |
| Provision of infrastructure and services | Promote partnerships in infrastructure and services development, operation and maintenance | Provide unaffordable infrastructure and services |
| Shelter production and improvement | Facilitate and support the initiatives of all the actors in the shelter process, and in particular, women | Demolish slum housing unless it is absolutely necessary |
| Building materials and construction technologies | Promote the use of local readily available building materials and construction technologies | Impose inappropriate building material specifications and construction standards |
| Labour | Support the use and capacity building of local labour and contractors | Prevent the employment of local labour and contractors through restrictive conditions |

Source: UN-HABITAT (2008; p. 43-44)

The enabling approach to housing deploys the optimum potentials of all housing stakeholders for an effective provision. Hence, as a principal stakeholder, the UN-HABITAT (2008) contends that the role of the government as an enabler is to mobilise “... the resources of other actors and facilitate their deployment for the efficient provision of housing” (p. 1). The essence of the enabling strategy is not only to promote the construction of new dwellings but also to encourage households to improve their respective housing conditions in line with their subjective priorities and needs (UN-HABITAT, 2008). Contrary to contemporary perception of most governments in developing countries such as Nigeria, the enabling approach does not absolve governments from housing provision, as they are primarily responsible for the creation of requisite legal, institutional and regulatory environments, and importantly the provision of some vital components of housing provision such as finance. Furthermore, the enabling approach contributes to a fair distribution of

responsibilities among stakeholders, and it ensures a transparent and effective provision of housing
to all.

However, the enabling approach to housing is not without its shortcomings. While these shortcomings are exacerbated by a lack of commitment and political will on the part of the government, there are some challenges associated with the strategy itself and are enumerated thus:

- i. The enabling approach focuses mainly on ‘private markets’ which excludes the affordability factor of low-income groups. As a result of this, it excludes other complementary housing provision strategies from policy considerations and as such it fails to achieve the objective of ensuring affordable housing to low-income groups (Hasan, 2014).
- ii. It forced neoliberal policies on developing countries through Structural Adjustment Programmes which destroyed, among other things, the local production, social relations, and welfare provisions through the creation of commodity dependence (Harvey, 2006).
- iii. It failed to address one of the major drivers to effective housing provision – access to housing mortgage in the open market (Daniel, 2014a).

Nevertheless, despite these shortcomings, substantial evidence in literature suggests the enabling approach as a suitable means to effective housing. For it to be effective Mukhija (2014) argues that it may require centralisation as much as decentralisation; public intervention as much as privatisation; new regulations as much as deregulation; and developmental planning that is supply driven as much as it is demand driven.

2.3 The three concepts of the enabling strategy to housing provision and sustainable development

Daniel (2014a) and the UN-HABITAT (2008) established that the notion of enabling approach was developed on three primary concepts of implementation: decentralisation, participation, and empowerment/partnerships (Figure 2.3). They are briefly discussed in the next sub-sections.

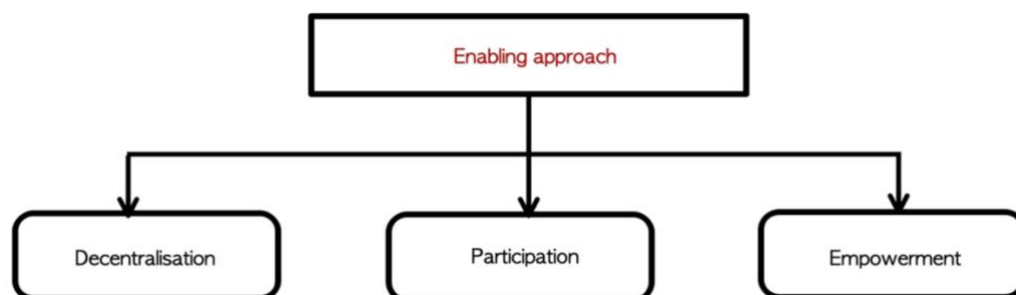


Figure 2.3: The three concepts of the enabling strategy to shelter

2.3.1 Decentralisation

Administrative decentralisation is the transfer of powers and responsibilities of decision-making from central governments to local authorities. Miller (2002; p. 3) defines decentralisation “as the redefinition of structures, procedures and practices of governance to be closer to the citizenry”. According to UN-HABITAT (2008; p. 41) the effective decentralisation of authority serves as a catalyst that leads to:

- i. Stronger local authorities
- ii. Improved urban governance and management
- iii. Improved policy- and strategy formulation through increased public participation
- iv. Increased efficiency and responsiveness of urban housing and service delivery
- v. Equity

Furthermore, decentralisation is a more effective tool for measuring the performance of individuals within a system such as politicians, and government officials making them directly responsible for their actions. This is unlike centralisation which instead aggregates the performance of system, thus making it difficult to apportion direct responsibility on individuals (Huther and Shah, 1998).

There are studies that established increased efficiency in public service delivery with a high level of decentralisation (see Huther and Shah, 1998; Olken, 2007). For instance, in reaching this conclusion, Huther and Shah (1998) relied on compiling the ‘governance index’ of 80 countries with varying income strength. In computing the governance index variables such as citizens’ participation, government orientation, social development, and economic management, the ranking is either high, medium, or low. Most of the countries on low governance index are in developing countries including Nigeria. However, on the contrary, there are studies that refutes this assertion. They suggest that decentralised systems of government come with varying negative impacts (see Smoke, 2003; Treisman, 2000). This, they attribute to several factors within decentralised systems. For instance, Treisman (2000) argued that the system of government in a federalist system contributes to rising levels of corruption in developing countries. Additionally, Smoke (2003) suggests that decentralisation lowers regional economic growth. In discussing decentralisation, Miller (2002) and Cohen and Peterson (1997) identified three types of decentralisation – deconstruction; delegation; and devolution and their respective characteristics is shown in Figure 2.4.

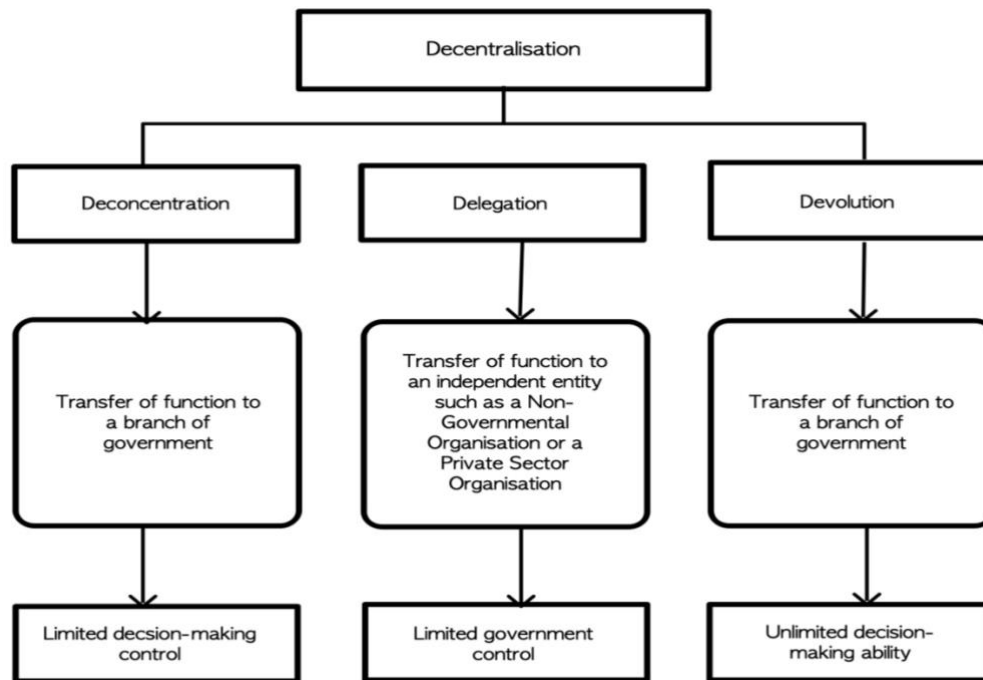


Figure 2.4: Types of decentralisation (Source: Cohen and Patterson, 1997)

Deconcentration entails the transfer of administrative function from central governments to local authorities but limiting their decision-making ability such that the final decision making is retained by the central government (Bickerton, 2010). This is like what currently exists in Nigeria’s federal system where the local governments operate as the closest contact to the grassroots but yet most of the final decision-making comes from the central government (Daniel, 2014a).

Delegation on the other hand entails the development of partnerships by granting authority to Non-Governmental and international organisations to partake in activities and actions that affects the state (Bradley and Kelley, 2008). Often in delegation, in intervention projects, agencies lead the action and decision-making processes while the host governments take a back seat to monitor the implementation and are consulted along the implementation process. An example of delegation is observed in the partnership between three organisations in India that resulted in promoting community ownership of resettlements (Burra and Patel, 2001). In this arrangement the regional government of Maharashtra (GOM) partnered with Indian Railways (IR), a Non-Governmental Organisations referred to as The Society for the Promotion of Area Resource Centres (SPARC) and two Community Based Organisations - the National Federation of Slum Dwellers (NSDF) and Mahila Milan (MM). They signed an agreement that required GOM to provide land, IR to provide funding for the construction of infrastructure and the NGO alongside the two CBOs were saddled

with the responsibility of facilitating the resettlement of these communities by serving as the loan facilitators which the local communities used in building their houses. This arrangement worked effectively with government serving as the enabler, handing over the main decision-making to the NGOs who took decision on vital elements such as choice of land, designs and supervision in the construction of the houses (Payne and Majale, 2012).

Devolution is a form of decentralisation that involves ceding of action and responsibilities to local authorities who are charged with both the political and administrative decision-making (Miller, 2002). Devolution is more common in South American countries which has the furthest level of decentralisation among developing countries (Robinson, 2007). A good example of this form of decentralisation is in Colombia with three phases of reform that commenced in the 1970s through the 1990s. The first phase targeted the strengthening of municipal councils by increasing their powers to collect taxes and some level of control in the decision-making on how to invest such funds. The second phase centred on strengthening the political and administrative systems and this led to mayoral elections which was promoted as a vital component to participatory government. Furthermore, the third phase focused on creating a new constitution, enacting laws that increased power and responsibility of local authorities in "...planning, financing and provision of public services and social investment, providing additional resources for the same by increasing central government transfers to local governments gradually but significantly" (Faguet, 2008; p. 1105-1106). The devolution of responsibilities to local authorities in Colombia paved the way for increase in revenue generation and provision of social services such as water, health, and education (Robinson, 2007).

Fisman and Gatti (2002) posits that the level of success of decentralisation is difficult to measure. To support this argument Smoke contends that for instance, economists often use as a unit of measure of its success 'the percentage of total expenditure undertaken' by local authorities and this is demonstrated in the study by Smoke (2003). However, while both the level of autonomy and degree of accountability are major determinants of the successes of decentralisation, the definition based on percentage of total expenditure fails to establish neither the level of autonomy nor the degree of accountability enjoyed by the local authorities (Fisman and Gatti, 2002).

2.3.2 Participation

Participation is another key component of an effective enabling strategy. One of the foremost proponents of participation, Arnstein (1969), referred to participation as 'citizen power'. Arnstein defined this concept as "... the distribution of power that enables the have-not citizens, excluded

from the political and economic processes, to be deliberately included in the future” (p. 216). Bruen et al., (2013) asserts that the origin of participation dates to twentieth century during the Post War era and over the years its acceptance to both professionals and researchers continue to grow. Participation, community development, and empowerment are all intertwined concepts that primarily aim at improving the quality of life of the citizenry (Tremblay and Gutberlet, 2012). Lane (2005) established five reasons to justify the need for participation. Firstly, it helps governments and policymakers understand the preference of citizens. Secondly, it helps in improving the decision-making process since it incorporates local knowledge. Thirdly, it is viewed as a tool for promoting justice and fairness, thus incorporating groups of people that are from less privileged backgrounds and often ignored by conventional systems. Fourthly, participation is a means through which both politicians and technocrats obtain legitimacy and validity on public decisions. Lastly, contemporary democratic processes have made it a requirement of the law. Nevertheless, these benefits of participation can only be achieved through transparency, accountability and trust between stakeholders.

However, there are arguments that participation comes with high economic and social costs that makes it less appealing in certain situations (Irvin and Stansbury, 2004). In agreement with this, Lizarralde and Massyn (2008) established that the performance of low-income housing schemes is not dependent on community participation and implementation of participation in such schemes is often faulty, hence a need for re-evaluating some of its mechanisms. Arnstein (1969) developed the most renowned model of citizen participation. This model (Figure 2.5) is in form of a ladder with eight rungs that was developed by evaluating the level of citizen participation in various developmental programmes that included anti-poverty and urban renewal embarked upon by the United States government.

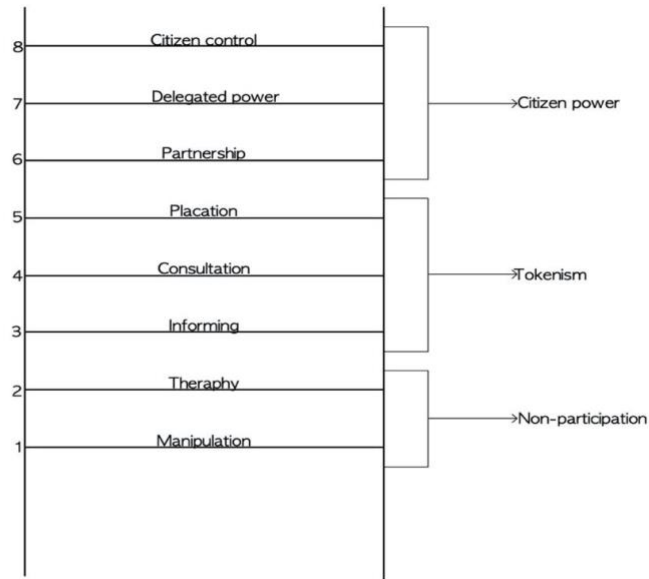


Figure 2.5: The ladder of citizen participation (Arnstein, 1969)

Nevertheless, Choguill (1996a) argues that Arnstein’s participation ladder is most suitable for developed countries and if applied to the context of developing countries it provides a misleading result especially in the context of social services such as housing and infrastructure. Some of the factors attributed for its unsuitability is the existence of constraints such as motivation, technical ability, political freedom, and financial ability (Choguill, 1996a). Choguill posits that to apply the participation ladder to social services in developing countries, the concepts and descriptions applied need to be amended. The result of this is a revised ladder and contrary to Arnstein’s model, the highest level of participation is 1 with 8 serving as the lowest (Figure 2.6).

The varying levels of participation are ‘support’, ‘manipulation’, ‘rejection’, and ‘neglect’. There is a high level of participation in ‘support’ and there is non-participation in ‘neglect’. Under support, there are three forms of participation: ‘empowerment’, ‘partnership’, and ‘conciliation’. Empowerment, which is at Level 1, is when government authorities transfer power of decision-making to local communities. Level 2 is partnership, and it entails a joint decision-making on developmental projects between local communities and planning authorities. At Level 3 is conciliation and this is a form of participation that exists when government authorities conceive developmental solutions that requires the ratification of local communities before implementation.

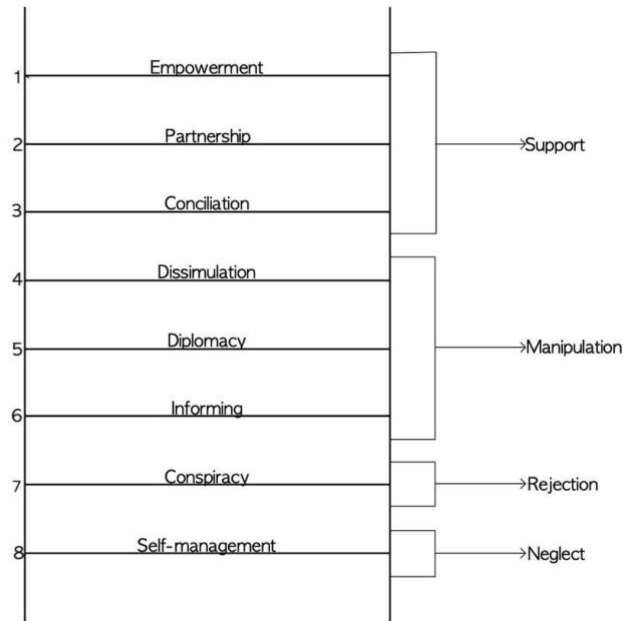


Figure 2.6: The ladder of citizen participation in developing countries (Choguill, 1996a)

Furthermore, ‘manipulation’ also comprises of three forms of participation: ‘dissimulation’, ‘diplomacy’, and ‘informing’. In dissimulation, the representatives of the local communities are placed on committees that are mere rubber-stamps of government authorities. Diplomacy on Level 5 is usually a form of manipulation where government authorities lack genuine commitment for initiated projects. Instead, the government authorities push for such initiatives with the motive of pushing responsibilities to local communities including funding and even if they are involved, it is often in a very limited capacity. Likewise, ‘informing’ is a form of manipulation that allows government authorities to notify local communities on developmental projects without consideration for compromises, concessions, or feedbacks. Additionally, ‘rejection’ is referred to as ‘conspiracy’ and it shows that there is no participation between government authorities and local communities. In such situations, government authorities reject any form of help to those communities, instead viewing them as nuisance. At the bottom is ‘neglect’, which is referred to as ‘self-management’ and is the lowest level of non-participation. The difference between rejection and neglect is that while in both situations, government authorities abdicate their responsibilities of solving the problems of local communities, in the case of self-management, the local communities take up such problems and are mostly unsuccessful.

2.3.3 Empowerment

The concept of decentralisation effected through citizen participation often leads to empowerment. Empowerment is a process through which citizens take over the control and decision-making on issues related to them and their communities (Zimmerman and Rappaport, 1988). Cornwall and Brock (2005) posit that empowerment is a vital social capital and a driver to local development. Kabeer (1999; p. 716) described empowerment as “an intentional ongoing process centred in the local community, involving mutual respect, critical reflection, caring, and group participation, through which people lacking an equal share of valued resources gain greater access to and control over those resources”.

It is a crucial tool to poverty alleviation and a driver of fairness, equity, and justice in public service delivery. Often, systems that promote inequality overlook accountability and, in most cases, they are centrally operated. Pettit (2012) highlighted the complementary interchangeability of empowerment and participation. While on the one hand empowerment necessitates the development and promotion of opportunities to individuals for participation, participation involves the empowerment of individuals that allow them to exercise their fundamental rights. The central essence of participation is to develop broader and better decision-making systems that is inclusive of all stakeholders thereby increasing the chances of success and their capacity both individually and collectively. Empowerment challenges existing systems of power structure with the aim of facilitating the emergence of better economic and political systems.

Speer et al. (2001; p. 4) suggested that empowerment is a vital driver of poverty reduction and should not be treated as a parallel tool to growth and development “... but through growth as a force that helps to create specifically pro-poor growth and thus, more rapid poverty reduction” (p. 4). Hurlbert and Gupta (2015) argued that it is a “... process by which those who have been denied the ability to make strategic life choices acquire such an ability” (p. 435). Kabeer views empowerment as a process that gives citizens the flexibility of choices and “... the possibility of alternatives”, hence, this liberty of choice manifests in the form of three cognate facets (Figure 2.7).

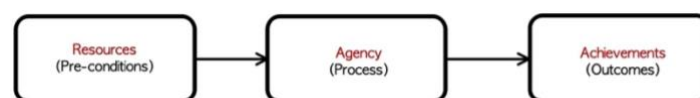


Figure 2.7: The cognate facets of power (Source: Kabeer, 1998)

Within this context the first facet ‘resources’ consists of both human and material resources that amplify the possibility of alternatives. The access to such resources is governed by guidelines, which entrust authority on certain stakeholders to make decisions on behalf of a collective group. An example of such is a traditional ruler within a local community. The second facet is ‘agency’, which implies defining goals and acting upon them. Additionally, ‘the power within’ that can be implemented either individually or collectively and it involves both tangible and intangibles that include purpose, motivation, and meaning. Within the concept of power, ‘agency’ can be viewed either from a positive or negative angle.

In a study, Speer et al. (2001) established a link between empowerment and social inclusion through a conceptual framework that was adapted from the ‘Sustainable Livelihood Framework’. Furthermore, Bennett (2002) framework which consists of a tripartite of people (actors); assets and capabilities (natural, human, financial, physical, and social capital); and institutions and organisations (formal and informal) demonstrates this link between empowerment and social inclusion. The framework used a triangle, pentagon, and rectangles to portray the elements (Figure 2.8). The triangle represents ‘people’, and because it is common for societies to group people based on established social identity such as ethnicity, education level, and income class. In this case, the triangle is based on income class consisting of elites, middle, and poor. The pentagon is used in highlighting the assets and capabilities. Under this, the natural, financial, and physical capital are referred to as ‘assets’ while social and human capital are known as ‘capabilities’. The combination of assets and capabilities in various strategies leads to sustainable livelihoods. The three rectangles represent the institutions and organisations. These are civil societies; private sector; and public sector.

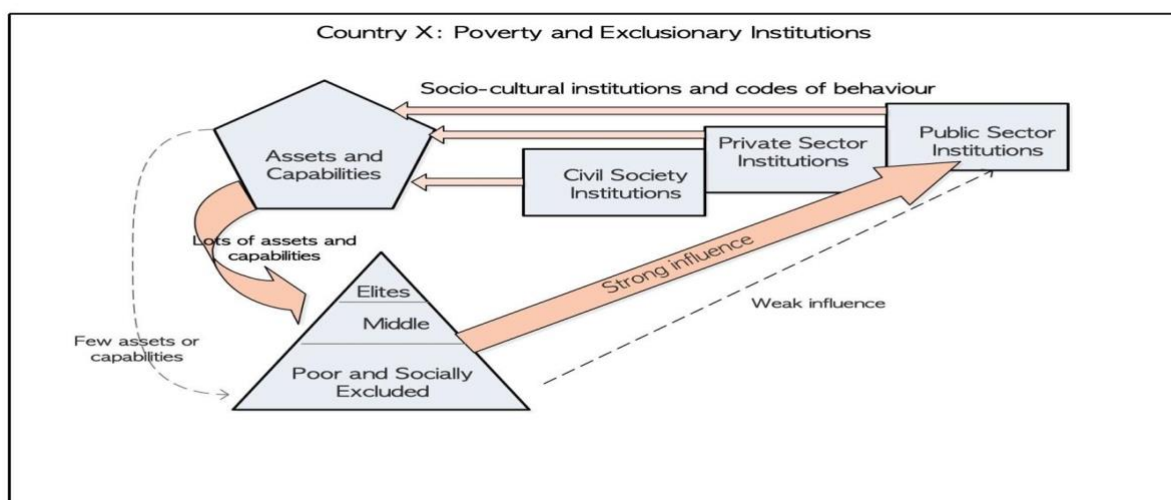


Figure 2.8: The tripartite elements of empowerment and social inclusion (Source: Bennett, 2002)

Figure 2.8 demonstrates the high level of poverty because of an unequal distribution of resources in an actor-asset-institution relationship. The figure shows an imaginary case of a country (X) that has its elites controlling the majority of the 'assets' and 'capabilities' through which they retain a high level of authority over government and private institutions. As such despite the poor making up most of the population, yet they retain limited authority over decision-making and often must operate within the confines of limited assets and capabilities allocated to them.

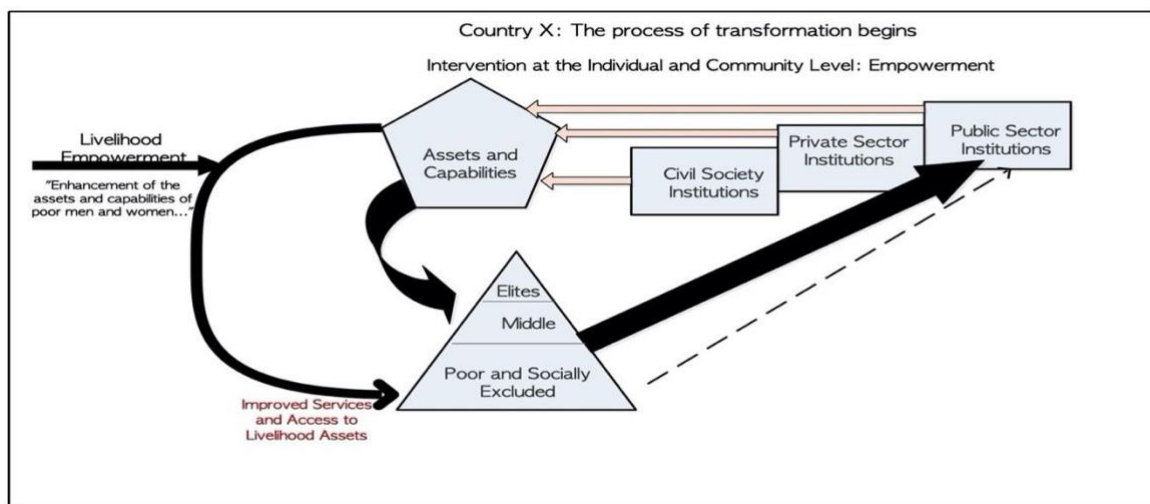


Figure 2.9: Beginning of transformation (Source: Bennett, 2002)

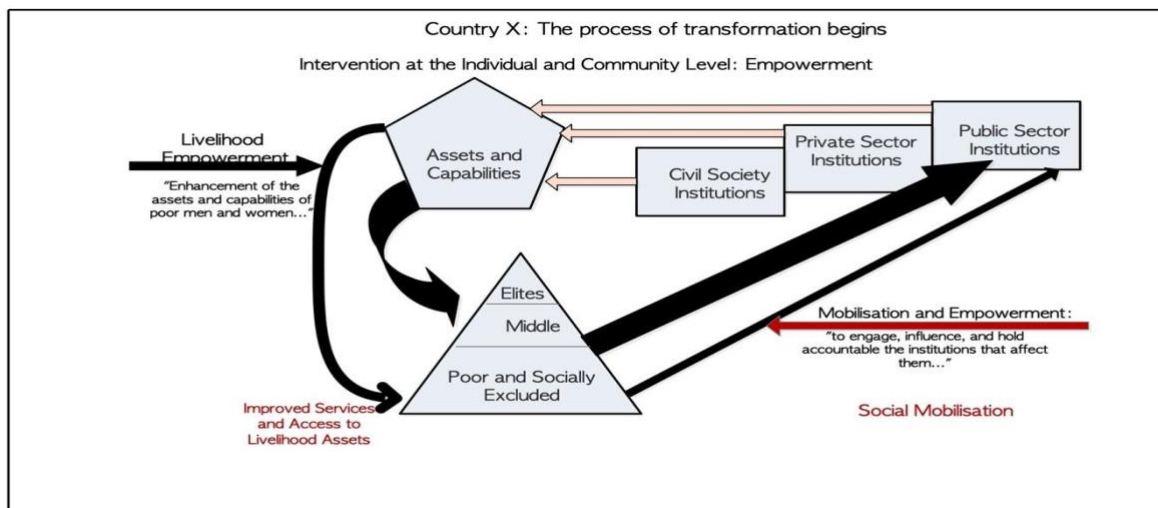


Figure 2.10: Some form of empowerment by intervention at community level (Source: Bennett, 2002)

Bennett proposed two forms of empowerment: ‘livelihood empowerment’ and ‘mobilisation empowerment’. Livelihood empowerment involves the improvement of access to services and livelihood assets (Figure 2.9). On the other hand, mobilisation empowerment requires initiation by external actors with the poor expected to follow up on the implementation (Figure 2.10). Mobilisation empowerment leverages on human and social capital such as skills and networks. The benefits of mobilisation empowerment include capacity building and self-understanding.

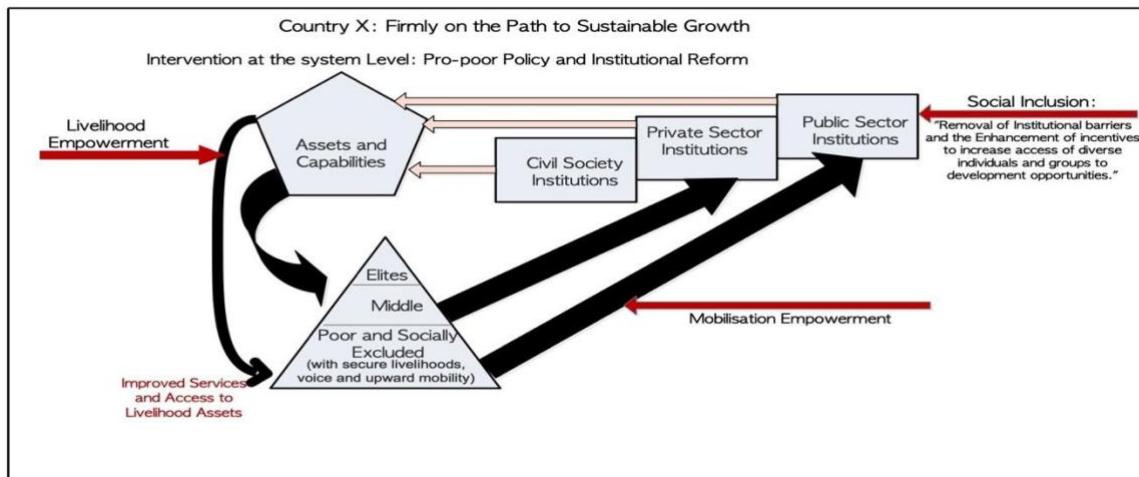


Figure 2.11: Path to sustainable growth (Source: Bennett, 2002)

Integrating livelihood and mobilisation empowerments results in social inclusion, a key objective of empowerment (Figure 2.11). This leads to an equal level of influence between the poor and the elites on institutions and organisations. The resultant consequence of which is a sustainable means of livelihood, social justice, and an effective enabling strategy for the provision of social services including housing.

2.3.4 Tripartite concepts of sustainable development

It is established that sustainable development entails meeting the need of present citizens on the one hand, while on the other hand preserving citizens’ future needs (Purvis et al., 2019; Tanguay et al., 2010; Visser and Brundtland, 2009). Oyebanji et al. (2017) suggests that the widely used Brundtland definition of sustainable development promotes two primary concepts to development. Firstly, ‘the concept of needs’ sets out to address the fundamental needs of low-income groups and ensure that this is realised. Furthermore, ‘the concept of need to address all limitations’ arises from need to control human activities and resource use to ensure optimal benefit of future citizens and generations to come. Holden et al. (2014) established that the Brundtland report identifies food,

energy, employment, health care, water supply, sanitation, and housing as fundamental human needs.

Several studies have established the existence of three fundamental concepts of sustainable development; economic, environmental, and social (Blair et al., 2004; Bredenoord et al., 2014). In agreement, Salama and Alshuwaikhat (2006) argue that the principle of affordable housing provision must originate from economic (costs of dwellings and associated infrastructure), environmental (use and conservation of natural resources in the environment), and social (cultural and spatial needs of households) dimensions. However, this is not to omit some studies that acknowledges some additional concepts of sustainability such as cultural (Soini and Birkeland, 2014), political (Åhman, 2013), and institutional (Pfahl, 2005). However, in line with majority of studies reviewed, this study adopts the three concepts of sustainable development discussed below.

2.3.4.1 Economic sustainability

Economic sustainability focuses on social, natural, human, and man-made capital that should be used in an efficient way to serve the need of present generation at the same time not degrading the resources for use by future generations (Spangenberg, 2004). According to Vos (2007) the primary essence of economic sustainability is "... to ensure that the overall value of natural and financial capital... is undiminished for future generations, even if the mix of the two is allowed to change." (p. 337). Furthermore, Vos (2007) contend that the importance of economic sustainability is out of the need to provide compensation to future generation from possible destruction of nature due to economic growth.

Purvis et al. (2019) established that the origin of economic sustainability predates to post Second World War from efforts by present day developed countries to support the 'development' of developing countries. Furthermore, Purvis et al. (2019) contends that this paved the way for the mantra 'economic development' which in turn was the source of the development of the term 'economic growth'. Subsequently, 'economic growth' metamorphosed to 'economic sustainability' (Spangenberg, 2004). However, Holden et al. (2014) disavowed the principle of economic growth as a concept of sustainable development. This they argue is because the aspiration for an economic growth may be tantamount to an aspiration for better living standard that is beyond what might be ecologically sustainable in the long run. Such arguments led to the suggestion that pursuing economic growth to the detriment of environmental resources is tantamount to a situation where an investor lives off their investment rather than on the returns of the investment. As such, sustainable

development involves the attainment of full developmental potentials of a nation without jeopardising its capital assets (Robertson, 1999).

Holden et al. (2014) suggests that the 2008 financial global crises underline the importance of the economic dimension of sustainability and raises questions on measuring the sustainability of developmental projects purely on economic progress, referring to any efforts at viewing economic sustainability on economic growth only as weak sustainability (Holden et al., 2014). As is in the case of developing countries such as Egypt, Brazil, Mexico, and China (Smets and van Lindert, 2016), contemporary housing policies in Nigeria favours housing provision by the private sector with the objective of stimulating the growth of Nigeria's macro-economy (Federal Republic of Nigeria, 2012). This seems to be the priority ahead of the need to provide decent housing to low-income groups. The ramification of such policy direction is the construction of dwellings especially in the cities through Public-Private-Partnerships, often erected considerably far away from the city centre and economic opportunities, and with insufficient infrastructure such as transportation and social amenities (Muhammad et al., 2015). Smets and van Lindert (2016) suggests that to achieve housing programmes that are economically sustainable to low-income groups, the choice of location is vital because of the need to overcome barriers such as proximity to places of economic opportunities and security. Furthermore, such locations should provide the prospects of developing the local economy through opportunities that support the development of surrounding communities.

2.3.4.2 Environmental sustainability

Various studies have established that the concept of sustainable development manifests from environmental degradation perspective, due to various human activities within the society (Purvis et al., 2019; Assefa and Frostell, 2007; Visser and Brundtland, 2009; Spangenberg, 2004; McKenzie, 2004). As such, while the initial objective of sustainable development was to maintain societies and ensure that they are 'environmentally sustainability', the subsequent addition of social and economic concepts emanated from the notion that they are integral interrelated dimensions to sustainable development (McKenzie, 2004). Corroborating, Moldan et al. (2012) argue that "sustainable development used to be more or less understood as social and economic development that should be environmentally sustainable" (p. 6). Oyebanji et al. (2017) suggests that considering environmental sustainability is paramount to an effective housing provision because the environment and housing are intertwined and impact on each other. In addition, this is necessary because environmental sustainability "seeks to improve human welfare by protecting the sources of raw materials used for human needs and ensuring that the sinks for human wastes are not exceeded, to prevent harm to humans." (Goodland, 1995; p. 3).

Williams and Dair (2007) highlight the need for environmental sustainability. They include the need to protect the natural environment and biodiversity; minimise the extent of pollution on the environment; and minimise the use of natural resources. Oyebanji et al. (2017) argue this requirement is borne out of the need to understand and accept that the environment and humanity are two inextricable entities that must support each other to survive. As an example, in protecting the natural environment, the provision of services such as housing should embrace the construction of sustainable drainage systems that protects against flooding, and control land use to mitigate against degradation (Oyebanji et al., 2017). Furthermore, in minimizing the use of natural resources remedial actions such as increasing the use of renewable energy sources, recycled and renewable materials, and conservation of energy by adopting the use of materials with low energy input (Williams and Dair, 2007). In addition, in minimizing against pollution, practical remedial actions including the control of air pollution by providing good public transport systems, density control on housing developments, and the construction of housing projects that requires minimum levels of energy use is paramount.

Adopting effective environmentally sustainable development measures is beneficial to developing countries such as Nigeria. Du Plessis (2002) suggests that its benefits can be appreciated when considering that although consumption of resources as well as the emittance of greenhouse gases are considerably less when compared to developed countries, their impact is more far reaching. Consequently, the extent of environmental degradation experienced in developing countries has a far more devastating thread and presents a more visible impact on settlements especially those inhabited by low-income groups. Furthermore, since the informal sector produces most of the housing stock in developing countries, it is imperative to capitalise on some of the sustainable development concepts proffered by the informal sector such as building materials and space use (Du Plessis, 2002).

2.3.4.3 Social sustainability

Some authorities have argued that social sustainability is the prime objective of efforts at sustainable development (Griessler and Littig, 2005). Despite this, Assefa and Frostell (2007) contend that the introduction of social dimension in sustainable development discussions emerged from arguments that the notion of sustainable development should not be viewed only from ecological perspective but also from economic and social dimensions as interrelated composites. Holden et al. (2014) suggest that the diverse nature of socio-cultural and economic characteristics among countries make it impossible to develop a single definition of social sustainability. As such, different authorities posit different definitions. For instance, Griessler and Littig (2005) argue that social sustainability is a

sustainable system that promotes fairness in opportunities and distribution of those opportunities, gender equity, effective citizen participation, political accountability, and provision of social services such as security, education and health. Alhaddi (2015) argue that social sustainability is associated with concepts such as ‘social inclusion’, ‘social cohesion’, and ‘social capital’. Williams and Dair (2007) suggest that social sustainability in housing delivery include the provision of housing that is culturally adequate, integrating developmental projects within local context, provision of dwellings that are qualitative and liveable and the alignment of developments with the aim of conserving local culture and heritage. Oladapo and Oni (2012) suggest that social equity such as fair practices to human capital, labour, local communities are core concepts of social sustainability.

To demonstrate the importance and link of social sustainability to the environmental dimension, Murphy (2012) proposed a conceptual framework linking it to environmental implications (Figure 2.12). First, the concept of equity entails the distribution of ‘welfare good’ and life chances (Murphy, 2012). This means that irrespective of social class such as gender, ethnicity, and race, all citizens should be accorded equal opportunities to develop their potentials. Policy directives for the promotion of equity should focus on housing, basic amenities, and essentials like food and medicine. Secondly, advocacy on sustainability refers to the intensification of stakeholder awareness on guiding principles for sustainable development with emphasis on the challenges and remedial solutions. This can be achieved through print and electronic media advertisements, workshop and seminars, and environmental campaigns.

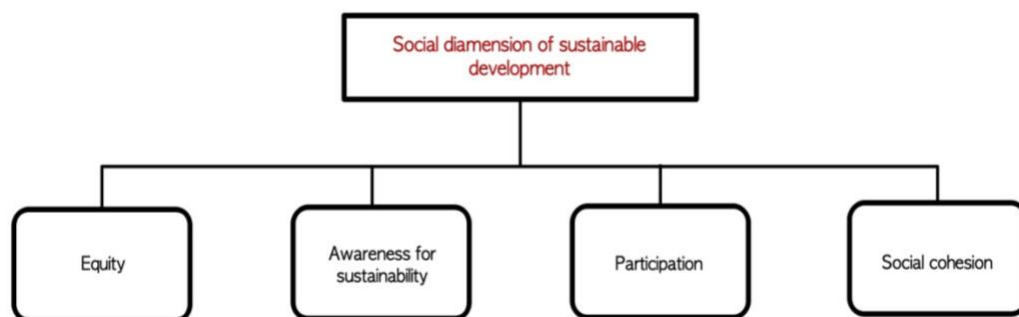


Figure 2.12: The drivers of social sustainability (Source: Murphy, 2012)

Thirdly, participation benefits both government and its citizens. Embarking on participatory initiatives enhances the inclusion of individuals, groups and communities. Lastly, social cohesion paves the way for the promotion of citizen well-being, crime reduction, and increase in mutual trust and support. In addition, Murphy argues that establishing a clear link between the social and

environmental concepts enhances the ease of linkage which itself is a fundamental requirement of sustainable development. Furthermore, he suggests that approaches to social sustainability should not be limited to local and national contexts. Instead, they require the adoption of some regional, international and intergenerational strategies. Nevertheless, there are argument in literature that established the limited coverage of social sustainability, its consequences are inadequate definition and operationalization of the dimension (Boström, 2012, Murphy, 2012). Hence, Boström (2012) specifically calls for more emphasis by policymakers in incorporating the social concept of sustainability in policy prescriptions since previous studies have established the dearth of such in public projects.

2.4 Critique of some existing frameworks

Part of the literature review carried out during this study include reviewing some existing frameworks related to housing provision in developing countries. In total, 11 frameworks were reviewed. While the analysis of the frameworks for this study is not exhaustive, however, it captures the main frameworks related to housing delivery. The criteria for selecting the reviewed frameworks are that they either specifically focus on developing countries or global perspective which indirectly include developing countries (see Table 2.3). Thus, frameworks that are neither focus on developing countries nor a global perspective were deemed unsuitable for review by the study. The reviewed frameworks are briefly discussed:

Zhou and Ronald (2017) conducted a study on “the resurgence of public housing provision in china” which highlights the hybrid housing system applied in China that incorporates both neoliberal traits on the one hand and maintenance of government regulatory control on the other. The structure operates such that the central government pursues a neoliberal agenda that expands the role of the market while local governments continue to exert regulatory authority through the control of urban planning, land supply, market intervention and fiscal revenue redistribution. Through such arrangement the local government retains a vital role as an agent linking the state and market in housing provision. However, they argue that over the years both central and local governments in China have either minimised or withdrawn subsidy provision, this reduced the expansion of public housing and increased reliance on market actors to invest in public housing projects. This caused massive shortage in public rental housing which targets low-income groups. Hence, to adapt to the market evolution a new framework for housing provision was devised and this included the state, market sector, local authorities (municipalities) and Finance and Construction Enterprises (FCEs). The FCEs are locally developed private entities used in achieving state stipulated objectives including the provision of public rental housing (Zhou and Ronald, 2017). As a

motivation to the FCEs, they can alongside the public rental housing build profitable properties with the profits from such invested into the construction of more public rental housing. The main shortcoming of the framework is that it is not aligned to the concept of sustainable development. Additionally, though it highlighted some stakeholders, however, this is not comprehensive.

A study conducted by Jana et al. (2016) asserts that accessibility is often neglected in affordable housing development for the urban poor, and that this leads to a failure of such schemes to attract the intended target group. Hence, they developed a ‘framework to assess and locate affordable and accessible housing for developing nations. In doing so, they developed “a methodology to identify potential areas for the development of affordable housing as part of rapid planning process in urban areas of developing nations” (p. 88). The methodology works in two ways; assessing the contemporary spatial spread of slums and designating potential areas of affordable housing development. The framework aids in classifying ‘hierarchical zones of accessibility’ that shows the growth and distribution of slum settlements. However, the framework fails to be aligned with the main sustainability concepts, and it also did not identify stakeholders nor allocate implementation responsibilities to them.

Marzouk and Metaine (2014) developed a ‘framework for sustainable low-income housing projects in Egypt’. The framework argues that a major impediment to sustainable low-income housing provision is the challenge associated with the high cost of construction. To counteract this, they developed a framework that integrates Building Information Model (BIM) with the aim of promoting sustainable building construction by designing practical and measurable green buildings, construction and maintenance. The framework integrates the BIM with Generic Algorithms and implemented through five features. These are (i) quantify materials extracted from the BIM model, (ii) allow different construction activities, (iii) store sustainable material details, (iv) develop a Leadership in Energy and Environmental Design (LEED) material and resources calculator, and (v) automate time schedule for low-income housing buildings. However, there are some limitations observed in the framework. First, it is technical and requires some expertise for implementation, thus omitting some key housing stakeholders. Second, its scope is reduced to low-income housing as a project rather than a process. Third, social drivers of low-income housing which is a vital sustainable development indicator is neglected.

Olagunju (2014) developed ‘a framework for sustainable housing delivery in Lagos, Nigeria’. The framework identified the themes of labour, design, finance, policy, and infrastructure as the main drivers of sustainable housing, thereby suggesting some input from government, developers, and homeowners in a bid to make implementation successful. However, the framework is observed to

have some limitations. Firstly, while land is identified as major barrier to housing, the framework did not incorporate this as a major driver of housing. Instead, it is incorporated as a sub-driver under one of the five major drivers - policy. The omission of land as a major driver appears even more short-sighted with the classification of finance and infrastructure as major drivers. It is thought that the level of priority accorded to land in housing provision would be similar to finance and infrastructure (Ikejiofor, 1998a; Jibril, 2006). Secondly, the stakeholders are not properly defined; hence, some major stakeholders that hugely affect housing provision are omitted. Lastly, the framework does not seem to align properly with the concepts of sustainability.

Ihuah and Eaton (2013) argued that a major problem that is driving housing shortage in Nigeria is a lack of a proper post-construction management practice. Hence, to alienate the housing deficit they proposed "... a framework for the sustainable management of social (public) housing estates in Nigeria" (Ihuah and Eaton, 2013; p. 901). They contend that contemporary planning does not accommodate a maintenance plan for existing social housing dwellings. Furthermore, they noted that current planning processes has failed to embrace the tripartite concepts of sustainable development. However, their framework has two major flaws; firstly, it has as with Oladapo (2001) only concentrated on one housing provision driver, and secondly there is no allocation of responsibility to stakeholders on tasks that would ensure effective cost is adhered to.

The UN-HABITAT (2012) developed a framework for housing provision by arguing that pursuing adequate, affordable and sustainable housing should be a priority of all governments. This they contend is to ameliorate challenges associated with population growth, high rate of urbanisation, slumming, climate change, and economic hardship. Hence, in a line with developing sustainable cities they developed 'a policy framework for developing countries'. The framework developed some key principles for sustainable housing delivery. These include leadership and commitment, institutional sustainable housing, multilateral collaboration, community participation, context-specific approaches, capacity building, financial mobilization, and indigenous low-cost materials and techniques. Furthermore, it adopted the conceptual model of social sustainability in housing provided which was developed by Ancell and Thompson-Fawcett (2008) (see Figure 2.13). While the framework incorporated the economic, environmental, cultural, and social concepts of sustainable and highlights on the fundamental principles to sustainable policy delivery, it did not identify stakeholders as well as their respective responsibilities.

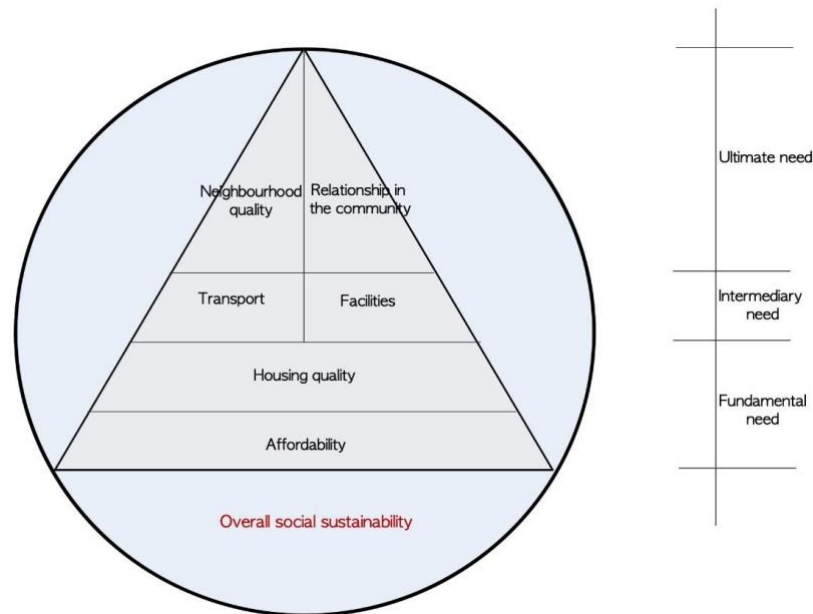


Figure 2.13: Conceptual model of social sustainability for housing development (Source: Ancell and Thompson-Fawcett, 2008)

Ibem and Azuh (2011) developed a ‘framework for evaluating the sustainability of housing programmes in developing countries’. This framework assesses the sustainability of existing public housing programmes by measuring some indicators based on five concepts of sustainability; economic, environmental, social, cultural, and technology. Some of the parameters developed include housing and neighbourhood quality, building types and construction techniques, water and storm water system, land conservation, open spaces and green areas, housing affordability and job creation, access to social infrastructure, dwelling privacy, and safety and security of neighbourhoods. While the framework attempted incorporating the five concepts of sustainability, its three major limitation are that – it focuses on public housing, it is limited to evaluating performance; and it does not apportion any responsibility to stakeholders.

Pullen et al. (2010) identified the dearth of simultaneous analysis of affordability and sustainability in housing provision policy process. Hence, they developed an ‘assessment framework for sustainable and affordable housing’ which through some performance indicators adopted from 10 ‘characteristics’ of affordable and sustainable housing attempted to reflect the tripartite concepts of sustainability; economic, environmental, and social. The indicators developed include energy and water efficiency, construction materials and methods, as well as adaptability and social acceptability. However, the framework stopped at identifying only some performance indicators by establishing characteristics of affordability and sustainability. Furthermore, even in developing the indicators, it is

only those that are associated with environmental sustainability that were primarily focused on, while others especially “those reflecting social sustainability requiring further development” (Pullen et al., 2010; p. 61).

Nair et al. (2005) “introduces a conceptual framework by defining housing problems from the perspective of beneficiaries supporting the development of effective policies to facilitate sustainable and affordable habit to housing” (p. 4429). They focused on policy initiatives by outlining strategies required in the realisation of sustainable and affordable housing. This was done through four concepts of sustainability: socio-cultural needs, economic aspects, technological concerns, and environmental aspects. The socio-cultural factors identified adaptability, equality, integration of amenities/services, self-help beneficiary participation, and community participation. Furthermore, the economic factors identified pre-requisites, shelter needs, and affordability. Furthermore, the technological factors include feasibility, functionality, strength, and durability/reliability. Lastly, the environmental factors are non-renewable resources, renewable resources, land conservation/proper planning, healthy environment, infrastructure, and material efficiency. While the framework proposes some policy measures on each of the four sustainability concepts, it failed to not only identify the key stakeholders to be involved but also to allocate responsibility to these stakeholders. Additionally, no review mechanism was developed to allow for periodic amendment subject change in need.

Oladapo’s (2001) ‘framework for cost management of low-cost housing’ argues that cost management is a fundamental requirement in housing development for an effective provision. Oladapo (2001) contend that low-cost housing is central to the amelioration of the housing situation of the urban poor. Additionally, the study argues that the need for the framework is on the premise that previous attention on cost management has largely centred on commercial/social development and infrastructure are carried out through formal systems which most housing stakeholders have limited access to. Hence, most “low-cost housing developments do not benefit adequately from the structured approach of cost management discipline” (Oladapo, 2001; p. 1). Furthermore, this is important because “informal construction has become a major factor in the provision of housing for low-income population” (p. 2). Thus, the framework identified six ‘factors/elements’ (with varying degree of risk to project organisational structure and management) that impacts on housing development; economic/financial, technological/infrastructure, socio-cultural, legal, political, and intellectual. The proposed cost management framework consists of strategy, design/tender documentation, tender process, construction, and project evaluation. Its major limitation, however,

is that it focuses largely on only one of the many drivers of sustainable provision – cost management.

Ambrose (1991) discussed ‘the housing provision chain as a comparative analytical framework’ arguing that ex-socialist system transformations are partly reflected from Western housing experience. They also argue that the concept of neoliberal housing provision is flawed since housing provision in developed economies continue to be regulated and subsidised. Thus, the analytical framework was developed for comparison between different housing systems and to approach contemporary universal inclination towards privatisation in a more analytical way. It views housing provision as “a linked sequence of events” known as processes of provision and use. These events are promotion, investment, construction, allocation, and subsequent management. Through these five processes, they argue that to commence the production of a housing unit, a person or agency must initiate this. The processes involved in the initiation include taking consideration of local land use, planning and zoning regulations. The investment requires raising finance for purchasing the various components of housing such as land, labour, and material. The construction stage commits these various housing components to usable dwellings. Afterwards, allocation determines the dwelling occupant and subsequent management lasting several years with activities such as renovation, conversion, and even physical destruction in the event of the dwelling being certified as no longer fit for occupancy.

Across the five stages these processes are determined by actors and agencies that are either grouped as ‘private sector’ or ‘public sector’. The ‘private set’ are also referred to as Non-Democratically Accountable actors and agencies (NDA) while the ‘public set’ are known as the Democratically Determined actors and agencies (DA). The NDA’s who are mostly driven by profit-seeking motive include cooperatives, trade unions, employers, housing associations, and self-build groups. While the primary motivation may have to do with capital accumulation other motives such as philanthropy may equally exist. On the other hand, the DAs are individuals and agencies tasked with the overall coordination of the housing delivery process. This includes central governments and local authorities. The major distinguishing characteristics of DA from the NDA’s is that they are formally accountable to the electorate (Ambrose, 1991). The limitation of the framework is that it is not driven by the concept of sustainable development. Furthermore, it is not based on empirical data, but a conceptual framework termed “the housing provision chain” (Ambrose, 1991; p. 94).

In summary, the reviewed frameworks have been classified into two fundamental groups; a group that assesses the performance of existing provision, and a group that provides overall guideline to

provision. While most of the frameworks focus on developing countries, some of them looked at housing provision from a global perspective. The main limitations from the frameworks are outlined as follows:

- i. Some of the frameworks are developed with a view to industrialised countries; hence, they may be difficult to implement within the context of developing countries such as Nigeria.
- ii. They are mostly evaluation frameworks aimed at rating housing programmes and management techniques and are not looking at direct provision.
- iii. In all cases, they do not allocate responsibility to stakeholders to carry out action on sub-components of the framework.
- iv. Some of the frameworks do not align the frameworks along the tripartite concepts of sustainable development.
- v. None of the frameworks provided a review mechanism for assessment of sub-components implementation.

Additionally, Table 2.3 below shows the contribution to knowledge of each of the reviewed framework, the key themes and their respective limitations.

Table 2.3: Compilation of frameworks reviewed, their contribution to knowledge and limitations

| Author (s) | Date published | Study title | Contribution to knowledge | Key indicators/themes | Limitation |
|---------------------|----------------|---|--|---|---|
| Zhou and Ronald | 2017 | “The resurgence of public housing provision in China: the Chongqing programme” | Showed a hybrid structure of housing provision that combines neoliberal structure and regulated public provision structure | Key indicator: mainly focused on integration of neoliberal structure with public provision | <ul style="list-style-type: none"> • Did not look at provision from the point of tripartite concepts of sustainable development • Did not detail actors involved in the provision structure |
| Jana et al. | 2016 | “Framework to assess and locate affordable and accessible housing for developing nations: Empirical evidence from Mumbai” | Developed a methodology for identifying suitable affordable and accessible settlements for low-income groups | Key themes: affordability; availability; accessibility; acceptability | <ul style="list-style-type: none"> • Emphasis primarily on identification of suitable locations • Does not consider other major drivers and sustainability concepts |
| Marzouk and Metawie | 2014 | “Framework for sustainable low-income housing projects in Egypt” | Integrates BIM in low-income housing projects to lower costs and | Key themes include concepts of sustainable development, optimise building alternatives, construction cost, and energy efficiency | <ul style="list-style-type: none"> • Focuses on low-income housing as a project rather a process • Social component of sustainable development neglected |
| Olagunju | 2014 | “A framework for sustainable housing delivery in Lagos, Nigeria” | Policy strategy towards housing provision | Based on four sustainability indicators (ecology, economy, political, cultural) Key themes include: Labour; design; finance; policy; infrastructure | <ul style="list-style-type: none"> • Framework not properly aligned to concepts of sustainability, instead focused on some drivers • Stakeholders not properly defined with key stakeholders omitted • Land which is a major driver to affordable housing in developing countries is considered only as a sub-driver while finance and infrastructure are considered major drivers |
| Ihua and Fortune | 2013 | “A framework for the sustainable management of social (public) housing estates in Nigeria” | Methodology for post-construction/post-occupancy management practice | Tripartite concepts of sustainability (looking at the environment, the economy, and society) Key theme is building maintenance/management | <ul style="list-style-type: none"> • Primary focus is on a single housing provision driver – post-occupancy evaluation • No allocation of responsibility to stakeholders on tasks • |
| Ibem and Azuh | 2011 | “Framework for evaluating the sustainability of public housing in developing countries” | Evaluation on impact of public housing based on sustainability indicators | Four dimensions of sustainability (cultural, social, economic, and environmental/technological) Key themes include housing/neighbourhood quality; energy efficiency; housing density; storm water/waste management technique; affordability; land conservation | <ul style="list-style-type: none"> • Limited to evaluation of performance • Does not apportion responsibility to stakeholders • Only assesses impact of provision |
| UN-HABITAT | 2012 | “Sustainable housing for sustainable cities: A policy-framework for developing countries” | Policy strategies towards sustainable housing delivery | Key themes: Participation; collaboration; finance; building materials/construction techniques; commitment/leadership | <ul style="list-style-type: none"> • No stakeholders were identified in pursuing implementation • No review mechanism to allow for amendment |
| Pullen et al. | 2010 | “Developing an assessment framework for sustainable and affordable housing” | Assessment tool for affordable and sustainable housing using performance indicators | Sustainability concepts Key themes include energy efficiency, construction materials and methods, affordability, acceptability | <ul style="list-style-type: none"> • Does not cover housing provision. • Though performance indicators based on sustainability concepts, however, emphasis focuses primarily on environmental sustainability |
| Nair et al., | 2005 | “A conceptual framework for sustainable and affordable housing for the rural poor in less developed economies” | Policy initiatives on strategies to an effective provision of sustainable and affordable housing | Four dimensions of sustainability (socio-cultural; economic; technological; environmental) Key themes include participation; adaptability; affordability; functionality; energy efficiency; land conservation/use; infrastructure | <ul style="list-style-type: none"> • Though it incorporates concepts of sustainability it failed to identify stakeholders to guide the implementation of the strategies • Hence no allocation of responsibility and no review mechanism to assess implementation periodically |
| Oladapo | 2001 | “A framework for cost management of low-cost housing” | Cost evaluation method in construction and maintenance of low-cost housing | Key themes include: Planning; design and tendering; construction; post-occupancy evaluation | <ul style="list-style-type: none"> • Primary focus is on one indicators of sustainable provision – cost management • Does not look at drivers of housing provision holistically |
| Ambrose | 1991 | “The housing provision chain as a comparative analytical framework” | Theoretically developed a housing provision chain model | Key themes include promotion; investment; construction; allocation; maintenance | <ul style="list-style-type: none"> • Stakeholders only grouped as public and private ‘actors’ • Looks at housing provision but not from the tripartite sustainable development point of view |

2.5 A review of selected international examples

A review of housing provision of five countries across four continents reveals diverging levels of challenges and success. The countries reviewed are Indonesia (Asia); Chile (South America); Mexico (North America); South Africa and Ethiopia (Africa). The study selected these countries based on two reasons. Firstly, it attempted to ensure that there is a global representation by drawing up countries across different continents. Secondly, selected countries were reviewed on either comparative population or economic strength to Nigeria.

Indonesia is the fourth most populous country in the world with a population of about 270 million people (Roser et al., 2013). As of 2011, the housing deficit in Indonesia is estimated at more than 8 million dwelling units, this despite not considering some 5 million housing dwellings that are substandard (Tunas and Darmoyono, 2014). Additionally, there are over 54,000 hectares of slum across the country and an annual housing demand of 735,000 dwellings (Tunas and Darmoyono, 2014). As a result of all these, there is an incessant housing affordability challenge. Thus, because of issues associated with housing affordability, the capital city of Jakarta is referred to as the ‘city of Kampung’ due to the spread of informal urban villages, with about 60 percent of the city’s urban population residing in Kampung (a term used to describe informal settlements) signifying an uncontrollable level of development within the city and its outskirts (Steinberg, 2007). In recognition of how powerful the phenomenon of urban Kampung had become, the government accepted it as a formal way of providing housing for low-income groups and introduced the Kampung Improvement Programme (KIP).

Through the KIP, a participatory approach succeeded in providing basic amenities that includes access roads, drainages, power, and portable drinking water that contributed to creating a healthy environment within the Kampung communities (Minnery et al., 2013). The provision of these amenities under the KIP programme provides a platform for self-help housing for the inhabitants. The success of the KIP could be measured by its impact; with more than 70 percent (3.3 million inhabitants) of Jakarta’s urban population benefitting directly from it at a cost less than US\$ 120 only per inhabitant (Werlin, 1999). In certain cases, as part of the KIP the government intervenes directly in housing programmes through provision of subsidy. An example of such schemes is the Swadaya Housing Scheme which targets low-income groups earning not more than US\$ 210 monthly, the scheme as of 2012 was able to assist more than 160,000 low-income households (Tunas and Darmoyono, 2014). In Chile, the embrace of neoliberal policies in housing has led to wide success in its provision (Jirón, 2004). Prior to that and until 1977 housing provision in the country was through a similar approach in most developing countries; that is, through the public

sector with little success. According to Rojas and Green (1995; p. 32-33) the provision pre-1977 was through direct provision that included establishing savings and loans institutes and public housing programmes.

However, from 1977 the government took a step back from direct provision and instead focused on providing institutional support for the private sector in a bid to provide housing through the 'enabler approach'. Motivated by an initial exiguous interest from the private sector, the government assumed a leading role in the provision of housing for low-income groups by assigning the dwellings directly. This was done upon the realisation that the desire for low-income groups to become homeowners is hampered by their deficient purchasing power, thus the government introduced a subsidy scheme with direct subsidies to the low-income groups which is complemented with financing from the private banks (Jirón, 2004). Since these subsidies were only targeted at low-income groups, middle- and high-income groups seek financing directly from the private banks. The low-income subsidies were provided by an annual budgetary allocation to the Ministry of Housing and Planning (MINVU) (Rojas and Greene, 1995). The eligibility of low-income households hinges on their ability to accumulate prior savings upon which points are allocated which is complemented by home visits to establish the most deprived households. Thus, it is widely accepted as transparent and honest (Rojas, 2001). Rojas (2001) outlined the following major benefits from the subsidy programme:

- i. It was able to reach families with genuine housing need and poverty, though it did not capture the "poorest decile of the income distribution" (p. 22)
- ii. The minimum housing units (progressive and basic housing units) were cheap to construct
- iii. The subsidy scheme inspired households to save which as at 1995 about 1 million individual account holder savings generated up to US\$ 500 million.
- iv. The subsidy scheme succeeded in raising the country's GDP through the housing sector

However, Gilbert (2000) argues that there is a need for the reform of this programme to contend with contemporary realities as recent challenges indicate that the approach "is at the end of its life span due to lack of sustainability in the process" (p. 2). In a similar pattern to most emerging economies, Mexico is undergoing a pronounced housing shortage such that as at the year 2000 estimates that not only does the country require the construction of 1.8 million dwelling units but also to embark on major improvements required on a further 2.5 million existing dwellings that are in a deplorable condition (Fontenla and Gonzalez, 2009). Furthermore, the housing sector is set to undergo further pressure due to projections by the Mexico National Population Council (Conapo) which reckons that between 2005 and 2021 the gross number of households would significantly

increase from 26 million to 40 million with the addition of about 675,000 households on an average annually (Conapo, 2005 in Fontela and Gonzalez, 2009).

While a shift from public provision to the ‘enabler approach’ influenced contemporary approach to housing, the shift was also influenced by the North American Free Trade Agreement (NAFTA) which brought an expeditious growth of northern cities and a rise in employment (Monkkonen, 2011). The impact of Mexico’s neoliberal housing policies was felt most on the financial sector with the establishment of two public housing funds in 1972; the Institute of the National Housing Fund for Workers (INFONAVIT for private sector workers) and the National Housing Fund of the Institute of Security and Social Services for State Workers (FOVISSSTE for public sector workers), this was viewed as a turning point for social housing in Mexico (Bredenoord and Cabrera, 2014). Particularly, INFONAVIT played a vital role in not only provision of mortgages but also in the process of housing provision which was initially allocated to beneficiaries through a lottery system and subsequently through membership of labour unions (Monkkonen, 2011). Additionally, the creation of INFONAVIT and FOVISSSTE ensured that production of housing dwellings for both low- and middle- income households significantly increased through the supply of plots of land for self-help dwellings. The popularity of self-help housing in Mexico is wide as outlined in figures released in 2008 which shows 74 percent of the country’s total housing stock is constructed through self-production. Out of this total self-help housing produced, about 62 percent are urban self-help housing, while up to 92 percent of rural dwellings are self-produced (Bredenoord and Cabrera, 2014). However, this higher home-ownership rate comes with an increase in segregation and fragmentation in the urban landscape attributed to a continuous inadequate provision of infrastructure and other social amenities (Harner et al., 2009).

Between 1972 and 2000, INFONAVIT was successful in funding more than 2 million dwelling units (15 percent of all dwellings within this period), and with supplementary funding from FOVISSSTE and other smaller funding bodies, government programmes provided about 36 percent of formal housing in Mexico (Garcia, 2004 in Harner et al., 2009). It is worth mentioning that despite these successes, there was a period when INFONAVIT was almost bankrupt due to a decrease in government revenue that coincided with increased construction costs (Monkkonen, 2011). However, as part of measures to the near bankruptcy INFONAVIT experienced, various reform policies were introduced. These policies include an overhaul of lending policies, a focus on transparency, and the enactment of stringent policies on loan recovery (Puebla, 2002 in Monkkonen, 2011). These reforms gave low-income households a more comprehensive access to finance that include “smaller loans and mixed housing finance” (Bredenoord and Cabrera, 2014; p. 229).

Across the African continent and especially Sub-Saharan Africa (SSA), housing conditions are widely perceived to be suboptimal, even after accounting for low incomes. The bulk of housing investment in African countries are reliant on funding through government debt or domestic savings rather than from international capital markets, as is the case in developed economies. As a result, there is a shortage of housing. Most of the houses in the existing stock are often overcrowded, sub-standard in quality, thus leaving a huge backlog. Keivani and Werna (2001) argue that housing is mostly provided in Africa through the informal sector with the formal private market contributing not more than 20 percent of provision. The informal sector provision is through squatter settlements, informal subdivisions, and informal rental housing. These informal means of provision exist because low-income groups cannot afford housing through the formal sector which are often deemed to be of 'high quality' and designed and constructed professionally (Keivani and Werna, 2001).

In the formal housing provision sector, there are varying levels of challenges to housing experienced by African countries. For instance, due to years of apartheid planning and development, human settlements in South Africa are characterised by spatial separation of residential areas according to class and population groups, urban sprawl, a lack of access to basic services in many instances, and concentration of the poor on the urban periphery (Aigbavboa and Thwala, 2011). These factors have led to human settlements being inequitable, highly inefficient and unsustainable. However, since the advent of its new democracy in 1994, addressing the huge housing challenge – both in terms of quality of living conditions and quantity of the stock – has been the government's priority (Aigbavboa and Thwala, 2011). The South African government introduced in 1995 a national housing programme that included subsidies to low-income households ensuring a piece of land, the building of a basic house with the installation of sanitary and water services. The programme resulted in the building of more than 1.5 million new housing units between 1994 and 2003 (The Fuller Center for Housing, 2014; Lizarralde and Massyn, 2008). Despite these, there still exists a huge housing shortage in South Africa. In 1997 the National Housing Department estimated the number of families without adequate housing at 2.2 million. However, due to rapid informal urbanisation and population growth, this figure increases by about 204,000 every year (The Fuller Centre for Housing, 2014).

Ethiopia is the second most populous country in Africa, after Nigeria (UN-HABITAT, 2010), and as established in the second national population and housing census, the population of Ethiopia was estimated to be over 53 million in October 1994 with 86.3 percent of the population residing in the rural areas, while 13.7 percent were urban dwellers. Goytom (2015) put current estimates of Ethiopia's population at over 96 million, with the capital Addis Ababa having a population of 3.4

million people. Addis Ababa's housing sector has had a long-standing housing challenge and the rapidly growing Ethiopian capital has been unable to provide adequate and affordable housing, particularly for its low-income citizens (Shiferaw, 1998). There is a shortage of 400,000 housing units in the city (Solomon, 2014). Thus, through a massive integrated housing scheme launched in 2006, known as the Integrated Housing Development Programme (IHDP), with a target to build 50,000 condominium units per annum (Goytom, 2015), the government attempted to reduce this deficit. The condominiums were built through government financing and transferred by randomised lotteries to Ethiopians who are residents of Addis Ababa at subsidised rates. As of 2013 more than 900,000 Addis Ababa residents registered for the scheme (Goytom, 2015). The programme has recorded successes that include the construction of 100,000 apartments and another 100,000 nearing completion, creating job opportunities for more than 200,000 residents as well as converting some dilapidated slum areas to attractive living and working areas (Solomon, 2014). However, despite this, Albelti (2001) observed that most houses in Ethiopia are below qualitative standard and lack adequate space, and with the provision for water supply, electricity, and drainages very minimal.

There are several lessons observed from the global efforts at housing provision. Firstly, there is evidence from strategies in developed countries (such as the United Kingdom and the United States of America) suggests that despite promoting neoliberal strategies that primarily relies on the private sector, governments continue to provide intervention in various forms of subsidy to alleviate the housing challenges of low-income groups (Whitehead, 2015). While the essence of neoliberal strategies is to ease the burden on governments, it does not relieve the government from its primary responsibility of ensuring access to decent housing for its citizens. Secondly, despite the high standard of living complemented with huge resource allocation to housing in those countries, housing provision remains a challenge in terms of adequate quantities (Griffith and Jefferys, 2013) and housing affordability (Robinson et al., 2006; Stone, 2011).

Thirdly, evidence demonstrates successes in adopting unconventional methods in developing countries. The success shown in the case of Indonesia (Tunas and Darmoyono, 2014) required flexible but practical strategies. The approach showed some encouraging results both in quantity increase and lowering cost of construction. Fourthly, the success of the enabling strategy to housing is dependent on commitment, flexibility, and institutional support provided by governments as evident in the case of Chile. Additionally, as seen in the Chile case, policies require periodic reviews. Despite the success of the Chile subsidy scheme, overtime it outlived its usefulness and needs review, especially to incorporate sustainability (Gilbert, 2000). Fifthly, self-help housing is integral to efforts at housing the urban poor. This is evident in the approach taken in Mexico, which through

the provision of housing finance; enabled the construction of 2 million dwellings over a period. However, another vital lesson from the strategy used in Mexico is that over reliance on government funding could be detrimental to sustainable housing provision as evident in the near bankruptcy of one of the two major sources of finance.

2.6 The United Nations Sustainable Development Goals

The United Nations in 2015 adopted the Sustainable Development Goals (SDGs) which consists of 17 goals that can be achieved through 169 targets and measured by about 100 international indicators. Referred to as the “blueprint for peace and prosperity for the people and planet” to cater for both the present and future, the SDGs aims at global partnerships within and among countries to among other things end poverty, reduce inequality, foster economic growth, control climate change, and build sustainable communities and settlements (United Nations, 2015). Shortly after its adoption, debates on the contribution the built environment could make to the SDGs commenced in academic literature. Omer and Noguchi (2020; p.1) argue that action on the SDGs is linked to the tripartite concepts of sustainable development (economic, environmental, and social indicators) for the creations of “a sustainable planet”. Opoku (2016; p,1156) argued that the built environment has a vital role to play in the preservation of “the planet whiles providing prosperity for the people” through “design, construction, and management”. The SDGs though presented as independent goals, they are interrelated and either positively or negatively affect each other (Omer and Noguchi, 2020). One of the Goals linked directly to the built environment is Goal 11. The Goal calls for an urgent need to “make cities and human settlements inclusive, safe, resilient and sustainable” by the year 2030 (United Nations, 2015; p. 24). The goal is accompanied with 10 targets that is measured by 15 international indicators.

Furthermore, under Goal 11 the targets related directly to housing provision for the urban poor highlights its expectations (United Nations, 2015). Firstly, ensuring access to safe, adequate, and affordable housing and the provision of requisite services. Secondly, the provision of safe and affordable public transportation system for the urban poor. Thirdly, the promotion of urbanisation that is inclusive and participatory to integrate sustainable planning practices. Fourthly, the provision of inclusive and safe public spaces in form of parks and outdoor areas for vulnerable groups including the urban poor. Fifthly, the provision of social, environmental, and economic links through infrastructure between urban, peri-urban, and rural areas to strengthen national, and sub-national planning structure. Lastly, support poor countries in the development of the local building material industry and the promotion of sustainable and resilient building techniques.

A primary indicator that can be used in measuring these targets is the proportion of the urban poor living in informal settlements, slums, and inadequate dwellings by the year 2030 (United Nations, 2015). Therefore, the provision of adequate and affordable housing for the urban poor in Nigerian cities like Abuja which is a cardinal argument of this thesis contributes to the achievement of this goal.

2.7 The key elements to sustainable housing provision

The key elements to sustainable housing provision fall into six major themes adapted from the literature (Bredenoord et al., 2014; Warnock and Warnock, 2008, Choguill, 2007; Agunbiade et al., 2013; Ogu and Ogbuozobe, 2001). They consist of planning; land; labour; infrastructure; finance; and building materials. Together they form the core elements required to drive low-income housing provision. Furthermore, these elements were established by the UN-HABITAT (2008) work ‘enabling shelter strategies in developing countries’ and Odunsi (2018) as fundamental to a sustainable housing provision

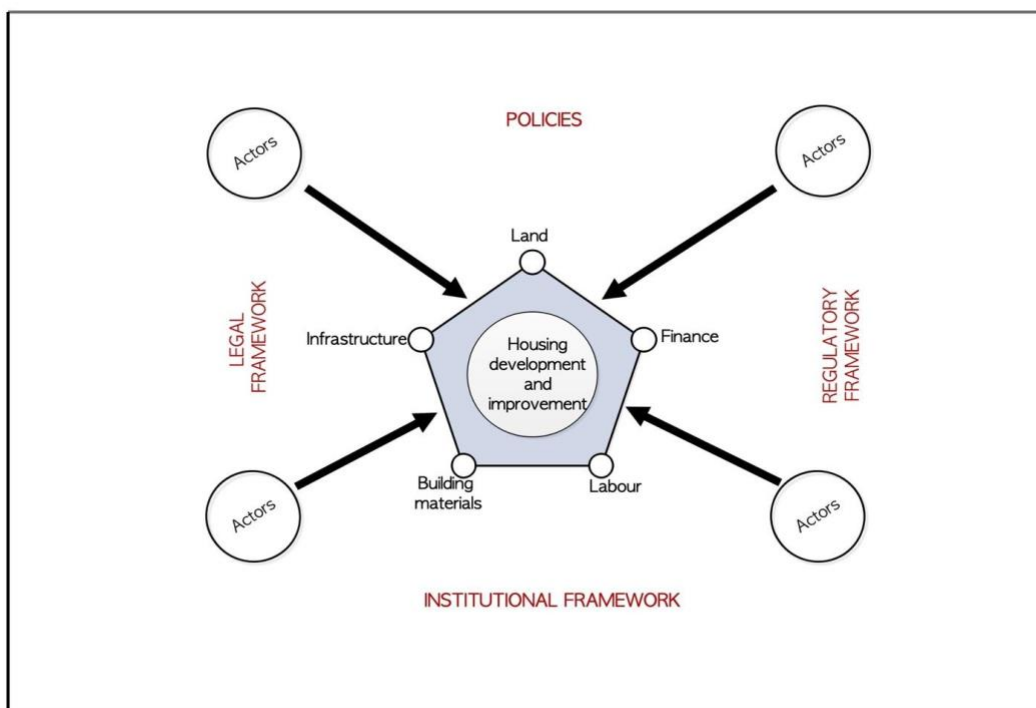


Figure 2.14: Conceptual framework for housing development and improvement (UN-HABITAT, 2008)

The United Nations Human Settlements Programme (2008) developed the key components to a sustainable housing provision (Figure 2.14). They identified the importance of stakeholders, and effective policies, they also established the need for developing legal, institutional and regulatory

frameworks. More importantly, they suggested five drivers that are fundamental to housing provision and development. These drivers are land; infrastructure; finance; building materials; labour; and finance. In the case of Odunsi (2018) sustainable housing provision is dependent on providing seven drivers to what is called “a healthy housing delivery system” (p. 10). These drivers are authorisations; land; infrastructure; public facilities; labour; building materials; and finance (Figure 2.15). The term ‘authorisations’ refer to supervision and regulation of all housing related planning and implementation process. This includes setting up effective legal, regulatory, and institutional frameworks for an effective delivery. These regulations cover vital components such as access to land, infrastructure, and finance.

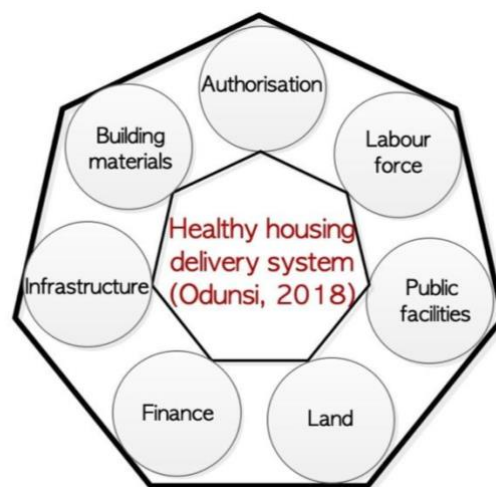


Figure 2.15: Healthy housing delivery system (Odunsi, 2018)

Furthermore, public facilities are secondary amenities such as recreational and educational facilities that make settlements habitable while also serving as places of economic opportunities. The proximity of public facilities to housing projects is fundamental to their appeal to prospective inhabitants. Consequently, from these highlighted literatures, this study adopts six elements that it establishes as critical to low-income housing provision (Figure 2.16). These six elements include groundwork; finance; land; infrastructure; building materials; and labour. They are briefly discussed in the next section.

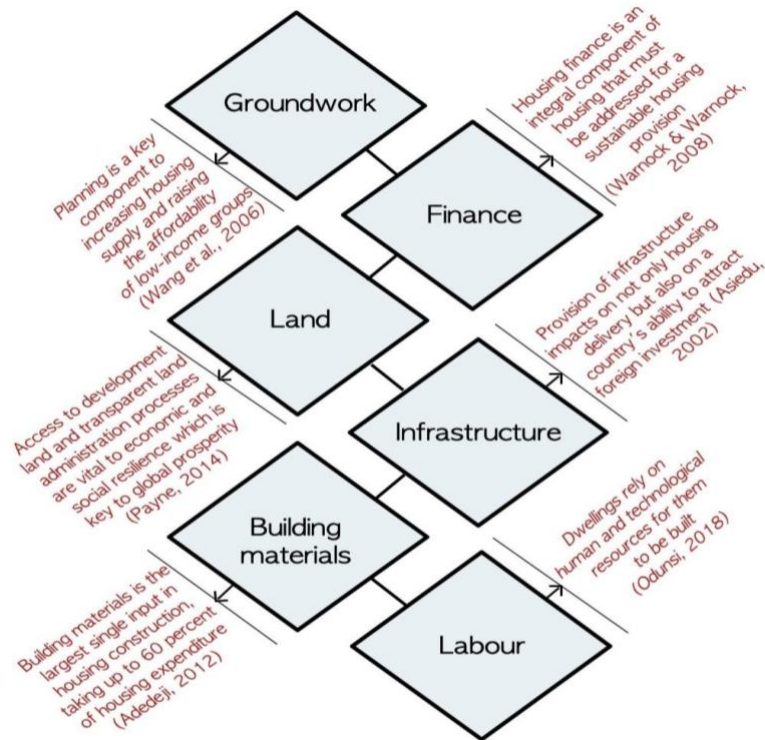


Figure 2.16: Proposed conceptual framework of the research

2.7.1 Planning

Planning within the context of this research is what Odunsi (2018) refers to as authorisations, and what the UN-HABITAT (2008) refers to as legal, regulatory, and administrative framework for implementation of housing policies. It is a fundamental concept that sustainable housing provision hinges on. According to Wang et al. (2006; p. i) planning or groundwork plays a vital role in “raising housing supply, affordability and quality, and the link between planning/housing policies and broader areas of concern including homelessness, the use of private dwellings, regeneration, market renewal, and environmental impact”. In most cases, the success of housing delivery is reflective of the level of planning. Often, planning for services such as housing requires an inter disciplinary structure that is periodically reviewed to address shortcomings. A major factor in determining the success of planning is the need to base planning parameters on practical realities. Bredenoord and Verkoren (2010) noted that a sustainable urban planning occurs at two levels; at the city or municipal level; and at the neighbourhood or project level. Planning at the city level include developing the long-term vision of the city on housing provision and function of neighbourhoods, land-use structure, construction of infrastructure and public transport systems, as well as other basic amenities. Furthermore, at the neighbourhood or project level, planning includes density and zoning of dwellings, sustainable land-use systems, and provision of security.

Payne and Majale (2012) contends that long-term planning of city developments ensures the “waste of fewer resources on catching up with rapid growth and poorly-sited services and facilities” (p. 105). There is evidence that well-planned cities have a better chance of extending infrastructural services to developing areas that incorporate the urban poor (Naidu, 2008). Furthermore, Payne and Majale (2012) have established that dynamic planning reduces the need for additional costs in the future whenever upgrading is required.

2.7.2 Land

Development land is a key element that drives housing provision. An unfettered access to secure development land is generally established as a prerequisite for access to housing (Payne, 2004; Ikejiofor, 2005; Jibril, 2006) established that “the ownership, or occupation, of land has conferred great economic and political power” (p. 5). The importance of land in housing provision is highlighted by Odunsi (2018) who argue that it is the first step to housing provision. Kok et al. (2014) established that the cost of land is a key driver of the economic value and attractiveness of a site. They contend that land-use regulations drive the physical form of the cities, amenities available, spatial patterns of physical development, and the housing/transportation cost of inhabitants. Furthermore, Satterthwaite (2009) claims that often the tussle for decent shelter by the urban poor is “...a struggle for land – either getting land on which to build or getting tenure of land already occupied.” (p. 301). The stringent guideline to accessing secure land tenure impedes access to low-income groups. This is compounded by excessive regulations that impact negatively on housing market in several ways. Some of these include an increment in the finished house prices due to charges incurred in form of fees, extending the time to complete the housing-production process due to the imposition of minimum standards, all of which result in higher costs incurred by developers and transferred to consumers (Monkkonen, 2013). These impediments continue to influence the growth of informal or illegal land markets that contribute to the rise of slums, and to land speculation (Desai and Loftus, 2013). Furthermore, while initiatives such as ‘slum and squatter upgrading’ improve the housing condition of low-income groups, adopting flexible and practical land-use regulations provide the potential for easing the process of accessing land. Additionally, removing impediments causing interference fulfils a cardinal objective of the neoliberal strategy to shelter provision (Jenkins, 2001).

2.7.3 Infrastructure

Infrastructure is a fundamental component of housing development, hence labelled a key element to affordable housing for low-income groups. According to Choguill (1996b), infrastructural

development is a prerequisite to achieving healthy and sustainable environments. Infrastructure is identified as an important catalyst for economic growth with substantial contribution to Gross Domestic Product (GDP) of a country (Esfahani and Ramirez, 2003). Agénor and Neanidis (2011) contend that research has affirmed the positive impact infrastructure has on “... production costs, the productivity of private inputs, and the rate of return on capital...” (p. 933). In agreement, Srinivasu and Rao (2013) argue that many studies have established the positive impact infrastructure development have on the quality of housing and level of economic development of a country. In addition, the impact of infrastructure provision on human health and well-being is documented in literature (Agénor and Neanidis, 2011). In fact, Srinivasu and Rao (2013) contends that in general “...infrastructure has a direct relationship with environment, health, poverty, equity, and quality of life” (p. 82). This relationship is evident in developed countries where higher investment in infrastructure returns a higher level of affluence in those countries.

Choguill (1996b) identified two broad types of infrastructure – social and physical infrastructure. Social infrastructure refers to essentials such as education, and health care. However, physical infrastructure, which forms the core of this study’s conceptual framework, consists of amenities ranging from access roads, drainages and sewerage systems, services such as electricity and water supply as well as amenities such as schools, hospitals, markets, and communal areas. In highlighting the essence of infrastructure provision, a survey conducted suggest that mortality rate of children in Sub-Saharan Africa is twice as high in squatter settlements and slums with poor or non-existent sanitation and sewage systems when compared to urban settlement with basic infrastructure (Agenor et al., 2008). Furthermore, cities in developing countries due to rapid urbanisation continue to experience pressure on transport systems due to inadequate infrastructure (Amekudzi et al., 2007). This threatens the long-term planning and sustainability of those cities. Additionally, the SDGs (Goal 11) as part of making cities sustainable call for the provision of “adequate, safe, and affordable housing and basic services” including adequate public transportation “... with special attention to the need of those in vulnerable situations...” such as low-income groups (United Nations, 2015; p. 24).

2.7.4 Finance

Another key element to low-income housing is the provision or access to housing finance. Warnock and Warnock (2008; p. 240) argue that “...housing finance is a binding constant that must be addressed before the markets can sustainably provide adequate housing”. Renaud (2009) noted that an effective housing finance system is a prerequisite for the construction and maintenance of well-designed cities. The absence of a sustainable housing finance system as evident in most developing

countries forms the genesis of progressive mode of development on housing and infrastructure. Often these progressive developments take long periods to complete and in the process for housing schemes, they lead to slumming. In the context of this study, housing finance refers to all forms of financing that is required for an adequate housing development. This includes development finance for infrastructure provision by government and private sector; development finance for housing delivery by either/or government and private housing providers; and development finance to capitalise/recapitalise mortgage, microfinance, and other finance institutions for adequate and sustainable access to housing mortgage and loans by low-income groups.

Establishing a vibrant housing market through the creation of long-term mortgage system contributes immensely to the GDP of a country. For instance, through effective housing market structure, housing mortgages contribute 87 percent to the GDP of Denmark, 71 percent to United States of America, and 70 percent to the United Kingdom (Nubi, 2010). In comparison, in developing countries where housing finance is scarce, housing mortgage contribution to the GDP of a country is paltry. For example, it contributes two percent in Brazil, three percent in Indonesia (Ferguson and Smets, 2010) and less than one percent in Nigeria (Nubi, 2010). Particularly in the case of Nigeria, this calls for restructuring and capitalisation of the mortgage institutions. Aside from strengthening the housing mortgage system, emphasis should focus on microfinance institutions to serve as backbone to a sustainable housing loan structure to low-income groups (Daphnis and Ferguson, 2004, Vetrivel and Kumarmangalam, 2010). Specifically, Buckley and Kalarickal (2005) argued on the importance of microfinance institutions in the setting up of housing finance structure that benefits low-income families. As an example of its success, they sighted the case of a microfinance institution in Bangladesh (Grameen Bank) where low-income groups housing loans account for the bank's largest asset portfolio. Additionally, housing microfinance loans enable low-income groups the option of improving the condition of their dwellings or incrementally constructing those dwellings (Makinde, 2014).

2.7.5 Building materials

Literature has established that building materials are a fundamental component to low-income housing (Adedeji, 2012; Taiwo and Adeboye, 2013). Furthermore, Bredenoord et al. (2014) contend that the cost of constructing a dwelling is dependent on the cost of building materials. Additionally, Iwuagwu and Iwuagwu Ben (2015) highlight the significance of building materials by arguing that access to local building materials could reduce housing cost by 60 percent. Furthermore, in agreement Olotuah (2002) noted that lowering the cost of building materials could significantly influence the cost of constructing dwellings. Alibaba and Özdeniz (2004) contend that the choice of

building materials affects the sustainability of a construction project. Validating this, Zhou et al. (2009) affirmed that the choice of construction material in a building project plays a vital role in the life cycle of the project.

In most developing countries, the construction sector relies on the importation of building materials and that contributes to rising cost of building materials (Atolagbe, 2009). Furthermore, this impedes the growth of the local building industry. The reliance on imported building materials encourages unsustainable practices by focusing on short-term fixes rather than seeking long-term solution on building materials required in construction industry. Studies like Ugochukwu and Chioma (2015) established the preference of housing developers to imported materials is primarily due to the quality of production. The perception is that locally produced materials are inferior when compared to imported materials. Since, the success of the construction sector is dependent on the building material market, the importance of its source and cost becomes paramount. Consequently, improving the local production industry is fundamental to developing a sustainable building material market that can drive the provision of housing at affordable cost. In addition, improving the local production industry creates local employment opportunities, and encourage local artisanship. However, to maximise the impact of local building materials, there is a need for both regulations and incentives to housing developers who as highlighted previously resist the use of local building materials, instead preferring imported materials.

2.7.6 Labour

The construction of dwellings relies on both human and technological resources for them to be built. The reliance of dwellings mostly on human labour for construction is most peculiar to developing countries like Nigeria. This is in part due to the limited level of the use of technology in construction process. Hence, a sustainable low-income housing provision relies on both skilled and unskilled labour for its delivery. It requires the services of; intellectual labour such as Architects, Builders, Engineers, Planner and Surveyors; skilled labour such as carpenters, plumbers, brick layers, iron-benders, and painters; as well as unskilled labour such as labourers. These groups of human resources are indispensable to the process of housing construction, from planning to execution. Labour is a vital part of construction and particularly housing because it plays an important role in project cost and time overrun (Hiyassat et al., 2016).

2.8 Summary

This chapter accomplished Objective 1 of the study which evaluates the concept of housing provision and explores strategies of low-income housing provision around the world. The chapter

discussed housing delivery by highlighting the origin and concept of housing provision which later evolved to the adoption of the enabling strategy to housing provision. The enabling approach to housing provision was first adopted by developed countries and this model was later transferred to developing countries through international institutions. The change of housing delivery from direct provision to enabling strategy creates debates on the role of housing among the four pillars of the welfare state. While in the context of direct provision housing can be viewed as a welfare item, the same commodity when viewed from the enabling strategy places housing provision as an economic item whose performance is dictated by the free market. Situating a balance between these two opposites is still a subject of debate among housing researchers. The essence of shifting from direct provision to the enabling strategy is primarily to remove the burden of housing provision from governments and curtail bureaucracy that often contribute to making the task more difficult. However, the introduction of the enabling strategy failed to bring the desired outcome and this failure can be viewed from two major perspectives. Firstly, the transfer of the enabling strategy from developed to developing countries was conducted without consideration of local contexts to where the approach is transferred. This led to the universal transfer of ideas which resulted in most cases to its dismal performance in developing countries especially in housing delivery for low-income groups. Evidence from literature suggests that on the positive side the adoption of the enabling strategy resulted in the in the general increase of the housing stock. However, this increase is at the detriment of low-income groups to whom adequate housing remain elusive. As discussed in the next chapter, this is the case in Nigeria where the housing stock continues to grow albeit most of these housing is beyond the reach of low-income groups. The reason, as discussed in Chapters (6, 7 and 8), being that the philosophy of embracing the free-market approach has excluded low-income groups from the process.

Secondly, the nexus of the enabling approach to housing provision argues against the reliance of subsidy to housing delivery. The design of the enabling strategy is such that subsidy is only systematically administered to low-income groups with the aim of poverty alleviation and stimulating development across the board. Thus, the introduction of programmes such as Sites-and-Services were meant to target economically vulnerable groups but ended up either benefitting middle- and higher-income earners or being sighted in remote locations that negatively impacted on the housing *affordability* of low-income groups. This minimised the impact of the programme on low-income groups. Hence, it became a bone of contention since the essence of subsidies is to enable low-income groups afford minimum housing standard supplied by the market.

Aside from these, the transfer of the enabling approach to developing countries is bedevilled with political, institutional, legal, financial, regulatory, and attitudinal constraints. These constraints affect

the most critical components of housing delivery including land, housing finance, and infrastructure. Particularly in the case of Nigeria, the evidence, and effects of these constraints on adequate housing are discussed in subsequent chapters.

Furthermore, some theoretical themes emerged from discussions in this chapter. These include three primary themes and 10 secondary themes associated to the primary themes. Firstly, *decentralisation*, which transfers power and responsibilities of decision making of central governments to local authorities is a component of the enabling philosophy. The notion behind this is to create better planning, implementation, and management of resources for optimal output. A central theme associated with decentralisation is *devolution* which involves the ceding of powers and responsibilities from central governments to local authorities. Devolution often leads to two other theoretical themes associated with this study. These are *bureaucracy* and *effectiveness*. Since devolution entails the surrender of both political and administrative responsibilities to local authorities, this aids in controlling excessive bureaucracy in housing delivery process and thus results in increasing the effectiveness of the process by curtailing delays and making it more inclusive.

Another primary theme directly linked to the enabling philosophy is *participation*. This is not only a fundamental component of the enabling strategy but also a cardinal goal of the 2030 United Nations Sustainable Development Goals. The essence of participation in housing delivery is to create *collaborations*, *commitment* and *partnerships*, all of which leads to *empowerment* of the housing stakeholders. Thus, empowerment, a vital social capital and the third component of the enabling approach results from a combination of decentralisation and participation. Additionally, it is an important tool that drives fairness, *flexibility* of choices and the possibility of alternatives. Furthermore, during the literature review flexibility is highlighted as a reoccurring theme in international case studies, where some level of success in housing provision for low-income groups was observed. The flexibility is reflected in the willingness of stakeholders to make adjustment to building *regulations* once precedence demonstrates the practicality of suggested solutions. In all cases used, to demonstrate varying success, a common theme identified is the willingness of authorities and stakeholders to ensure that delivery is guided by adhering to regulations. This ensured enforcing supervision and control by authorities that keeps all housing providers in line with stipulated standards.

Lastly, where decentralisation, participation and empowerment are the guiding principles of provision, the resultant effect is *transparency*. A transparent system leverages on the strengths of all the vital housing stakeholders. The next chapter examines the impact of urban and population growth to housing provision in Nigeria and discusses through history the process of housing provision in the country. Furthermore, through an analysis of different housing policies in Nigeria it

sets the stage to discuss the challenges associated with highlighted themes as the study sought answers through an empirical study with three key housing stakeholder groups in subsequent chapters.

CHAPTER 3: HOUSING PROVISION CHALLENGE IN NIGERIA AND THE CASE OF ABUJA

3.0 Introduction

This Chapter attempts to achieve objective 2 of the study. The objective assesses previous strategies of low-income housing provision in Nigeria. The Chapter commences by examining key variables used to evaluate housing deficit in the context of a developing country like Nigeria. These variables include the impact of urbanisation, population growth, rising inequality and its relation to health and housing. Furthermore, the Chapter discusses the history of housing development in Nigeria and highlights the National Development Programmes (NDP) and their respective outcomes. In addition, the origin and development of Abuja is presented highlighting the reasons behind the government decision to relocate Nigeria's capital city from Lagos. Afterwards, housing initiatives employed during the early stages of Abuja's development is discussed. The introduction of the enabling approach saw a policy shift, and this led to the introduction of initiatives that leveraged on this new approach to housing provision. One of such major programmes introduced is the Mass Housing Programme (MHP). The MHP is discussed and the reasons for the inability of the scheme to achieve its target objective in the city is underlined. A major impediment to the MHP is the constant policy flip-flops that was partly influenced by challenges in the relocation/resettlement policy of the government. The problems associated to constant policy changes are highlighted.

Furthermore, the land tenure system in Nigeria is discussed outlining how it impedes efforts at sustainable housing delivery in the country. Discussion on access to land relates directly to housing finance in Nigeria. Hence, the structure of the Federal Mortgage Bank of Nigeria (FMBN) the apex mortgage institution in Nigeria, is briefly discussed and this is followed by a description on the subsidised mortgage system known as the National Housing Fund (NHF) Scheme. The reasons for the abysmal performance of the NHF scheme is underlined. This set the basis to outline the reasons behind Abuja's growing housing deficit. Subsequently, some useful concepts to low-income housing provision were presented. The Chapter concludes by underlying the research gap drawn for literature, setting the stage for a pilot study in Abuja.

3.1 The impact of urbanisation on housing

Urbanisation is the increase in the number of people migrating from the rural to urban areas in a particular region. Cobbinah et al. (2015; p. 63) argues that

“Urbanisation is a demographic, ecological, sociological, and economic phenomenon that concentrates population in urban areas and has the potential to either stimulate or retard growth and development of these areas – towns, cities, metropolis, mega cities, megalopolis, - in both developed and developing countries. “

The concept of urbanisation is vital in understanding the phenomena shaping contemporary urban challenges (Cohen, 2006). Globally, urbanisation is a phenomenon that continues to be an opportunity as well as a challenge. This impact could be viewed from different perspectives including economic growth (Cervero, 2001; Alam et al., 2007), social services (Landau, 2005), health (Boadi et al., 2005) and environmental ramifications (Hardoy et al., 2013). Urbanisation itself is a phenomenon with potentials to drive the economic growth of a country. In fact, urbanisation has brought a drive in economic growth in developed countries with improved access to economic opportunities and intra city connection (Opoko and Oluwatayo, 2014). On the contrary, while it has also brought some success to developing countries, Reddy Anant (2011) argue that the continents of Africa and Asia are in danger of the debilitating impacts of urbanisation. Particularly, Potts (2012) established that urbanisation is emerging faster in sub-Saharan Africa than anywhere else in the world. For instance, in the case of Sub-Saharan Africa, current estimates put the region’s population at 1.06 billion (United Nations Department of Economic and Social Affairs, 2019). Furthermore, projections posit that by 2025, the total population of the region will be about 1.4 billion people with more than half of those living in cities (Cleland, 2013; United Nations Department of Economic and Social Affairs, 2019). The increase in population will mainly be due to migration for economic opportunities despite the introduction of policies discouraging this in some developing countries (Li and Piachaud, 2006). The rapid urbanisation in most African cities is evident in figures related to urbanisation spanning a six-year period (from 2005 to 2010). Dukku (2017) highlighted the population increase in some of the major cities in Africa. For instance, there is a population increase of 1.8 million people in Lagos, 1.6 million in Kinshasa, and 1.2 million in Luanda (Dukku, 2017). Overall, due to urbanisation, there is an annual increase of about 22 million people to the African urban population. This continues to cause concern with a debilitating impact on these countries who lack the wherewithal to manage it. In most cases, it often leaves “loop-sided and unmanageable urbanisation patterns” (Reddy Anant, 2011; p. 4). Currently, despite being touted as a catalyst to drive monumental benefits in developing countries, most of what it has brought about is uncertainty in economic opportunities that lead to a deterioration in living conditions of the urban poor such as the spread of slums, as well as transportation and security challenges (Bocquier, 2008).

The trend of change in urbanisation can be traced to the early 1950s. During the 1950s, 30 percent of the global population lived in urban areas. This has significantly increased in just over six decades to 54 percent in 2014, and it is projected to reach 66 percent by the year 2050 (United Nations

Human Settlement, 2016a). According to Fekade (2000) such projections pits urbanisation against the financial capacity and management of African cities. Fekade (2000; p. 144) noted that:

“Given existing urban management policies and practices, it appears that most African cities are ill prepared to meet the explosive demand for shelter and liveable environment in the 21st century. The current and high population growth rates, both natural and urban, will aggravate the problem” (p.144).

Additionally, as highlighted by Fekade (2000) one major area where urbanisation effects have been devastating is housing. Mukiibi (2012) argue that urbanisation continue to be a major factor impeding efforts at access to decent housing for most of the citizenry. This is supported by estimates that show an increase in housing demand to 600 percent in developing countries in the past 50 years alone (Mukiibi, 2012). The complex problems with housing being associated with urbanisation in developing countries is well documented in literature (Boudreaux, 2008; Stephens, 2010; Zhang, 2016). The consequence of these problems leaves most governments scrambling for initiatives to control the rising housing demand especially for the urban poor.

Mukiibi (2012) identified three major impacts of urbanisation on cities of developing countries. First, they make access to land for dwellings construction difficult. This often results in the exponential rise in cost of land that makes access to low- and middle-income groups insurmountable. Second, due to growing population there is an increase in housing demand that often exceeds contemporary housing delivery systems in these countries. Third, urbanisation contributes to the growing urban poverty in cities of developing countries. Additionally, part of the driving factors increasing poverty level are the reform programmes pursued by international agencies such as World Bank and International Monetary Fund. Urbanisation forces a significant number of the urban population to seek accommodation on the outskirts of these cities, often in underdeveloped settlements. The impact of urbanisation globally is argued by the UN-HABITAT (2016b) that as of 2015 there is an estimated 1.6 billion people live in inadequate housing globally with homelessness on the rise in every region of the world. Lanrewaju (2012) argues that the ravaging impact of urbanisation is enforced in the United Nations estimate that shows over 90 percent of slums worldwide are in developing countries. This leaves many families living in inadequate accommodation. In most cases, as a measure of their resilience in search for affordable housing, these settlements are built on precarious landscapes sites such as landfills, marshy lands, or riverbanks (Desai, 2012). In cases where these settlements are not under imminent physical threats, they are un-secure, illegal and lack access to basic infrastructure such as power, water, and access roads (Mukiibi, 2012).

The challenges that are associated with urbanisation manifest in most Nigerian cities. Common among them is the absence of city planning and practical solutions. This in turn leads to slumming of cities that are an affront to inhabitants (Lanrewaju, 2012). Particularly in the case of Nigeria, a vital impediment to an effective housing delivery is the lack of commitment from stakeholders and especially the government (Olotuah and Bobadoye, 2009). As an example of the lack of government commitment, the latest National Housing Policy in Nigeria (Federal Republic of Nigeria, 2012) established that:

“(with)in the 2009 budgetary provision, the housing sector had a proposed allocation of N3.8 billion (US\$ 12,460,000). Out of this amount, N2.5 billion (US\$ 8,200,000) was for personnel cost, thus, leaving only N1.3 billion (US\$ 4,260,000) as capital provision for housing” (p. 39).

To put this into context, at a conservative rate (established by the Federal Mortgage Bank of Nigeria) of 2 million ₦ or US\$ 12,500 (Ikejiofor, 2014), the 2009 budgetary provision allocated to housing can only provide about 650 new housing units in a country with a housing shortage of more than 17 million units (Enwurum et al., 2020). Kolo et al., (2014) argues that this figure is on the increase with 8 million dwelling shortage in 1991 that increased to between 12 and 14 million by 2007. This raises question about the commitment of the government to housing delivery. Furthermore, other factors impeding efforts at provision include corruption and the prescription of policies top-down (Ikejiofor, 2014; Olotuah and Aiyetan, 2016). The resultant consequence as indicated by United Nations projections is that by 2025 about 106 million low-income households in most developing countries will face affordable housing challenge (Hall et al., 2013). This statistically would affect one-third of the global urban population (Woetzel, 2014). Consequently, since various literature have established urbanisation and specifically the menace of urban sprawl (due to urbanisation) as one of the major challenges in developing countries (see, Zhang, 2016; Mukiibi, 2012), there is a need for more attention at sustainable solution that controls the development of urban settlements.

However, in searching for solutions to the housing challenges caused by urbanisation, Cartwright (2015) argue that developing a generic solution to rapid urbanisation in Africa is an insurmountable task. Cartwright contend that this is further complicated with regional differences even within the continent particularly that between North Africa and the rest of the continent. Nevertheless, common initiatives on provision of social services such as housing is vital in mitigating the challenges posed by urbanisation.

3.2 Population growth and its pressure on housing

Another variable that drives urbanisation is population growth (Gonzalez and Ortega, 2013; Jud and Winkler, 2002). Some of the major challenges’ population growth impart on housing include the rapid emergence of slums and abject living conditions faced by the urban poor who seek housing in urban centres (Aduwo et al., 2016). The United Nations world’s population prospects of 2017 established that global population currently stands at 7.6 billion (United Nations, 2017). This figure includes an increase of one billion people in the space of 12 years with Africa accounting for 17 percent of the overall global population. Furthermore, the United Nations (2017) projects that the global population would reach 8.6 billion in 2030; 9.8 billion in 2050; and 11.2 billion by the year 2100 (Table 3.1). The report established that Africa would account for more than half of this rise; accounting for 1.3 billion of the projected total 2.2 billion increase. This would result in a massive rise in Africa’s contribution to the global population from 17 percent in 2017 to 40 percent in 2100. A substantial amount of this population growth is projected to occur in nine countries. Out of this, more than half of the countries are in Africa with Nigeria leading (United Nations, 2017). Current figures estimate Nigeria’s population at 200 million people (National Bureau of Statistics, 2017). This is projected to reach 800 million people by 2100 (Olowe, 2020). According to the United Nations (2017) “...Nigeria’s population, currently the seventh largest in the world, is growing the most rapidly...”, such that the population in Nigeria is projected to surpass that of the United States shortly before 2050, at which point it would become the third largest country in the world” (p. 5).

Table 3.1: Population growth comparison between continents

| Region | Population (millions) | | | |
|---------------------------------|-----------------------|-------|-------|--------|
| | 2017 | 2030 | 2050 | 2100 |
| World | 7 550 | 8 551 | 9 772 | 11 184 |
| Africa | 1 256 | 1 704 | 2 528 | 4 468 |
| Asia | 4 504 | 4 947 | 5 257 | 4 780 |
| Europe | 742 | 739 | 716 | 653 |
| Latin America and the Caribbean | 646 | 718 | 780 | 712 |
| Northern America | 361 | 395 | 435 | 499 |
| Oceania | 41 | 48 | 57 | 72 |

(Source: United Nations, 2017)

According to Mulder (2006) the relationship between population and housing is such that “population change leads to a changing demand for housing. Population growth and particularly the growth in the number of households, leads to the growth in housing demand” (p. 402). Mulder (2006) further argued that the relationship between housing and population is complex in a way that while population growth influences housing demand, housing also influences the number of people

as well as households by either attracting or detaching migrants. Furthermore, Myers et al. (2002) argue that while many factors such as employment growth and housing market projections play an important role in estimating future housing need, a fundamental driver to this is projection on population growth. Myers et al. (2002; p. 571) contends that “population projections have been universally adopted as the basis for estimating housing needs”.

Aluko (2010) noted that the rapid population growth in Nigeria has created a varying level of complexity in urban areas due to an over-stretch on existing infrastructure. This has resulted in overcrowding, and a deterioration in housing condition. A study by Lanrewaju (2012) evaluated the impact of urbanisation and population growth on environmental degeneration in three Nigerian cities, the study established in all three cases a direct link between population growth and housing inadequacy. Additionally, Buhaug and Urdal (2013) argue that without proper planning, rising population growth has the potential to impede the ability of governments to provide basic services that include housing, water, sanitation and even the enforcement of law and order. The absence of these services would seriously affect the quality of life of citizens. It could also cause some major security thread through the rise of violence and instability (Goldstone, 2002).

3.3 Poverty and housing: the effects of inequality

Literature is replete with evidence of the direct relationship between poverty and inadequate housing (for instance, see Van Dam et al., 2003; Halleröd and Larsson, 2008). This is caused by varying factors that includes the lack of basic amenities in communities and settlements (Anyanwu, 1997). The absence of this makes such communities unsafe both health wise and in terms of security (World Bank, 1993). Consequently, low-income groups are prone to extreme poor housing outcomes. According to World Bank (1993; p. 27) such outcomes include:

- i. Higher than expected housing prices, coupled with low-incomes, force households to double up, and results in high level of overcrowding, low vacancy rates, and, under extreme conditions, homelessness.
- ii. Housing of poor quality and, houses are constructed of impermanent, fire prone building materials, or are old dilapidated, and under maintained.
- iii. Residential infrastructure is lacking, water supply is unsafe or intermittent, and sewage, drainage, and garbage disposal are non-existent.
- iv. Land tenure is insecure, households are threatened with eviction, and houses are subject to demolition.

- v. Housing is poorly located, either far away from economic opportunities or in unsafe locations subject to floods and landslides.

The World Health Organisation (2004) outlines the strong negative relationship between one of poverty’s primary determinants – inequality and health as:

“The social conditions in which people live powerfully influence their chances to be healthy. Indeed, factors such as poverty, food insecurity, social exclusion and discrimination, poor housing, unhealthy childhood conditions and low occupational status are important determinants of most of disease, death and health inequalities between and within countries. To improve health for the world’s most vulnerable populations and promote health equity requires new strategies for action, which take into account these social determinants of health” (p. 1)

Furthermore, low-living standard is a major determinant of health inequality (World Health Organisation, 2008). To further corroborate this, Dahlgren and Whitehead (2006) establish housing as one of the key social components determining the health of a population. Dahlgren and Whitehead (2006) explained this with a rainbow-like layer that is illustrated in Figure 3.1.

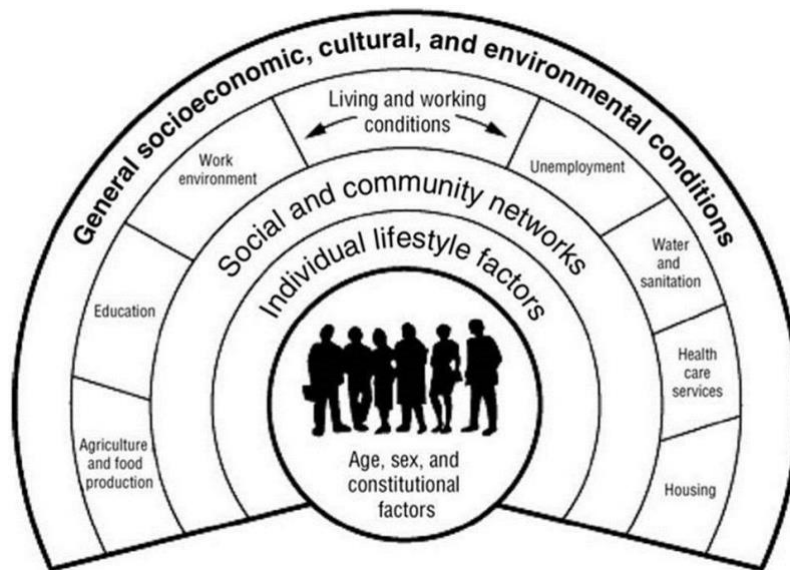


Figure 3.1: The determinants of health (Dahlgren and Whitehead, 2006)

The three-step layer model consists of ‘individual lifestyle’, ‘social and community networks’ and “general socio-economic, cultural, and environmental conditions” (Dahlgren and Whitehead, 2006; p. 20). The model links the three levels by identifying that the health of an individual is determined by how the individual’s lifestyle is ingrained in their usual social life and their community networks which overall is determined by the person’s cultural and socio-economic environment. In terms of wealth, Asia and Africa are the two continents with the highest rate of poverty (Thirtle et al., 2003). However, when compared to Africa there has been a significant progress made in Asia at reducing

poverty. For instance, China moved from a poverty rate of 62 percent to 3 percent between 1992 and 2015. Meanwhile in Africa, and specifically Sub-Saharan Africa, the number of poor people has increased by 67 percent between 1990 and 2015 and this is exacerbated by a failure in channelling growth into poverty reduction (World Bank, 2018). Furthermore, the grim picture of poverty rate in Sub-Saharan Africa is highlighted in the World Bank (2018) poverty report:

Whereas the average poverty rate for other regions was below 13 percent as of 2015, it stood at about 41 percent in Sub-Saharan Africa. Of the world's 28 poorest countries, 27 are in Sub-Saharan Africa, all with poverty rate above 30 percent (p. 2)

The prevalence of poverty is often related to the high level of income inequality in developing countries. Therefore, in the past, poverty was defined within the context of income; however, the concept of recent definitions considers indicators that include access to health, education, housing, vulnerability, isolation, and social exclusion (World Health Organisation, 2004). Discussing poverty trends in Nigeria paints a grim picture, with current projections indicating that Nigeria has the highest percentage of poor people ahead of India with current figures putting the population in extreme poverty at about 90 million people (Homi et al., 2018). Furthermore, the figures released by the National Bureau of Statistics (2017) on income distribution attest to an increase in inequality and poverty. Figures from Gini Index established inequality in Nigeria at about 49 percent where about 100 million people or 61 percent of the population are living below the poverty line (National Bureau of Statistics, 2017). With up to a billion people currently living in slums around the world, this is an evidence of the rapid growth of social exclusion, income inequality, and poverty (World Bank, 2018). Considerable evidence suggest that substandard housing conditions impede several aspects of both children development and adult health (Tunstall et al., 2013). A study by de Millano and Plavgo (2018) established multi-dimensional poverty (including inadequate housing) exist in all Sub-Saharan African countries including Nigeria, with 64 percent of children living in multi-dimensional poverty. According to Bradley and Putnick (2012) the World Health Organisation suggest that annually, six health conditions cause 73 percent of about 10 million deaths among children aged below 5 years. Furthermore, out of these six health conditions, the primary causal factor of four relates to poor housing (Bradley and Putnick, 2012). Additionally, inadequate material limits the ability to sufficiently tackle problems related to health and safety. The existence of such data in literature makes compelling the need for adequate housing for low-income groups to ameliorate against health-related problems associated to inadequate housing.

3.4 Housing delivery in Nigeria

The Nigerian housing system has undergone various phases of development, from colonial period to date. While there is paucity of reliable data on the housing stock of the informal sector in the country, the history of formal housing delivery in Nigeria is well documented in literature. A chronological arrangement of this is presented in Figure 3.2 (see Appendix 3.1 for additional details). Shortly after independence in 1960 from Britain, the government, to develop social services including housing introduced the National Development Plan (NDP). This is premised on a planning system subjected to review every five years (Awotona, 1990). Housing as part of social services is an integral component of the NDP. Initially from independence in 1960 until 1985, housing delivery was primarily through public sector. These provisions were through some of the NDP phases. The first two NDPs (NDP I from 1962 to 1968 and NDP II from 1970 to 1974) established the need for provision of housing as a priority of the government. However, both phases failed to accommodate this on the schedule of social expenditure (Awotona, 1990). Daniel (2014) highlights that NDP I outlined the plan of constructing about 24,000 dwelling units. However, the plan failed to provide a financing plan, and this raised questions on the commitment of the government. This changed in NDP II with what Daniel called an ‘after thought’ allocation of ₦2.63 Million (₦1 = US\$ 1.64) made in an anticipation of 54,000 dwelling units as output (p. 87). Under these phases of the NDP, government commitment was perceived to be minimal, and it was viewed as placing a low priority on the housing sector. For instance, an evidence of the low-level of priority accorded housing in comparison to other social services is indicated in Table 3.2. The table shows that ‘town and country planning’, a component that has housing as a sub-component is allotted the least budget.

Table 3.2: Comparative expenditure of State Governments on selected items between 1970-1974

| States | Amount spent on health (₦ million) | Amount spent on education (₦ million) | Amount spent on agriculture (₦ million) | Town and Country Planning including Housing (₦ million) |
|---------------|------------------------------------|---------------------------------------|---|---|
| Benue-Plateau | 1.770 | 10.490 | 5.848 | 0.600 |
| East Central | 14.000 | 16.000 | 20.778 | 3.500 |
| Kano | 9.820 | 16.200 | 33.478 | 3.200 |
| Lagos | 5.000 | 7.618 | 6.000 | 1.000 |
| Kwara | 6.422 | 5.216 | 4.740 | 1.000 |
| Mid-West | 8.404 | 13.526 | 8.200 | 1.376 |
| North-Central | 6.082 | 18.284 | 6.438 | 4.200 |
| North-Eastern | 6.266 | 8.800 | 8.260 | 1.200 |
| North-Western | 8.556 | 14.830 | 7.964 | 0.400 |
| Rivers | 6.424 | 11.150 | 8.534 | 2.100 |
| South-Eastern | 3.400 | 8.428 | 15.310 | 4.000 |
| Western | 11.224 | 48.000 | 28.106 | 5.000 |
| Total | 87.362 | 179.542 | 142.894 | 27.576 |

Source: (Awotona, 1990)

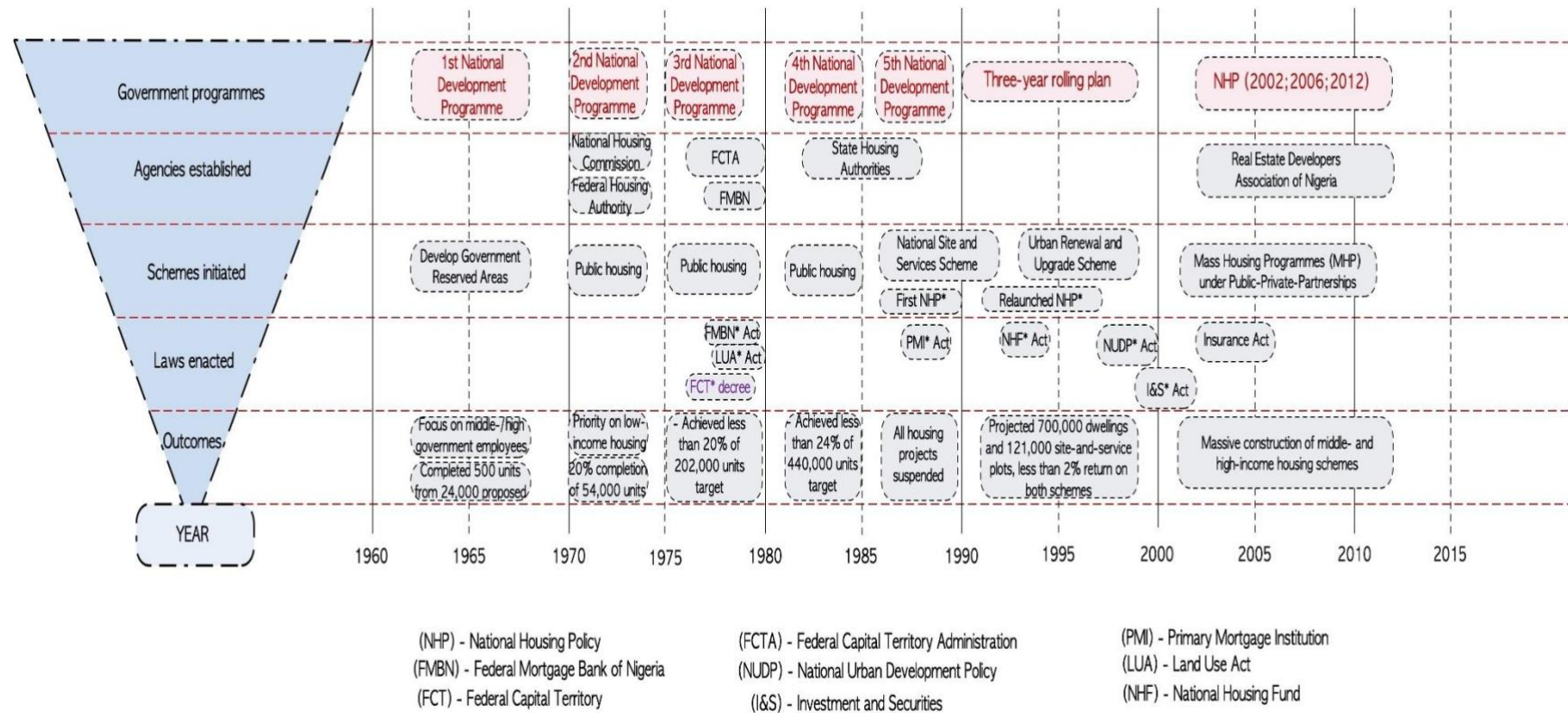


Figure 3.2: Timeline of housing in Nigeria showing government programmes, laws enacted, agencies established, schemes initiated, and their respective outcomes (Muhammad et al., 2015; Ibem et al., 2011; Ademiluyi, 2010; van Eerd et al., 2008; Awotona, 1990)

The Third National Development Plan (1975-80) commenced with a much higher level of intervention by the government in public housing. This included a series of programmes and policy frameworks aimed directly at influencing supply. The period coincided with the discovery of oil in Nigeria that significantly increased government revenue (Awotona, 1990). However, Awotona (1990) argued that despite the change of attitude and an increased attention from the government the outcome “did not substantially resolve the acute housing problem facing the mass of the population” (p. 19).

Three programmes towards housing provision in the country characterised the Fourth National Development Plan (1981-85). Firstly, direct provision of 2,000 dwelling units by the government in every state. Secondly, the government owned Federal Housing Authority (FHA) was set a target to construct 143,000 low-cost dwelling units across the country. Thirdly, the introduction of the World Bank pioneered programme to encourage self-building by low-income groups – sites and services (Ademiluyi, 2010). Cumulatively, the outcomes of these programmes returned a 20 percent success rate of projected target (Ademiluyi, 2010; Ibem et al., 2011). Additionally, this period coincided with a change in government from military to a civilian government whose campaign promise included the provision of housing for public workers (Daniel, 2014a). To keep up with the campaign promise, the newly returned civilian administration allocated 5.6 percent of government total expenditure to housing. This returned a success rate of about 25 percent of projected target, the underwhelming performance was attributed to corruption and spiralling cost of construction (Ibem and Aduwo, 2013). In addition to this, sites and services contributed to the development of about 25,000 plots of land distributed across various states.

The Fifth National Development Plan (1986-89) coincided with the return to military rule in the country. This brought a change in the usual five-year plan, with the new regime adopting a three-year plan. The three-year plan was viewed as more suitable to the restraining economy at the time. The restraining economic situation at that time was due to the International Monetary Fund’s (IMF) Structural Adjustment Programme, a product of IMF’s condition that required the military regime to work based on annual targets and projections (Daniel, 2014a). This did not yield any returns in housing delivery as all housing projects were suspended.

Following the termination of public housing from 1986 to 1990, the National Housing Policy (NHP) was created in 1991 to provide an institutional framework that ensures all Nigerians have access to decent dwellings at affordable cost by the year 2000 (Olayiwola et al., 2005). This is in line with the United Nations resolution for providing housing for all by the year 2000 (United Nations, 1988). In line with the 1991 NHP projection, a target of 700, 000 housing units were to be

constructed on an annual basis for a period of 10 years through active participation of stakeholders (Olayiwola et al., 2005). While there is no data on the stock constructed from this initiative, the output was far insignificant when compared to initial target. Indeed, it was not effective and as a result, it prompted the military regime in 1994 to make another policy change and this led to an embrace of public housing provision through the NHP of 1994/95. The 1994/95 NHP set a target of constructing 121,000 dwelling units of various typology across the country for all income groups (Ikejiofor, 1999). Nevertheless, with a return of less than 1 percent, the effort turned out to be a colossal failure (Ikejiofor, 1999).

The return to democracy in 1999 brought yet another shift in government approach to housing. The civilian government embraced the enabler approach to housing delivery by promoting Public-Private Partnerships (Federal Republic of Nigeria, 2012). This included setting up the Real Estate Developers Association of Nigeria (REDAN) in 2002, the primary umbrella body of the organized private sector. Additionally, the Building and Material Producers Association of Nigeria (BUMPA) was set up in 2004. The objective of BUMPA was to mobilise small and medium local building material producers to the potentials in housing market and support in setting up of local building materials industries (Federal Republic of Nigeria, 2012). Other efforts included the restructuring of the secondary mortgage and bond markets, setting up of the Debt Management Office (DMO) loan facility, and a ₦100 Billion mortgage-backed bond (Federal Republic of Nigeria, 2012). However, despite these initiatives, contemporary housing deficit in Nigeria is estimated at 17 million dwelling units (Kolo et al., 2014). The 2012 National Housing Policy established that with an estimated population of 150 million people, Nigeria requires at least an additional 720,000 housing units per annum to overcome this deficit (Federal Republic of Nigeria, 2012). This is based on projections that per 1,000 population about nine housing units must be constructed to replenish decaying housing stock, at the same time meet the rising demand, and avert a further housing crisis. Consequently, at least ₦60 trillion (about US\$ 197 billion) is required to overcome this huge deficit (Centre for Affordable Housing Finance, 2018)

3.5 Origin and development of the city of Abuja

Abuja is Nigeria's administrative capital and was created in 1976 (Akinniyi and Olanrewaju, 2015). Abuja is amongst the fastest growing cities in Africa (Myers, 2011), with an average annual population growth of 9.3% (Akinniyi and Olanrewaju, 2015). Centrally located within the country (see Figure 3.3), Abuja has an area of about 8000 square kilometres (National Bureau of Statistics, 2013). The creation of the city manifested from the recommendations of the Justice Akinola Aguda Committee. The committee examined the suitability, and capacity of Nigeria's former capital Lagos

to remain as the capital city of the nation (COHRE, 2008). The committee established four reasons for recommending this relocation. These reasons are that:

- i. The city of Lagos is incapable of functioning as both a federal capital and a state capital, due to the problems of inadequate land space for development commensurate with its status as the capital of Nigeria.
- ii. Lagos is identified with predominantly one ethnic group. A new capital in a more central location would provide equal access to Nigeria's great diversity of cultural groups.
- iii. A new capital is desirable that would be secure, ethnically neutral, centrally accessible, comfortable and healthful, and possess adequate land natural resources to provide a promising base for urban development.
- iv. A new capital is needed as a symbol of Nigeria's aspirations for unity and greatness.

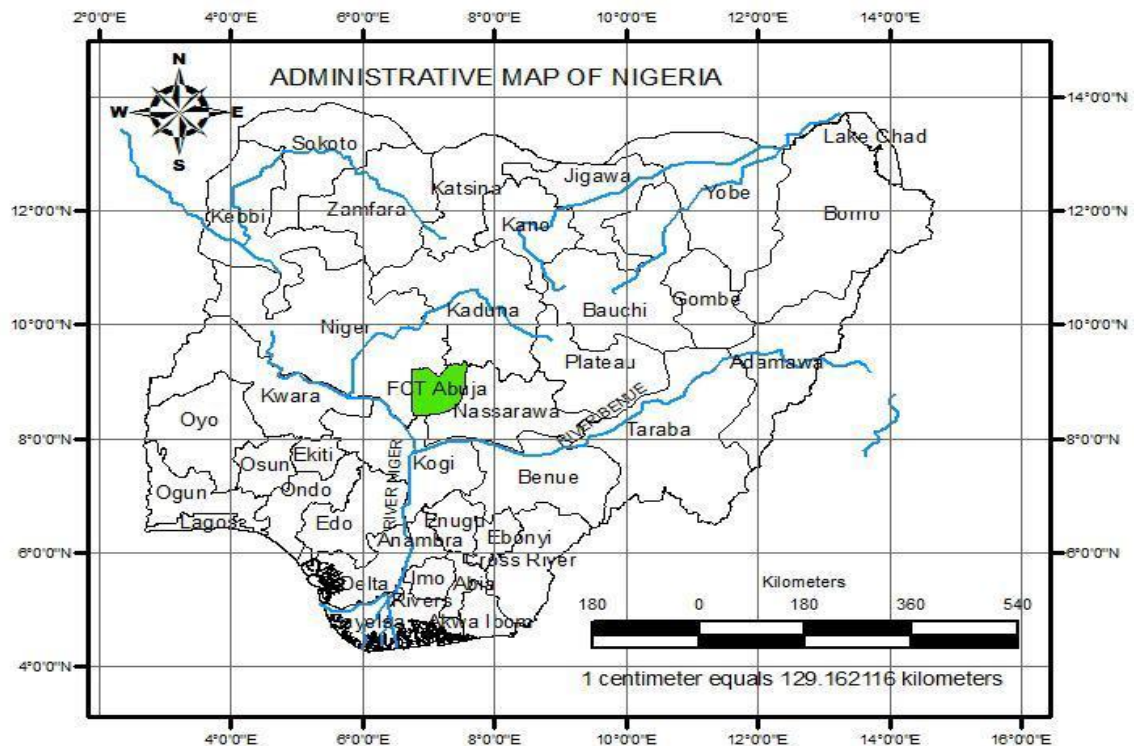


Figure 3.3: The location of Abuja on the Map of Nigeria (Enekeh et al., 2015)

These recommendations formed the basis for the relocation of the capital city to Abuja. Furthermore, the government argued that relocating the capital from Lagos to Abuja is fundamental to economic growth of the country since Abuja's geographic location makes it suitable for equal access from all parts of the country (Abubakar, 2014). Additionally, the new capital would trigger

employment opportunities to surrounding states. Consequently, following the recommendation of the Aguda Committee the then military regime enacted Decree No 6 of 1976 that established Abuja as Nigeria’s Federal Capital Territory (FCT). The decree at the same time set up the Federal Capital Development Authority (FCDA) as the government institution saddled with the responsibility of planning and implementing the development of the FCT (FCDA as cited in Aliyu, 2016).

The composition of Abuja (see Figure 3.4) comprises of the Federal Capital Territory Administration (FCTA) that is headed by a Federal Minister appointed by the President of the Federal Republic of Nigeria. Under the FCTA are several departments and agencies, these departments and agencies are run by the Federal Capital Development Authority (FCDA). The modification of Figure 3.4 allowed for the addition of state and local governments (represented with dotted lines) to the structure tree. Their addition is useful in highlighting the general administrative structure of Nigeria. Furthermore, the FCT is made up of six area councils: Abuja Municipal, Abaji, Bwari, Gwagwalada, Karshi, and Kuje area council (Figure 3.5). The Federal Capital City (FCC), a part of the Abuja Municipal Council hosts the seat of government, the Central Business District and residential districts mostly for the affluent. The Federal Capital City (FCC) has an area of 250 square kilometres with a proposed land use distribution as shown in Table 3.3:

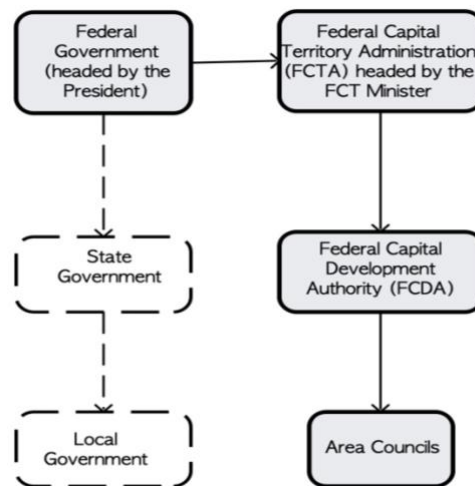


Figure 3.4: Administrative structure of Nigeria and the Federal Capital Territory (FCT) Abuja (adapted from van Eerd et al., 2008)

Table 3.3: Proposed Land Use for FCC development

| Land use type | Land allocation (in hectares) | Percentage of total land area |
|-------------------------------------|-------------------------------|-------------------------------|
| Services | 891 | 3.49 |
| Government Activity | 500 | 1.96 |
| Residential area | 12,486 | 48.97 |
| Infrastructure | 1,840 | 7.22 |
| Light industries | 920 | 3.61 |
| Commercial activities | 561 | 2.20 |
| Open spaces/recreational facilities | 8,300 | 32.55 |
| Total | 25,498 | 100 |

Source: International Planning Associates (as cited in Jibril, 2006)

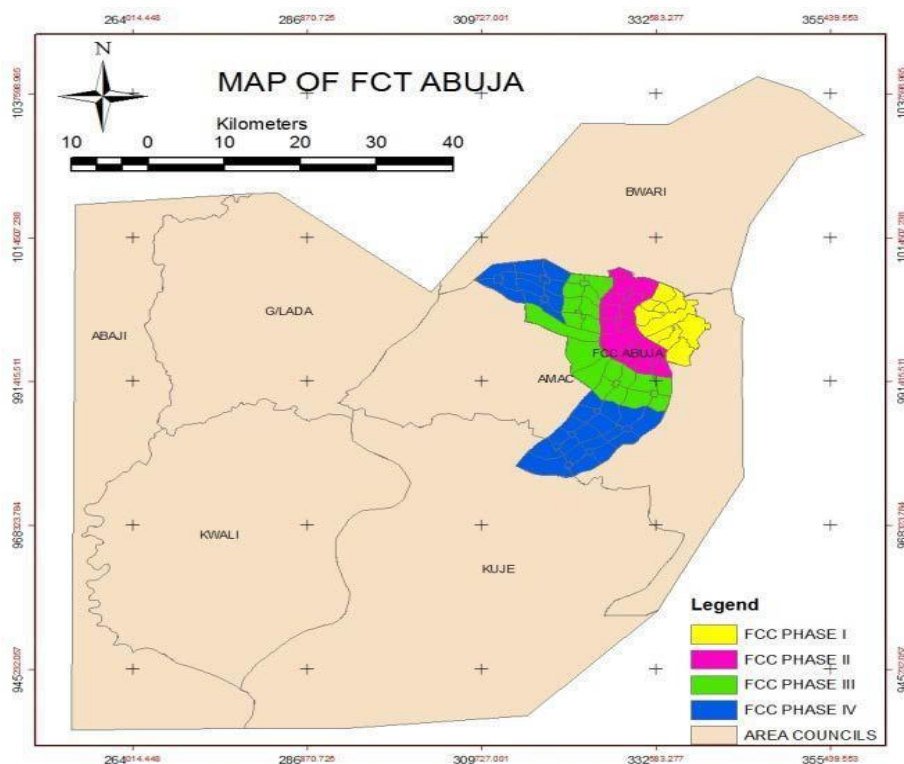


Figure 3.5: Map of Abuja showing the six Area Councils (Enekeh et al., 2015)

The proposed design of the Federal Capital City was to accommodate an overall population of 3.2 million inhabitants. This development was scheduled in phases with the first phase planned for completion in 1986 to accommodate 150,000 inhabitants. The second phase targeted accommodating about 1.6 million inhabitants, and this was to be completed in the year 2000 (International Planning Associates, as cited in Aliyu 2016). Additionally, the master plan made a provision for an anticipated population growth beyond 3.2 million inhabitants. Additional inhabitants beyond this number were to be accommodated in adjacent ‘satellite towns’ outside the

FCC area but within the remaining 7,750 square kilometres (COHRE, 2008; Ikejiofor, 1997). Currently, the city has undergone four stages of development over the 250 square kilometre area of the FCC, with each of the four stages divided into districts that were further subdivided into neighbourhoods (Jibril and Garba, 2012). Developmental planning (in phases) was embraced from inception to depict an ‘incremental model’ of city growth. This allows for the development of the city in stages, in other words the development is such that one phase is completed after which the next phase commences (Ubani et al., 2014). The design of the city was based on the ‘neighbourhood concept’. While a neighbourhood accommodates about 5,000 inhabitants, several neighbourhoods make up a district with a population of between 100,000 – 250,000 inhabitants (Jibril, 2006).

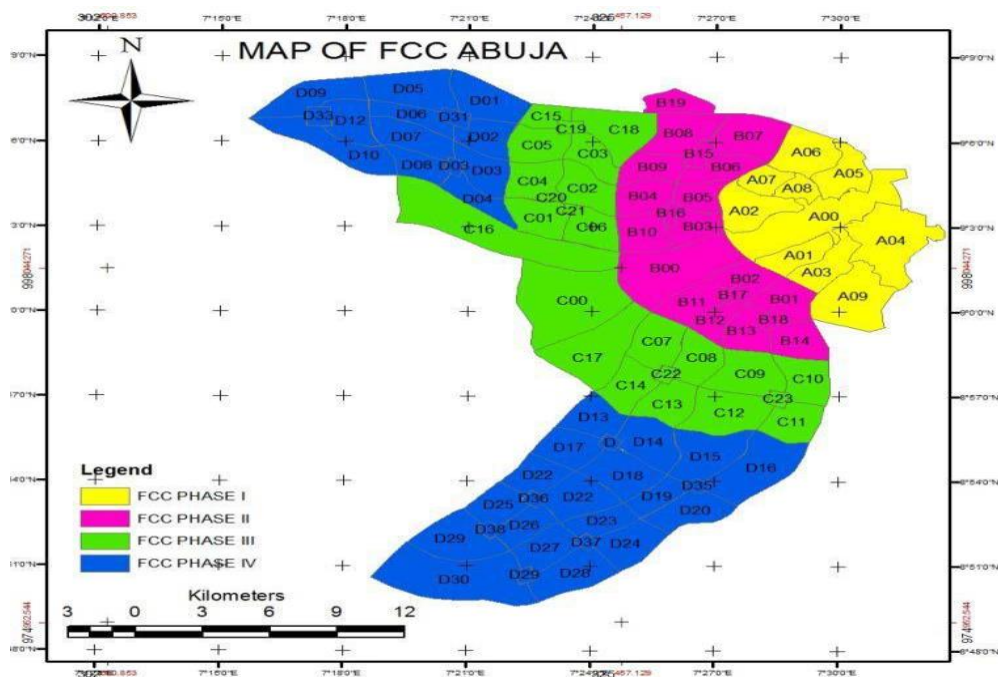


Figure 3.6: Map of the Federal Capital Territory showing the four Phases of development (source: Enekeh et al., 2015)

Phase I comprised of five districts namely: Asokoro, Garki, Maitama, Wuse, and the Central Business District (CBD). All these districts except the CBD are residential areas. Phase II consisted of 14 residential districts, and four sector areas. Phase III consisted of 16 residential districts, four sector centres, an industrial layout, and a research institute area. Lastly, Phase IV comprised of 29 residential districts and 9 sector areas (van Eerd et al., 2008). Currently, of the four phases, complete development only exists in Phase I. While development in Phase II is at an advanced stage, Phases III, and IV are at the early stages of development (Figure 3.6). Furthermore, except for Phase I, infrastructural development in the other phases is minimal.

The residential districts were planned according to high-, medium-, and low-density areas. While the high-density areas are characterised by the abundance of high-rise buildings and has a high concentration of inhabitants, the low-density areas are identified with low-rise buildings as well as a low concentration of inhabitants. Additionally, while the composition of the master plan indicates a significant allocation to residential districts, the design and implementation of Abuja suggests a deliberate effort at benefitting the affluent while exploiting the urban poor. This is because there is vast infrastructure development especially within Phase I of the city where most of the affluent live. Whereas the satellite towns which span specifically across Phases III and IV are in abject need of basic infrastructure. Furthermore, the satellite towns are located at far distances from the city centres and places of economic opportunity without an effective public transport system (Ebo, 2006). This, Ebo (2006) speculates, was intentional to keep low-income groups "... at a distance so as not to pollute the image of the city" (p. 32).

The challenge of housing in Abuja could be traced from its early stages of development. While in the Phase I, provision was made for the construction of dwellings for government employees, however, there was no planning made for the dwelling needs of low-income groups among whom are builders constructing the government employee dwellings (Ebo, 2006). Ebo (2006) argue that further evidence on the lack of priority accorded to low-income housing in the city is evident in the sequence of planning with the first satellite towns constructed only after the completion of Phase I. This was attributed to two major influences on the planning of Abuja - colonial policies and the penchant urge for modernism (Ebo, 2006).

3.6 Housing initiatives prior to enabling approach

Immediately after the creation of the capital city in 1976, attention focused on the masterplan design of the city. A United States based firm International Planning Associates was commissioned to develop the master plan in 1979 (Aliyu, 2016). Shortly after the master plan was designed, attempt on implementation commenced in earnest. A fundamental component of the master plan is the residential districts planned within both the city centre as well as along the city outskirts referred to as 'satellite towns' (COHRE, 2008). Over the course of the next two decades from 1979, public housing was aimed to serve as the main form of housing provision in the city (Morah, 1993). While from 1991 to 1998 there was an initial attempt on housing provision through the enabling approach, it was not until the re-emergence of a democratic government in 1999 that the enabling approach to shelter strategies was fully embraced (Muhammad et al., 2015).

Upon the embrace of the enabling strategy, the private sector became the main driver of housing provision in the city (Muhammad et al., 2015). However, prior to that, attempts were mostly through public provision. For instance, a public housing initiative in 1994 shortly after the official relocation of the seat of government to Abuja produced about 22,000 dwelling units (Ikejiofor, 1999). More than half of those dwellings (about 12,000) were constructed in medium- and high-density residential districts to accommodate 100,000 government employees through sharing (Ikejiofor, 1999). Furthermore, another public housing scheme was initiated from 2000 to 2003 where 22,000 dwelling units were constructed in Phases I and II of the Gwarimpa Housing Estate (Muhammad et al., 2015). Additionally, prior to these, public housing was developed in 11 districts including satellite towns of Kubwa, Karu and Nyanya (Ukoha and Beamish, 1997). The dwellings constructed in satellite towns were primarily for junior staffers of government parastatals (Ukoha and Beamish, 1997). The Federal Housing Authority (FHA) constructed most of the dwellings, they are in form of one- and two-bedroom dwelling types of semidetached units, bungalows, and multi-family apartments (see Figure 3.7 and Figure 3.8).

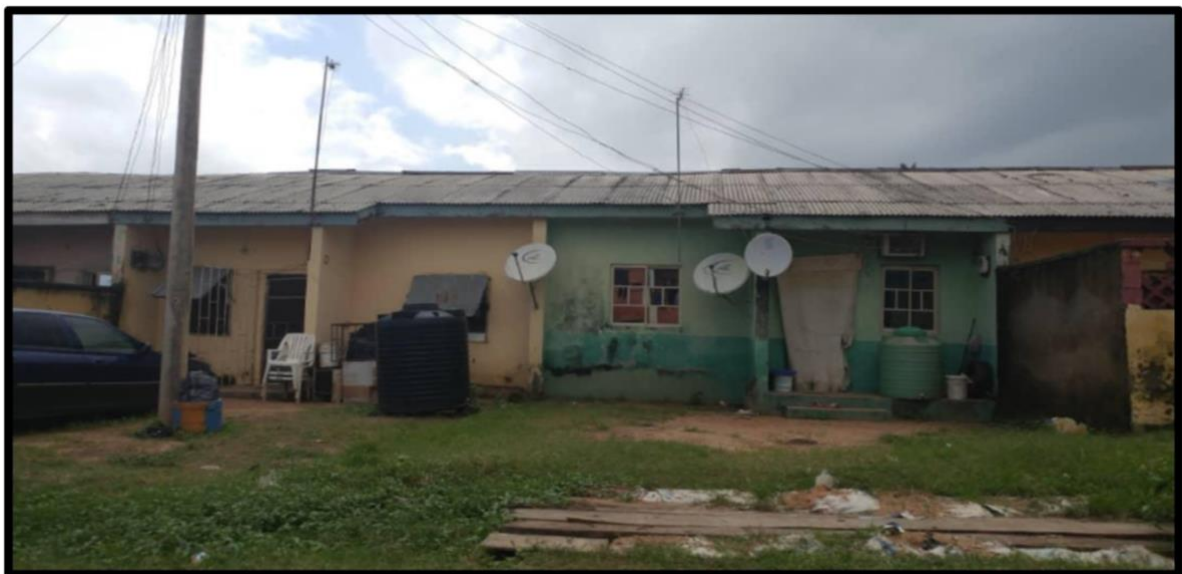


Figure 3.7: Typical multi-family dwelling type in Lugbe, Abuja (Source: Author's exploratory study, 2017)



Figure 3.8: Typical semi-detached dwelling type at Kubwa, Abuja (Source: Author's exploratory study, 2017)

Ikejiofor (1999) argued that one of the major reasons for the failure of public housing in Nigeria is a high level of subsidisation through 'pre-fixing' the selling price of the dwellings. The idea behind having a pre-fixed price before construction was to keep the cost of constructing the dwellings low, but this backfired because it failed to tackle the problems of high delivery cost that included an unnecessary high design standard, material cost, and deceptive delivery structure. Ikejiofor (1999) established that such subsidies (up to 84 percent of the dwelling cost) contributed to the failure of the 1994/95 National Housing Programme.

Furthermore, Latessa (2014; p. 257) attributes Abuja's housing problem to the fact that government "is almost entirely the sole provider of developmental infrastructure..." in the city. The reliance on the public sector for infrastructure provision continues to be a burden on the limited resources available. For instance, Muhammad et al. (2015) established that as of 2012 the Federal Capital Territory Administration had amassed an infrastructure deficit exceeding US\$ 2.6 billion. This deficit alone, threatens the ability of the FCTA to provide adequate infrastructure, a key component of housing in the city.

3.7 The Mass Housing Programme

As highlighted in the previous section, several programmes were attempted by the FCTA to drive housing delivery in the city. The most prominent of those programmes is the Mass Housing Programme (MHP) (Alao, 2009; Jibril and Garba, 2012). In the year 2000, the FCDA introduced the

MHP to increase the housing stock of the city and reduce the housing challenge faced by inhabitants (Umoh, 2012). This coincided with the period when the government of Nigeria was intensifying efforts at adopting the enabling approach to shelter. Umoh (2012) argue that the MHP was centred primarily on achieving three objectives: provision of affordable housing; provision of primary infrastructure by government; and provision of secondary infrastructure by housing developers. The underpinning guideline of the programme is Public-Private-Partnership (PPP) schemes (Umoh, 2012). Under the MHP, housing developers were allocated parcels of development land at little or no cost. In return, the housing developers finance the construction of dwellings along with secondary infrastructure linking the housing schemes with the government responsible for providing primary infrastructure (Ukoje and Kanu, 2014). As a way of government retaining control of the process, the housing developers are only issued with 'Letter of Intent' (LI) instead of the standard practice of Right-of-Occupancy (Jibril and Garba, 2012). Additionally, the FCDA and housing developers signed a 'Development Lease Agreement' (DLA) which lists the terms and conditions of agreement between these two partners (Jibril, 2015). The DLA states the obligation of each partner, and some of these terms centre on the FCDA providing primary infrastructure (main access roads, sewer line, electricity from main grid, and water line), while the housing developer provides secondary infrastructure (secondary roads within housing schemes, drainages, electricity to dwellings, and facilities such as schools). Furthermore, the terms of the DLA stipulate that housing developers must commence work within six months of allocation and completed within a three-year period while complying with Abuja building code (Ukoje and Kanu, 2014). Granting housing developers LI means that the land title is retained by the FCDA. The FCDA only acts in issuing subscribers of a housing developer's scheme upon completion of the scheme. This follows payment of relevant title fees on a dwelling by a subscriber (Umoh, 2012). Further guidelines on how housing developers are considered is highlighted in Appendices 3.2 and 3.3.

The Mass Housing Programme was conducted in three phases. While Phase I commenced in 2000 and ended in 2003, Phase II operated from 2004 to 2007, and Phase III from 2008 to 2011. To run the programme, the FCDA created a Mass Housing Department to oversee the stages of MHP. The primary responsibility of the Mass Housing Department is to supervise the development and ensure that housing developers adhere to the Abuja Master Plan. In Phase I, 184 housing developers were allocated about 2610 hectares development land across six residential districts (Jibril and Garba, 2012). A breakdown of the allocation is shown in Table 3.4. However, after the completion of Phase I, the Development Lease Term was changed before the commencement of Phase II. Under the changed terms, housing developers must attain an 'appreciable level of development' by 18 months

or face revocation (Jibril and Garba, 2012). The new lease term is referred to as the ‘Accelerated Development programme’ (ADP). The ADP continued in Phase III stage of the MHP.

Table 3.4: Land allocation in the Mass Housing Programme Phase I

| District | Total Allocation | Total area (Hectare) | Size of lowest allocation (Hectare) | Size of Highest Allocation (Hectare) | Size of Average Allocation (Hectare) |
|------------|------------------|----------------------|-------------------------------------|--------------------------------------|--------------------------------------|
| Wumba | 46 | 478 | 5 | 40 | 10.39 |
| Kafe | 26 | 567 | 15 | 100 | 21.81 |
| Galadimawa | 21 | 460 | 20 | 30 | 21.9 |
| Dakwo | 20 | 204 | 5 | 20 | 10.2 |
| Lokogoma | 61 | 731 | 5 | 100 | 11.98 |
| Mbora | 10 | 170 | 10 | 25 | 17 |
| Total | 184 | | 2610 | | |

(Source: Ukoje and Kanu, 2014)

In Phases II and III, development land ranging between 5 and 250 hectares were allocated in 22 districts as shown in Table 3.5.

Table 3.5: Land allocation in the Mass Housing Programme Phase II

| SNo | District | Size (Ha) | SNo | District | Size (Ha) | SNo | District | Size (Ha) |
|-----|------------|-----------|-----|---------------|-----------|-----|---------------|-----------|
| 1 | Dakwo | 568.5 | 9 | Bunkoro | 836.78 | 17 | Karsana South | 605.23 |
| 2 | Duboyi | 336.29 | 10 | Gwarimpa II | 433.52 | 18 | Karsana West | 509.72 |
| 3 | Dutse | 540.94 | 11 | Ido Gwari | 627.41 | 19 | Kodo | 376.75 |
| 4 | Gadua | 481.66 | 12 | Idu-Sabo | 428.85 | 20 | Nbora | 537.13 |
| 5 | Galadimawa | 661.05 | 13 | Kado | 489.51 | 21 | Sabon Gida | 741.02 |
| 6 | Lokogoma | 800.4 | 14 | Kafe | 598.63 | 22 | Wupa | 284.02 |
| 7 | Saraji | 561.07 | 15 | Karsana East | 765.81 | | | |
| 8 | Wumba | 591.94 | 16 | Karsana North | 915.47 | | Total | 12,691.70 |

(Source: Ukoje and Kanu, 2014)

Despite these allocations, the MHP failed to address the growing housing deficit in the city. Its failure is attributed to several impediments and some of these problems are highlighted next. Firstly, Jibril and Garba (2012) argue that the commencement of the programme was hastily carried out without adequate planning and this resulted in wanton land allocations to developers without the initial provision of the primary infrastructure by the government. Secondly, the programme was riddled with inadequate monitoring and supervision by the FCDA, and this allowed developers to violate the implementation guidelines with impunity. Some of these infractions include cases where

plots of land were converted for other purposes other than what they were allocated for (Ukoje and Kanu, 2014). Thirdly, some government officials and their cronies used the scheme as an opportunity for land grab. There are cases where developers were allocated land that is beyond the maximum allocation stipulated by the programme guideline, and this set the precedence for failure to comply with regulations guiding the scheme (Umoh, 2012). Fourthly, some of the developers instead of constructing dwellings and supporting facilities divided their allocations into single plots and sold them to individuals alongside the prototype designs. These individuals posing as ‘sub-contractors’ in return built their respective dwellings (Jibril and Garba, 2012). Lastly, the programme had a poor operational structure with several incidences that include double allocations and cases of allocations of non-existent plots, bureaucratic delays in securing approvals, as well as delays in relocation and resettlement of initial inhabitants affected by such allocations (Ukoje and Kanu, 2014).

3.8 The policy and politics of resettlement

Government policies and implementation regarding the resettlement of inhabitants in Abuja has played an important role in the implementation of the Abuja master plan especially on housing provision in the city (Usman, 2006). As part of the military decree No 6 of the 1976 establishing Abuja as Nigeria’s new capital, the government was to resettle all local inhabitants referred to as ‘indigenes’ outside the Federal Capital Territory “in places of their choice at government expense” (Usman, 2006; p. 2). In the context of the decree, the ‘indigenes’ are those original inhabitants of the land area of Abuja prior to its creation and is composed of ‘Gwari’ people as the dominant tribe and complemented by some other minority tribes (COHRE, 2008). Additionally, the ‘non-indigenes’ are migrants and ‘settlers’ who have mostly relocated to Abuja as economic migrants after its creation in 1976 (COHRE, 2008). However, over the course of the next three decades from the promulgation of this policy in 1976, it was to undergo changes four times with “series of inconsistencies and changes leading to the springing up and massive development of squatter settlements within earmarked areas for the development of the city” (Usman, 2006; p. 13). These government shifts in the resettlement policy commenced in 1978 with the then government deeming compensation as too expensive instead prioritising the allocation of funds on the development of the city at the detriment of compensating and relocating the indigenes (COHRE, 2008). Hence, the government adjusted the resettlement policy by stating that inhabitants “not affected by the first phase of resettlement, but (who) wish to move out of the territory may do so, but such people will have no claims on the FCDA as they have not been forced to leave” (Usman, 2006; p. 5). Shortly afterwards, the government adopted yet another policy of ‘integrating indigenes’ in the development of Abuja.

However, the integration failed because it did not incorporate the social and economic means of livelihood of the indigenes (LeVan and Olubowale, 2014). For instance, the programme failed to provide the indigenes who are predominantly farmers with farmlands. Furthermore, there were no programmes or efforts made at integrating nor transforming these indigenes from predominantly relying on farming (LeVan and Olubowale, 2014). The return of democracy in 1999 once again saw the reinstatement of the initial policy of resettlement compensation to indigenes and this is the case to-date. However, the constant policy somersaults and issues with resettlement and relocation continue to be the major impediments to adequate housing for low-income groups.

Furthermore, part of the controversy of the resettlement programme was a massive eviction targeted at ‘strangers’ in the 2000’s. For instance, between 2005 and 2006 alone a previous Minister of Abuja oversaw the mass demolition of dwellings and business premises in about 49 settlements, in the process affecting 800,000 inhabitants (van Eerd et al., 2008). Furthermore, “in 2013 the government announced plans to destroy over 100,000 illegal structures” (LeVan and Olubowale, 2014; p. 389). Such incidences aided in the massive growth of the housing demand of low-income groups. The inconsistency in compensation policies coupled with the failure of government authorities in Abuja to establish functional legal and administrative framework for the operation of development control continues to fuel the growth of informal settlements (COHRE, 2008). This is despite the government’s continued demolition of informal settlements as those in Table 3.6:

Table 3.6: Demolished informal settlements from 2003-2007

| S/N | Settlement | S/N | Settlement |
|-----|-----------------------------------|-----|-------------|
| 1 | Aleita | 17 | Karmo |
| 2 | Area 1 – near Federal Secretariat | 18 | Karomagigi |
| 3 | Asokoro | 19 | Kpadun |
| 4 | Basaki Market | 20 | Kubwa |
| 5 | Chika | 21 | Kuchigoro |
| 6 | Dakibiu | 22 | Mabushi |
| 7 | Dantata Village | 23 | Nyanya |
| 8 | Durumi 1-4 | 24 | Old Karimo |
| 9 | Galadimawa | 25 | Pimoji |
| 10 | Gwagwa | 26 | Piwoyi |
| 11 | Gwarimpa | 27 | Pyakasa |
| 12 | Idu | 28 | Ruga |
| 13 | Jabi 1 (Jabi Yakubu) | 29 | Ungwar Mada |
| 14 | Jabi 2 (Jabi Samuel) | 30 | Utako |
| 15 | Jiwa | 31 | Zhilu |
| 16 | Kado Life Camp | | |

Source: (COHRE, 2008)

There are various reasons that led to continuous animosity and confusion with the resettlement programme. First, at the creation of Abuja in 1976, the government estimated the figure of inhabitants to be resettled at between 25,000 to 50,000 people. However, upon a survey conducted

shortly afterwards the population of inhabitants to be resettled were established to be about 150,000 people (Dawan, 1994). This meant that the financial compensation was much more than what the government initially estimated and allocated. Second, from inception the government concentrated on developing the city from scratch without much consideration for integrating the indigenous population (van Eerd et al., 2008). This despite a survey conducted in 1980 indicating that up to 80 percent of the inhabitants stating their desire to remain in Abuja (van Eerd et al., 2008). Third, the government did not adopt a bottom-up approach in seeking for a sustainable solution to resettlement. Thus, instead of the government to consult local communities in the process, policies were prescribed top-down, and this failed to incorporate the primary source of livelihood of the locals – farming (Usman, 2006). As such, farmlands and other important elements of the traditional indigene dwelling such as granaries and animal shelter were not provided (Usman, 2006). Furthermore, the scheme failed to incorporate the cultural housing arrangement of the inhabitants as well as to consider the differences in the sizes of households when allocating. As a result, similar ‘modern’ housing was allocated regardless of social status and family size.

3.9 Land tenure system and the Land Use Act of 1978

In the context of Nigeria, land occupies a central importance as a daily commodity for multifarious reasons by continuously influencing the social, economic, and environmental lives of communities (Fabiya, 1995). Furthermore, Fabiya (1995; p. 3-4) argued that “land is perhaps the single most important natural resource in the sense that it affects every aspect of people’s life...” including housing provision. Berner (2001) contend that in housing provision, land supply and allocation is integral to the understanding of urban poverty. Additionally, Fabiya (1995) established that land often serves as a form of social security to most Nigerians. Officially, prior to independence in 1960 until 1978, Nigeria has primarily operated a dual Land Tenure System that comprises of English and Customary tenure systems (Daniel, 2014a). The fundamental difference between the customary and English tenure systems is on the ownership. While a family or community owns the customary land, the English tenure system allows for individual ownership. However, there was a common characteristic shared by these systems – the ability to transfer ownership from one to another.

The Customary land systems between the Northern and Southern (Western and Eastern Provinces) regions of Nigeria had both similarities and differences. Their similarity was that they were both administered and supervised by traditional rulers in their respective areas (Udoekanem et al., 2014). However, their difference is that while the Northern region with an Islamic legal system had a system of direct taxation of the citizens, the Southern regions resisted direct taxation from colonial rulers (Naanen, 2006). Thus, revenue in these regions were paid by diverting “...district funds for

local improvements paid into general revenue until the people paid tax” (Naanen, 2006; p. 71). The system of government in Northern Nigeria varied considerably from that in the Southern region. This is mainly from the difference in political organisations in these regions during the pre-colonial era (Naanen, 2006). The North had a system that was centralised whereas the system in the South was decentralised (Naanen, 2006). The nature of the system in the North made it easier for the introduction of the Land and Native Rights Ordinance (LNRO) of 1910. The LNRO stipulated that “all lands in Northern regions to be under the control and disposition of the Governor, for the use and common benefits of the natives” (Daniel, 2014a; p. 112). This is to serve as the grounds for the introduction of the Land Tenure Laws of 1962 in the Northern region shortly after Nigeria’s independence in 1960. While all these legislations were passed in the Northern region, it was not the case in the Southern regions where it was met with stiff resistance with the continuous preference of Customary tenure systems, the result of which is the prevalence of communal and kingship ownership (Oshio, 1990).

Fabiyi (1983) highlighted four reasons that point to the weaknesses of these land tenure systems. Firstly, none of the land policies could be applied to all parts of the country, and the existence of different tenure systems in different parts of the country was impeding the national economic development. Secondly, coordination was needed in applying the land tenure system and the conflicting dual system made allocation, use and control challenging. Thirdly, the government identified the importance of allocating agricultural land, providing them with security especially for the customary land. Fourthly, conflicts from the customary land tenure were increasingly impeding the agricultural productivity of the country and economic empowerment of those at the rural areas. Fifthly, government often encountered serious difficulty in acquiring land for public projects from communities. This challenge specifically surfaced in the acquisition of communal lands for site-and-services schemes and resulted in significant delays. Lastly, the government identified the need to establish a working mechanism that resolves disputes and conflicts emanating from allocations and transactions in land, hence, provision for arbitrations was made. Consequently, these weaknesses paved the way for the promulgation of the Land Use Act (LUA) No. 6 of 1978 (Udoekanem et al., 2014), and the system of the land tenure in the Northern region was to influence the LUA.

The Land Use Act (LUA) of 1978 is the contemporary land tenure system in Nigeria. Promulgated on 27 March 1978 by the then military regime, it replaced all other previous land tenure systems. As alluded earlier the basis of the LUA was to overcome encumbrances encountered with the previous land tenure systems. Thus, the Land Use Act of 1978 is:

An Act to Vest all Land comprised in the territory of each State (except land vested in the Federal Government or its agencies) solely in the Governor of the State, who would hold such Land in the trust for the people and would henceforth be responsible for allocation of land in all urban areas to individual residents in the State and to organisations for residential, agriculture, commercial and other purposes while similar powers with respect to non-urban areas are conferred on Local Governments. (Federal Government of Nigeria, 1978).

The LUA was promulgated on the recommendation of a Land Use Panel that was commissioned with the task of finding an effective solution to continuing land problems in the country (Aluko, 2012). Agbola (1987; p.114) highlighted four primary objectives of the LUA. They include:

- i. to effect structural change in the system of land tenure
- ii. to achieve fast economic and social transformation
- iii. to negate economic inequality caused by the appropriation of rising land values by land speculators
- iv. to make land available easily and cheaply, to both the government and private individual developers

Within the provision of the LUA is the 'Right of Occupancy' (R-of-O) and this replaced all previous forms of land title that existed before the promulgation of the LUA. The R-of-O is in two forms – either as a statutory or customary right (Daniel and Hunt, 2014). While statutory rights can only be granted by a governor (or at least with the consent of the governor) either in urban or non-urban areas, customary rights apply strictly to non-urban lands and their rights are granted by Local Government Authorities (Federal Government of Nigeria, 1978). In both cases consent is required from the respective authorities prior to transfer either fully or in part "...by assignment, mortgage, transfer of possession, sublease or otherwise" (Daniel, 2014; p. 115). There were arguments both in support and against the Act after its promulgation (Agbosu, 1988, Agbola, 1987). For instance, for some it was viewed as the 'death knell' on private property rights since its nationalisation vests all landownership to government (Agbosu, 1988). However, to others it was viewed as a solution to the incessant land challenges posed by preceding tenure systems arguing that it empowers the citizens by protecting a sacred commodity to all (Agbola, 1987).

Nevertheless, despite the LUA nationalising all land in Nigeria, there is evidence of the continuous existence of some form of communal tenure systems. For instance, a study by Ikejiofor (2006) established that in one of the major cities in Eastern Nigeria (Enugu) landownership is 80 percent customary right; 10 percent public sector; and 10 percent owned by private individuals. Furthermore, a study by Williams (1992) in Western Nigeria established that majority of land transactions are conducted outside government authorities. This suggests that even with the LUA, problems with access to land for housing continues to impede efforts at adequate provision. The

excessive bureaucratic bottleneck in the LUA is demonstrated in a study by Egbu et al. (2008) which established that to develop a dwelling unit in an urban area an individual is required to navigate through 32 different stages, and this takes a period of 381 days (see Appendix 3.4). In agreement, Udoekanem et al. (2014) arguing against the LUA contend that it is a product of socialist policy that is unsuitable for housing delivery due to its bureaucratic bottlenecks in allocations, registration, and processing of securing land title.

Otubu (2007) highlighted a salient legal weakness of the LUA. He argues that it fails to "...make provision for the renewal of an expired Certificate of Occupancy" and this gives government the discretion to decide or otherwise if an 'express grantee' continues "to hold the land after the expiration of the time stated on the certificate or not" even if a building is constructed on the land (p. 12). Furthermore, Udoekanem et al. (2014) argue that the LUA continues to impact negatively on the cost of property registration in Nigeria. For instance, at 20 percent of the property value, Udoekanem et al. (2014) established that it is outrageous especially when compared to other developing countries like Rwanda (0.2 percent), Egypt (0.7 percent), Ghana (1.2 percent), Kenya (4.3 percent) and 5.1 percent in Botswana. Agbola (1987) noted that from evidence in literature, one positive attribute of the previous tenure system was an equal opportunity to all citizens when it comes to land access. This is contrary to the LUA even though one of its objectives is to ensure "easier access to urban land" (Agbola, 1987; p. 116). The resultant effect of most of these issues with the LUA is that middle- and high-income earners are favoured in most cases when compared to low-income groups.

In addition, Daniel (2014b) outlined some major shortcoming identified by the 2006 National Housing Policy on why the LUA failed to fulfil the objective of making urban and rural land available to citizens. To start with, enshrining it in the constitution of the Federal Republic of Nigeria takes away the flexibility of making minor amendments whenever needed. Hence, unless it is detached from the constitution and treated separately as a law, amending it would be difficult. Second, vesting all land (except for land belonging to the federal government) to state governors impedes access to land due to bureaucratic bottlenecks outlined earlier. Third, placing a restriction that allows the acquisition of not more than half a hectare on private housing developers in urban areas is short-sighted. Fourth, there are significant delays from the government in paying out compensations to affected persons and often such compensations are not adequate.

3.10 The National Housing Fund scheme

Aside from access to land, adequate access to housing finance is a fundamental requirement to housing provision (Federal Republic of Nigeria, 2012). The Federal Mortgage Bank of Nigeria (FMBN) is the apex mortgage institution in Nigeria responsible for the mobilisation and disbursement of mortgage finance to housing developers and individual mortgage subscribers. The Federal Mortgage Bank of Nigeria was established by Degree No 7 in 1977 to stimulate the growth of the housing sector in Nigeria through the provision of credit facilities to individuals (Atsiya, 2012). FMBN is a state-owned institution whose ownership structure comprises of a 50 percent stake belonging to the Federal Government of Nigeria, while 30 percent stake to the Central Bank of Nigeria, with the Nigerian Social Insurance Trust Fund retaining a 20 percent stake (Federal Government of Nigeria, 2011). Government attention to the enabling strategy to housing surfaced with the enactment of the 1991 National Housing Policy that created a two-tier housing finance structure (Federal Republic of Nigeria, 2012). While the first tier comprises Primary Mortgage Institutions (PMIs) who are responsible for direct disbursement of mortgages to subscribers, the second tier has FMBN as the supervisor and regulator of the disbursements. Furthermore, the regulation and supervision by FMBN is guided by the Mortgage Institutions Act (No. 53 of 1989) legal and administrative framework on the establishment and operation of PMIs (Federal Government of Nigeria, 1993). However, the Banks and Other Financial Institutions Act of 1991 (BOFIA), was to transfer the licensing, supervision and regulation of the Primary Mortgage Institutions and Federal Mortgage Bank of Nigeria to the Central Bank of Nigeria (Federal Republic of Nigeria, 2012). According to Nubi (2000) the mandate of FMBN includes:

- i. The provision of long-term credit facilities to mortgage institutions in Nigeria
- ii. To support the emergence and nurture the growth of mortgage institutions towards financing housing provision in Nigeria
- iii. To mobilise funds from local and foreign investors to the housing sector
- iv. To serve as a link between the housing sector and the capital market
- v. To create a practical secondary mortgage market
- vi. To mobilise and administer the National Housing Funding in accordance with its provision

Additionally, as part of the 1991 National Housing Policy, a strategy to develop a mechanism for the provision of housing finance to middle- and low-income groups led to the promulgation of the National Housing Fund Law (Act No. 3 of 1992). PWC (2019) established that the National Housing Fund Law created the National Housing Fund (NHF) whose principal aim is to facilitate

the provision of affordable housing to all Nigerians. According to Federal Government of Nigeria (1992) the objectives of the NHF is to:

- i. Facilitate and mobilise funding primarily for housing provision for all Nigerians at affordable prices
- ii. Ensure the continuous supply and distributions of loans to Nigeria primarily to build, purchase and improve their dwellings
- iii. Provide incentives that attracts housing investment from capital markets
- iv. Encourage the development of programmes towards ensuring effectual mechanism that specifically targets low-income housing
- v. Provide effective policy control on fund and resource allocation between the housing sector and other housing sectors of the economy
- vi. Provide long-term loan facilities to Nigerian mortgage sector for access to contributors of the Fund

The funding of the NHF comes from four sources: the mandatory contribution from individual subscribers; 10 percent investment from commercial and merchant banks; 20 percent non-life saving and 40 percent life funds from insurance companies; allocation from the federal government (Federal Government of Nigeria, 1992). The framework for the mobilisation of FMBN funding is shown in Figure 3.9. The modification in the figure allowed for additional description on NHF subscribers. Additionally, the funding to housing corporations and private developers is highlighted in dotted lines indicating it as an outlier that is currently omitted from NHF funding. While the operational structure of formal housing finance model is presented in Figure 3.10. Furthermore, the feature of the NHF is highlighted in Appendix 3.5 while Appendix 3.6 answers some of the most frequently asked questions about the NHF.

The mobilisation of the NHF subscription of public and private sector workers is managed by FMBN through outreach branches spread across eight regional offices located across the 36 states of Nigeria and the FCT (Federal Government of Nigeria, 2011). The attempt at decentralisation is on the premise that a fundamental driver of the enabling strategy to housing provision is creating an effective housing finance system (UN-HABITAT, 2008). While the FMBN was created during an era of direct housing provision, it was maintained and restructured with the introduction of the enabling strategy in the country. Hence, the primary source of FMBN funding and by extension housing finance in the country is through subscriber subscriptions and annual allocations from the government. The structure of NHF is to provide adequate housing for Nigerians through subsidised mortgages disbursed by the FMBN (Federal Government of Nigeria, 1992).

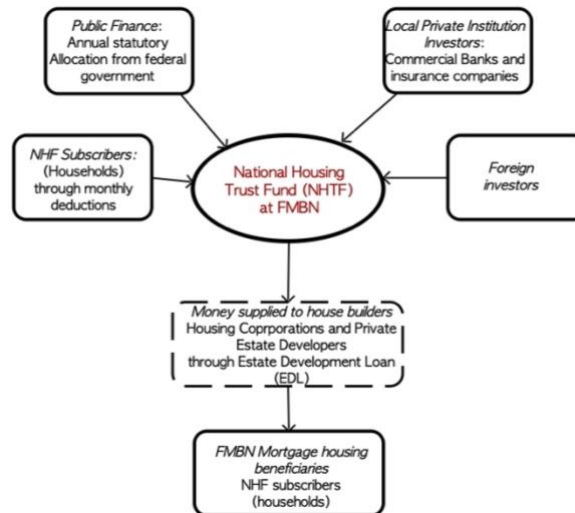


Figure 3.9: The framework for mortgage housing finance targeting NHF subscribers (source: adapted from Daniel, 2014)

There are conditions for access to the NHF scheme from FMBN. The scheme is exclusive to subscribers only and in terms of location of dwelling ownership, it is unrestricted to any part of the country. Concerning the conditions for an individual's access, subscription to the scheme is the first condition of any prospective beneficiary. There are two ways this is achieved - for individuals that are employed in the formal sector (either public or private), an individual's access to the scheme is through registration with an accredited PMI. The PMI on behalf of the FMBN collects 2.5 percent of the individual's basic monthly salary and this is deducted monthly at source from the employer (Ogu and Ogbuozobe, 2001). However, individuals employed in the informal sector subscribe to the NHF through cooperatives where they deposit monthly contributions, with the cooperatives mobilising the funds on behalf of the FMBN (Federal Government of Nigeria, 2011).

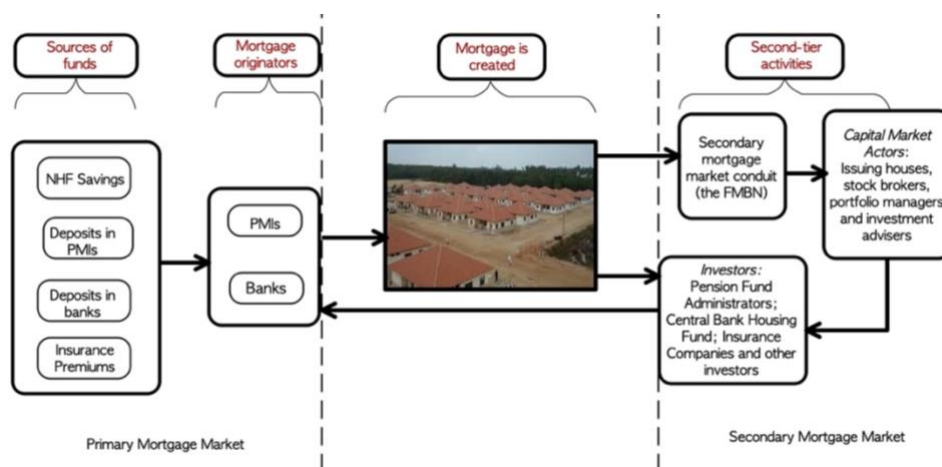


Figure 3.10: Operational structure of formal Nigerian housing finance model (source: Daniel, 2014)

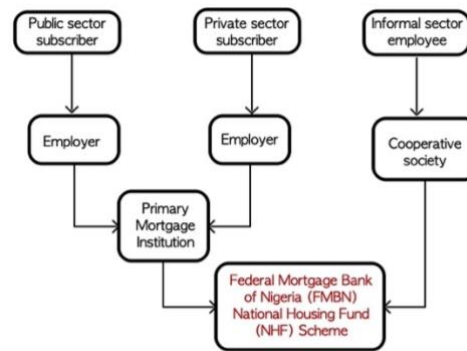


Figure 3.11: Route of NHF scheme contribution from individual subscribers

The primary role of cooperative societies and PMIs is to serve as a link between an individual and the FMBN in the NHF process (Ogu and Ogbuozobe (2001). Through these intermediaries, dwellings are accessed by individuals subscribed to the NHF scheme (Federal Government of Nigeria, 1992). For instance, an interested individual subscriber places a request to purchase a dwelling from a PMI (in the case of those working in the formal sector) or a cooperative society (for those working in the informal sector). In turn, the PMI or cooperative society scouts on behalf of the individual a dwelling from the real estate market upon which a mortgage is created (Figure 3.11). While there are some criteria that prospective dwelling must satisfy, however, the most important criteria is that any prospective dwelling must have a secure land title with a Certificate of Occupancy (Federal Government of Nigeria, 2011).

Furthermore, for prospective buyers that are in the middle- and low-income groups, the unit cost of the dwelling must not exceed ₦5 million (US\$ 15,000). Additionally, the ‘mortgage affordability test’ is termed satisfactory once a prospective buyer can pay the mortgage equity contribution. The mortgage equity contribution of the middle- and low-income housing range of ₦5 million (US\$ 15,000) is 10 percent. For loans of ₦10 million (US\$ 30,000) and ₦15 million (US\$ 45,000) the mortgage equity contribution is 20 percent and 30 percent respectively. The highest loan granted by the scheme is ₦15 million (US\$ 45,000). Once a prospective buyer meets all requirements upon checks, payment of the equity guarantees ownership of dwelling with FMBN paying off the balance to allow the subscriber take possession of the dwelling. In the case of low-income groups particularly, an equity contribution of about US\$ 1,500 is required on a dwelling that costs US\$ 15,000 with FMBN paying of the remaining US\$ 13,500 to allow the low-income household take possession of the dwelling. Often, the loan tenure ranges between 25 and 30 years, however in the

case of individuals that would reach retirement before this; the loan payment is spread in a way that ensures payment is completed before retirement. A subscriber that accesses the fund is expected to continue making the monthly contribution to the scheme until the complete repayment of the mortgage. Once repayment is completed, the subscriber receives a refund of their subscription with an additional two percent as interest (Federal Republic of Nigeria, 2012).

Subscribers could use two alternatives to access dwellings. The alternatives are through the FMBN's Estate Development Loan (EDL) granted to housing developers or cooperatives societies with the express interest of constructing dwellings that mortgages are created for (Figure 3.12).

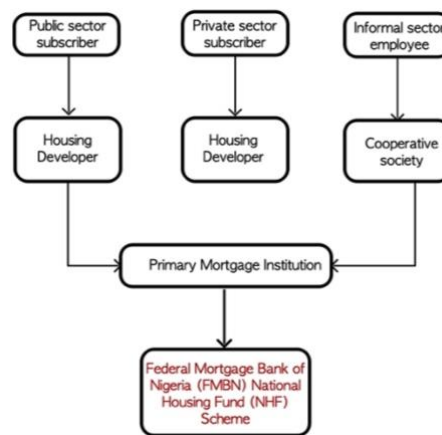


Figure 3.12: Subscriber's access route to NHF funding

There are little differences though on how developers and cooperatives access the EDL. In the case of housing developers, there are some primary requirements. This include evidence of registration with the Corporate Affairs Commission; registration with Real Estate Association of Nigeria (REDAN); and registration with FMBN. Another requirement needed is that the prospective developer must have a firm commitment from a group of interested subscribers to the NHF scheme working in the formal sector (public or private) and this often requires a collaboration between a housing developer and a PMI to achieve. Once, these requirements are met, the housing developer approaches FMBN with their application for consideration through the PMI. Furthermore, the responsibilities of the housing developer on such schemes includes the acquisition of land for the scheme, obtaining secure title documents for each plot that accommodates a dwelling, as well as the production of designs and layouts of the scheme. Additionally, the scheme must consist of varying dwelling sizes to accommodate varying household sizes, this may be at different prices but for middle- and low-income housing schemes, they must not exceed the maximum threshold of ₦5 million (US\$ 15,000).

In the case of cooperatives, they follow similar conditions to the housing developers apart from who should be the beneficiaries. The beneficiaries of cooperatives housing schemes must be their members (informal sector subscribers). The cooperatives must be registered with FMBN and one similarity they share with housing developers is that they must also collaborate with a PMI registered with FMBN to access the loan. Both the housing developers and cooperatives must recruit the service of professionals in the construction industry to ensure planning and building codes requirements are met. Disbursement of the EDL is usually in three instalments. The three instalments coincide with three milestone stages of constructing a dwelling: the substructure, the super-structure, and the installation of finishes. The subsidy to the scheme is reflected on its interest rates, where to either the housing developer or cooperative society it comes at an interest rate of 10 percent, while to the PMI it is granted at an interest rate of 4 percent who in turn provides this to subscribers of a scheme at 6 percent interest rate. These arrangements were to provide a continuous and an effective access to housing finance to both aspiring homeowners and housing developers. However, despite this structure, the scheme has failed with a dismal return of less than two percent access to subscribers (Adedokun et al., 2011).

Furthermore, according to the Federal Republic of Nigeria (2012) the failure of the National Housing Fund to provide adequate housing for middle- and low-income groups is attributed to several factors. Firstly, the operational modalities of FMBN and PMIs coupled with continuous inconsistencies in government policies impeded the impact of the NHF. Secondly, major contributors to the Fund such as merchant banks and insurance companies failed to meet up their commitments, and this was aided by the failure of government in enforcing compliance. Thirdly, there was little commitment on the part of government at all levels to enforce monthly contributions from workers. Fourthly, the government itself has continuously and consistently failed to meet its annual contribution to FMBN. Fifthly, the cumbersome and bureaucratic bottlenecks is contributing to rising cost of acquiring and transferring land in most parts of the country. Sixthly, contributors continue to encounter difficulty in accessing loans and mortgage facilities from the Fund, and this is attributed to insufficient funds. Additionally, the low income levels of most contributors and subsequently an inability to meet loan repayment terms contributes to the lack of sufficient funds in the NHF scheme. Lastly, the cost of perfecting mortgages is very high and constraints to housing finance is impeded by provisions of the Land Use Act, and this restricts access to secure legal title (Federal Republic of Nigeria, 2012).

3.11 Reasons behind the growing housing deficit in Abuja

As highlighted previously, Abuja was created out of the need to correct the mistakes and glaring shortcoming of Lagos as a capital city (LeVan and Olubowale, 2014). Part of these shortcomings include the provision of adequate social services such as housing (Morah, 1993; Usman, 2006). From the literature reviewed there are various factors established as impeding efforts at adequate housing provision in Abuja. This study is of the view that the take-off of Abuja's development was not done through proper evaluation and planning. This is demonstrated in the policy inconsistencies discussed in resettlement and relocation of inhabitants at the time of Abuja's creation. The continuous change in policies regarding resettlement impedes genuine effort at housing provision especially for the urban poor. Incessant demolitions continue to increase the housing deficit. The result of this is the growth of informal settlements and slums that are detrimental to the health and well-being of inhabitants.

Furthermore, programmes created to address the housing deficit in Abuja like the Mass Housing Programme (MHP) were riddled with nepotism, corruption and loopholes that favoured the affluent to the detriment of those that it primarily was created for – the low-income groups. There was also flagrant disregard for the guidelines on the implementation of the MHP. Firstly, supervision of the schemes was suboptimal, and majority of the housing developers capitalised on it and constructed dwellings that are of poor quality (Usman, 2006). Secondly, enforcement by government was lacking and this made it easier for housing developers to neglect some key guidelines. For instance, the MHP guidelines stipulate that in every scheme constructed, at least 30 percent of the dwellings must be for low-income groups (Federal Capital Development Authority, 2000). However, this was openly disregarded with most developers instead constructing dwellings for middle- and high-income earners. Thirdly, the aim of the scheme was to provide rapid development through the construction of dwellings and provision of infrastructure, this also failed with most of the schemes constructed without basic infrastructure.

Away from the planning and implementation structure of the Federal Capital Territory, access to land and finance are inherent hindrances to efforts at effective housing provision. The Land Use Act is riddled with too many bureaucratic bottlenecks that not only discourage investment in the sector but also fail to embrace the inclusion of low-income groups. Furthermore, while the NHF scheme sets out to support low-income groups desire to be homeowners, access to the scheme when compared to total number of subscribers is abysmal (Adedokun et al., 2011). Additionally, there are contradictions between the government guideline on the NHF and government national housing policy programme. For instance, while the NHF guideline stipulates that a subscriber pay six percent

interest rate to PMIs, the national housing policy though acknowledging that interest rates must be single digit suggested that this rate is to be determined annually by the minister in charge of housing. This also include rate of lending from FMBN to a PMI, the maximum loan to an individual subscriber, as well as the maximum period to repay the loan (Federal Republic of Nigeria, 2012; p. 65-66).

Additionally, the adoption of neoliberal policy in the housing sector from international finance agencies was on the premise that adopting the ‘free market’ approach solves the acute problem in housing delivery by relieving the state of this responsibility. However, as argued by Aalbers (2016) neoliberalism promotes its agenda both during economic booms and bursts, and an evidence of this can be seen in the state protection offered to the housing sector during the 2008 financial crises through injection of massive public funding and bailouts. Additionally, the failure of previous housing policies in Nigeria can also be attributed to a failure to neither embrace a long-term power structure nor an ideology that drives provision. An embrace of either could have provided a platform for the continuous evolution of housing provision process. For instance, while the Esping-Anderson welfare typology provides a power structure, the Kemeny typology provides an ideological structure towards the evolution of housing reforms (Stephens et al., 2015). Both typologies were applied to variegated contexts in the Global North (Hoesktra, 2003; Kemeny, 2006).

3.12 Defining some concepts to low-income housing provision

Housing policies are often confounded with terms and concepts that are unclear. The inherent ambiguity in these concepts that are meant to guide implementation hinders efforts at provision (Bramley, 1994). Hence, the following section provides clarity on some useful concepts to low-income housing.

3.12.1 Housing affordability

Due to persistent concerns from governments and citizens, there is a consensus in housing studies that affordability is a vital component in proffering sustainable policies (Bramley, 2012; Hulchanski, 1995; Jewkes and Delgadillo, 2010; Ram and Needham, 2016; Robinson et al., 2006). Housing affordability is an inherent relationship between a housing dwelling and a household, it relies on the earning ability of a household, their savings as well as other factors such as access to finance in the form of mortgage. While it has become ubiquitous in enacting housing policies, it is yet to be fully incorporated in policy documents in developing countries like Nigeria, this is attributed partly to the

divergent views on how it should be measured (Bramley, 2012). Linneman and Megbolugbe (1992; p. 371) argued that:

Talk of housing affordability is plentiful, but a precise definition of housing affordability is at best ambiguous

As such, despite wide debate on affordability in housing, the phenomenon invokes divergent meaning in both literature and practice (Bredenoord et al., 2014; Bramley, 2012). The origin of housing affordability dates to “19th century studies of household budgets and in the commonly used turn-of-the-century expression one week’s pay for one month’s rent” (Hulchanski, 1995, p. 471). Furthermore, Chaplin and Freeman (1999) observed that it has become a priority in housing provision for low-income groups from the late 1980s. While a plethora of literature (Obi and Ubani, 2014; Bogdon and Can, 1997; Bramley, 2012) argue that the widely accepted definition of housing affordability is that by Andrews (1998) which defines it as housing cost as a ratio of a household income not exceeding 30 percent. Nonetheless, Stone (2006) defines housing affordability as:

An expression of the social and material experiences of people, constituted as households, in relation to their individual housing situations. Affordability expresses the challenges each household faces in balancing the cost of its actual or potential housing, on the one hand, and its non-housing expenditures, on the other, within the constraints of its income (p. 151)

Barker (2004) argues that ‘affordability’ ought to be an important indicator in planning for sustainable housing provision. The mantra in most developing countries is the need for policy planning to primarily target ‘affordable housing’. This regardless of the continuous inability to agree a definition that is acceptable to housing stakeholders. As such, public policy with regards housing affordability is usually facilitated through some certain indicators and normative standards through which conclusions are deduced. In discussing the ‘diverse and incompatible definitions of housing affordability’, Stone (2011) established that in practice there is an existence of six varying degree of approaches used to define housing affordability) (Stone, 2011, p. 15). They are:

- i. Categorical – a statement of ability or inability of households to pay for market housing, but without a measurement foundation.
- ii. Relative – changes in the relationship between summary measures of house prices or costs and household income
- iii. Subjective – whatever individual households are willing to or choose to spend
- iv. Family budget – monetary standards based on aggregate housing expenditure patterns
- v. Ratio – maximum acceptable housing cost/income ratio

- vi. Residual – normative standard of a minimum income required to meet non-housing needs at a basic level after paying for housing

Housing affordability encompasses various components (Figure 2.5.1). There is a contrast between the purchase cost of a house referred to as *capital variable* and the cost of maintaining the house which is referred to as an *occupational variable*. Most often, while the ability of a household to purchase a house depends on the costs of items such as infrastructure, land, building materials, labour, finance, profits, and interest rates, they are primarily determined by a household’s equity requirement, savings, as well as the size and length of payments required to repay the loan (Bredenoord et al., 2014). There are also attendant costs attached to purchase of the house and they include building maintenance, land lease, service costs, interest rates, and household’s budget on non-housing expenditure.

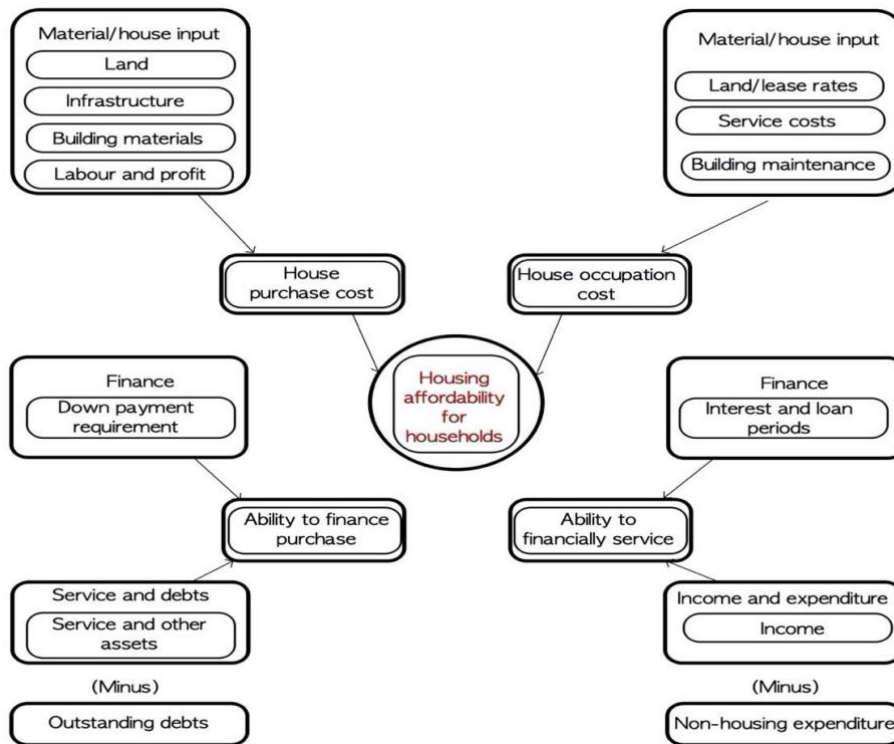


Figure 3.13: Basic components of housing affordability (source: Majale et al., as cited in Bredenoord et al. 2014)

However, in discussing the concept of housing affordability, the following three distinctive approaches from Bredenoord et al. (2014) are adopted, this is not only based on their suitability in application globally but also in espousing low-income households. They are:

- i. The house expenditure – to – income ratio
- ii. The residual income approach, and

iii. The incremental development approach

3.12.1.1 The house expenditure-to-income ratio

The housing expenditure-to-income ratio is not only the most widely recognised indicator, but also the oldest in history (Stone, 2006). It is the origin of the expression ‘one week’s pay for one month’s rent’. It is based on the recognition that households pay for housing in relation to their income, such that a household is deemed to have housing affordability problem when they pay more than a certain percentage of its income to acquire adequate and suitable housing (Hulchanski, 1995). Globally, comparison between a household’s expenditure and its income is the most widely used measure of housing affordability. This method is extensively used in countries such as the United States of America, the United Kingdom, Canada, Australia, and China. Despite criticism on its ‘arbitrary’ and ‘normative nature’ that it assumes that all households can afford to pay as much as 30 percent of their income on housing, the argument on its major advantage lies in its ease of computation with few variables used and the fact that such variables are accessible (Mulliner et al., 2013). According to Hulchanski (1995, p. 476), six ways in which the housing expenditure to income has been used are:

- i. Description of household expenditures
- ii. Analyses trends, compares different household types
- iii. Administration of public housing by defining eligibility criteria and subsidy levels
- iv. Definition of housing need for public policy purposes
- v. Prediction of the ability of a household to pay the rent or mortgage
- vi. As part of the selection criteria in the decision to rent or provide a mortgage

3.12.1.2 Residual income approach

The residual income approach arose from arguments on limitations of the income-ratio approach. Stone (2006) argues that housing affordability can be looked at more realistically by assessing the correlation between a household’s income, their housing costs, and the cost of their non-housing necessities. Obviously, such an approach in determining a household’s cost of non-housing need is predominantly determined by variables such as the size of the household or a household’s post-tax income. Referred to as ‘shelter poverty’ the approach assesses the income a household can afford to spend on housing after deducting ‘other necessary expenditures of living’ (Stone, 2011), if the amount left for either rent or mortgage is insufficient after removing cost of non-housing essentials, then a household has an affordability problem. Stone argued that for instance, comparing two

different households who are on the same income but different household sizes, the larger household would be expected to spend more on non-housing essentials compared to the smaller household. Likewise, comparing two different households with the same sizes and composition but different post-tax incomes, while both will be expected to spend similar amounts for non-housing essentials to achieve a comparable living standard, their spending on housing will certainly differ. Thus, a household with a smaller family size or lower post-tax income would afford better housing than a household with a larger family size or that with a higher post-tax income.

The strength of this approach is argued by Jewkes and Delgadillo (2010) who contends that using the residual income approach could ensure that households have enough with regards to income for both housing and non-housing expenditure, thus safeguarding their financial stability. However, critics of this approach argue that residual income approach comes with inherent problems, such as the measure of standard for non-housing expenditure which continues to generate controversy. For instance, in the United States, non-housing expenditure is based 'on the lowest set of a three-household budget published by the Bureau of Labour Statistics (BLS)' (Bogdon & Can, 1997, p. 49). Nonetheless, the BLS budget system was discontinued in 1981, the measurement standard was then switched to the consumer price index as a measure of non-housing expenditure, an indicator which neglects changes in the market basket over time (Bogdon and Can, 1997). Furthermore, in the UK the standards were based on the Bradshaw's budget standard which are conspicuously above the minimum income guaranteed by the social security benefit system (Bramley, 2012). The argument against Stone's shelter poverty approach is succinctly put by Bogdon and Can (1997) who contend that:

Philosophically, the shelter poverty measure focuses more attention on income than on housing since it shows the general inability of certain households to purchase the basic necessities of life (p. 49)

Thus, these limitations contributed to restricting the acceptance of the residual income approach when compared to the housing to expenditure ratio.

3.12.1.3 Incremental development approach

Referred to in literature as progressive expansion or autoconstruction, the incremental development approach is a housing affordability system that entails the application of incremental finance through small short-term loans applied in self-built incremental housing practices (Mukhija, 2014). Fuelled by the continuous absence of housing finance from government both in form of loans and mortgages for the urban poor in developing countries, the incremental development approach is a system that fits low-income groups on small and irregular incomes such that it allows for flexibility in expenditure patterns with regards to the meagre income of the urban poor. Incremental

development approach accommodates the development of a dwelling based on a household's finance, needs, time, and resources (Mukhija, 2014). This commonly starts with a single room to accommodate the family, subsequently expanding to accommodate for more rooms, and eventually to what may accommodate the family and serve as a means of additional income through renting.

There is criticism in literature on the incremental approach because of its potential contribution to rising urban sprawl (Burgess, 1982; Ward, 1982; Pugh, 1994; Caldeira, 2017). Nevertheless, Bredenoord et al. (2014; p. 11) argue that such a criticism ignores the notion that “the urban poor will be better helped with affordability measures that fit their livelihood strategies”. Incremental approach helps in not only making home ownership affordable but also in increasing the supply of rental housing (Mukhija, 2014). Furthermore, while this is an idea often associated with low-income households in developing countries, its effectiveness is strengthened in the application of such practices in developed countries such as the United States (Mukhija, 2014; Mukhija and Monkkonen, 2006).

3.12.2 Affordable housing in Nigeria

Globally, and specifically in Nigeria a common mantra used in housing provision is the term ‘affordable housing’. This phenomenon is subjective, and at least within the context of Nigeria, this study argues that it often misguides stakeholders in housing delivery. Research has established that how a phenomenon is defined could affect the nature of both policy debates and resultant policy outcomes (Goetz, 2008). Furthermore, literature indicates the existence of multiple definitions of affordable housing (Nouwelant et al., 2015; Paris, 2007; Wallace, 1995). Paris (2007) established that in discussions on ‘affordable housing’, contexts relating to policy vary in different countries. Whereas in Australia the terms refer to low-cost homes for first time buyers, in England it primarily refers to social housing provided through non-market provisions. Wallace (1995) recognised that while there is no official definition of affordable housing ‘a widely implicit definition is that monthly housing costs in adequate housing should not be more than 30 percent of household income’ (p. 786). This definition, which is referred to as the ‘rule of thumb’, is that embraced by the American Department of Housing and Urban Development (Nguyen, 2005). In India it refers to housing within ‘some form of affordability criterion’ that could either be a household income level, dwelling size, or dwelling cost to income (Gopalan and Venkataraman, 2015). Furthermore, In Australia, it refers to housing beneath a stipulated price range. Specifically, van den Nouwelant et al. (2015; p. 79) defined it as ‘housing that is appropriate for the needs of a range of low- to moderate income households and priced so that low- and moderate-income households can meet their other essential basic living costs’. Specifically, with regards to home ownership, the UK government defines it as

housing provided at level which the property mortgage repayment should be higher than what is paid on renting in council housing, but lower than market levels (British Broadcasting Corporation, 2016).

However, as highlighted previously, costs alone do not determine what constitutes affordable housing, because it is also defined by variables such as, accessibility, suitability, density, and adequate social services (Abernathy, 2009). The case in Nigeria refers to a phenomenon that is vague and highly subjective at best and may only be applicable to the few government provided dwellings that are sublet to employees. The wide use of 'affordable housing' on most contemporary housing schemes in Nigeria and particularly in Abuja leaves a notion that it is used more as a label for marketing purpose by housing providers to persuading prospective buyers. Additionally, the use of this term could be as a result of a group of stakeholders wrestling to impose an intellectual structure on a messy housing provision structure, or stakeholders crafting ideas to appeal to a vulnerable group who feel disenfranchised by the system to their housing plight (Weiss, 1989).

In any case, there are instances where housing could be argued as affordable due to provision arrangements embedded in (Burgess et al., 2007). In the view of this study, the rare form of affordable housing in Nigeria is that which is provided by an employer (public or private) to an employee at below market rates often in form of rental accommodation. Payment is often through monthly deductions from an employee's salary contrary to the more common form of annual rent payments in cities like Abuja. Common examples of such housing dwellings are provided mainly for public service employees such as military and para-military personnel, and in some cases non-service employees such as academicians in both public and private universities. Gurran et al. (2008) argue that often 'low-cost' housing and affordable housing are used interchangeably, despite their slightly varying meaning. While affordable housing is aimed at persons whose income prevents them from accessing housing on the open market (Burgess et al., 2007), low-cost housing refers to non-subsidised housing provided using low-cost materials, or "savings achieved through modest dwelling size or construction standard" (Gurran et al., 2008, p. 17). Most importantly, there is a major distinction between affordable housing and housing affordability. Downs (2004) establishes that the difference is that affordable housing particularly targets low-income groups while housing affordability weighs "the ability of all income groups to purchasing housing of the type and quality they want" (p. 72). The inability to distinguish between these terms remain a challenge besieging housing policy process in Nigeria.

Consequently, affordable housing ought to be a term embraced in the conception, formulation, and implementation of housing policies to include economically vulnerable people. Hence, because of

ambiguity surrounding the term, ‘affordable’ housing is avoided within the context of this study to dissuade a loss of meaning to the primary target – low-income groups. Since ‘affordable’ housing is subjective and could refer to either a low-, middle-, or high-income earner, the use of the term low-income groups is viewed as a panacea to ensuring the most economically vulnerable group is considered in the quest for adequate housing for all.

3.12.3 Low-income groups

Generally, the Nigerian society is characterised by a high degree of income concentration such that the usual theoretical classification of income groups into high-, middle-, and low-income is hardly applicable based on the perception of most Nigerians. The harsh economic reality is that while the high- and low-income groups can be easily identified, the middle-income group is hardly discernible. This might not be the case but is a strong indication of the difficult economic reality in contemporary times in the country. Thus, with a low-level of income per capita, the existence of a high level of inequality directly results in a high proportion of the poor people.

The Nigerian National Housing Policy (NHP) 2012 identified three income groups requiring social housing provision: the ‘no’ income, low-income, and lower-middle income groups. The document defines each of the groups as follows:

- i. “No-income groups are defined as all persons whose income does not exceed the national average of 25 percent of the National Minimum wage (the minimum wage is currently N18,000 or US\$ 60)
- ii. The low-income group is defined as all persons whose annual income exceeds the ‘no-income’ level but does not exceed the National Minimum wage (N4,501 – N18,000 i.e., US\$ 15 – US\$ 60)
- iii. The lower-medium income group is defined as all persons whose annual income exceeds the National Minimum wage, but does not exceed four times the National Minimum wage (N18,001 – 72,004 i.e., US\$ 60 – US\$ 236)”

(Federal Republic of Nigeria, 2012; p. 77)

In understanding the attributes of low-income groups in Nigeria, a study conducted by a financial sector development organisation in conjunction with some international donor agencies established that low-income groups work in both formal and informal sectors of the economy, usually undertaking multiple jobs in order to sustain themselves and mostly engage in ‘menial’ jobs that generates a cumulative monthly average income ranging between N5,000 – N40,000 (US\$ 16 – US\$ 131) (EFIA and Finmark Trust, 2010).

One way to establish a baseline for low-income groups is using international indicators such as the international poverty line. Defining the phenomenon based on the international poverty line would indicate looking at people earning at least a minimum of US\$ 3.20 a day. This is the case because

Nigeria currently belongs to the middle-income countries who have an international poverty line set at US\$ 3.20 per day (equivalent to N30,000 monthly) (World Bank, 2018).

3.13 Research gap and study contribution

Over the course of the review of literature, it has been established that adequate housing for the urban poor continues to be a challenge for all governments. This is even more critical in developing countries like Nigeria where competing demands such as infrastructure, education, health, and other social services require similar attention from governments. This calls for the development of strategies that are grounded in contemporary realities as well as sustainable practices.

The importance of adequate housing is highlighted by Mukhtar and Amirudden (2016) who established that as of 2016 the global population of people living in slums is about 1 billion and this will significantly grow by the year 2030 to at least 3 billion people who will require housing and basic infrastructure. The emphasis on low-income groups who constitute most of the informal sector comes on the background that at least 80 percent of the Nigerian population rely on the informal sector for shelter, and this is often associated with abhorrent living conditions, tenure insecurity, and absence of requisite infrastructure (Muhktar and Amirudden, 2016). Furthermore, due to high urbanisation rate with more than 50 percent of Nigeria's population living in urban areas, the housing challenge is more pronounced in the urban areas (Mukhtar and Amirudden, 2016).

This comes on the background that developing countries like Nigeria are continuously impacted by neoliberal practices that favours free market driven provision. Additionally, past failure of housing delivery in Nigeria is attributed to enactment of simplistic policies that were designed top-down. Aduwo et al., (2016) argue that top-down approach had guided previous housing delivery efforts by governments in Nigeria, and this had failed to bridge the country's housing deficit. Additionally, the study by Shinyabola and Olayele (2019) highlights the existence of several housing provision strategies in literature but argue that a common limitation observed in most of them is the absence of empirical evidence. The study highlights turnkey, pre-sale, site-and-services, Public-Private-Partnerships, and joint finance/venture as effective strategies adopted by the private developers (Shinyabola and Olayele, 2019). However, apart from site-and-services all the strategies employed by private developers in the study excludes low-income groups. Even the site-and-services strategy can only accommodate a few low-income groups since it requires the participation of middle- and high-income earners. Because of these and related challenges, in developing countries, Nigeria inclusive, housing at the low-income level is often provided informally. The informal sector provides this housing in tandem with informal land subdivisions (Keivani and Werna, 2001). Furthermore,

Aalbers et al., (2020) established the dearth of empirical studies on the process of financialisation of housing in Global South countries arguing the importance of such studies could help in understanding if housing financialisation shapes or is shaped by housing policies and practices. Aalbers et al., (2020) argue that this is vital in understanding the evolution process through which housing markets, policies and practices evolve. In addition, over the course of this study several housing provision frameworks were assessed. They were mostly developed with a view to either industrialised countries or to both industrialised and developing countries. Hence, for those applicable to developing countries like Nigeria, in relation to context, it may be difficult to transfer or implement. Furthermore, the few that maybe applicable to Nigeria have two major limitations. First, they do not align with the concepts of sustainable development. Second, and most importantly, the provision drivers developed in those frameworks are not driven by identified stakeholders and the frameworks did not develop measurement and assessment indicators that could be used to evaluate the performance of the frameworks to accommodate for their improvement. Additionally, the study by Mukhtar and Amirudden (2016) discussed the inherent challenges in housing delivery in Nigeria, however, the study highlighted a major limitation is that “no interview or field survey to collect data from stakeholders had been performed” suggesting that “further solutions to the housing problems” could be uncovered through a more rigorous methodology that involves interaction with relevant stakeholders.

Furthermore, literature suggests that the omission of vital stakeholders in the design and implementation of housing policies continue to impede adequate provision. Highlighting the importance of a major stakeholder group, Ogunbayo et al., (2016) argue that private housing developers provide up to 90 percent of urban housing in Nigeria. This underscores their importance in housing delivery in Nigeria. To corroborate this, Shinyabola and Olayele (2019) argue that because of the active role private housing developers play in housing delivery in Nigeria often employing various strategies, bridging the massive 17 million housing deficit in the country requires their participation. Additionally, a strategy that primarily targets low-income groups is required if the housing deficit is to be suppressed since they constitute most of the population and with the highest housing need. Since, the target is low-income groups, this places them as an important stakeholder in housing policy designs. Therefore, the important roles of housing providers and low-income groups in housing delivery cannot be over-emphasised. Additionally, on the other hand, the importance of policy designers or policymakers who play the key role of drafting housing policies cannot be overlooked. Moreover, Clapham (2018; p. 164) argued that housing policy is any action taken by any government or government agency to influence the processes or outcomes of housing and this is made “...through networks consisting of a number of public, private, voluntary and

hybrid organizations...so research aimed at policy relevance could be directed at any of these organizations”.

Consequently, this study argues that key housing delivery stakeholders can be grouped into three broad group of actors. These are the policy designers or policymakers (include states, international agencies, local authorities, local and international financial entities), providers (public and private housing developers) and consumers (low-income groups). The adoption of the three broad groups is integral to developing a sustainable provision framework that is participatory in nature. Therefore, through interaction with the three stakeholder groups, this study makes a unique contribution to knowledge in the following areas.

Firstly, since Keivani and Werna (2001) argue that housing at the low-income level is often provided informally this study develops a framework that provides structure for formal provision. Secondly, as an improvement to the frameworks reviewed, this study develops a participatory framework that is driven by sustainable development concept and whose implementation is systematic and its assessment is outlined with each driver evaluated individually and responsibility on implementation allocated to key housing stakeholders. Thirdly, the study empirically contributes to filling the gap highlighted by Aalbers et al., (2020) on the dearth of literature on process of financialisation of housing in Global South countries and its impact on housing policies and practices. Fourthly, following up to Mukhtar and Amirudden (2016) study which calls for studies to develop solution to housing delivery challenge in Nigeria through interaction with key stakeholders, this study fills that gap by uncovering the barriers and solutions to housing delivery problems through engaging three key housing stakeholders. Lastly, the study's choice of Abuja is based on its rapid population growth and housing need. Myers (2011) has established that Abuja's population grows annually at 9.3 percent (Myers, 2011), putting enormous pressure on social services like housing. Additionally, the city currently has a housing deficit of around 480,000 dwelling units (Roland Igbino Foundation for Housing and Urban Development, 2017). The construction of the framework is guided by the various constituent outlined in Figure 3.14.

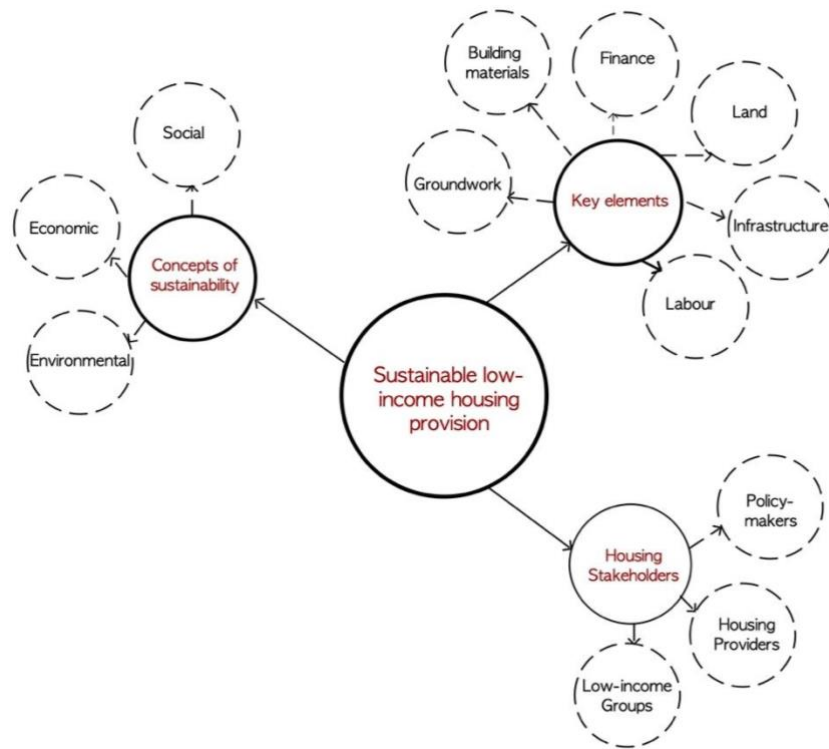


Figure 3.14: Constituents of framework for sustainable low-income housing provision

3.14 Summary

This chapter provided historical context to housing provision in Nigeria. The Chapter accomplishes Objective 2, which assesses past and current strategies to housing provision in Nigeria. The Chapter outlined the factors that continue to influence the rise of housing deficit in developing countries like Nigeria. The pivotal role that urbanisation plays in the growing challenge to provision of social services in general and housing is underlined. Other factors such as population growth, which indirectly is also an attribute of urbanisation, is discussed by highlighting the projected population explosion in Africa and the resulting pressure on social services. Afterwards, the Chapter attempted to establish a link between poverty and housing provision. Literature has established that housing determines the health and well-being of a population. Housing without basic amenities makes communities and settlements inadequate in terms of both health and security.

Discussions in the Chapter outlining the history of housing delivery in Nigeria which shows a sub-optimal outcome from numerous national housing programmes that spans over four decades. An analysis of this suggests several factors responsible for the dismal performance. First, there was an instability in government with several military regimes sandwiched between civilian administrations. This may have contributed to both dismal outcomes and constant policy flip-flops with different governments pursuing different agenda. Secondly, evidence from literature suggests that government

commitment to housing provision was minimal. A comparison to other social services affirms this. Thirdly, the institutional and administrative frameworks set in place for the implementation of the National Development Plans were too weak. Control of these processes were centralised within few agencies, and this resulted in the creation of bureaucratic bottlenecks that impeded effective provision. Furthermore, the bureaucratic challenges and centralised control resulted in the system becoming corrupt and undermining outcome. Further evidence of weak institutional and administrative structure in Nigerian housing delivery is highlighted in the challenges observed in Abuja whose creation was primarily to correct mistakes made in the country's previous capital city – Lagos. The problems in Abuja were compounded by constant policy flip-flops with regards to access to land and housing delivery. Initially, when the capital city was moved to Abuja government concentrated on direct housing provision to cater for its mostly public service population. However, the adoption of the enabling approach resulted in Abuja becoming one of the pacesetters where the free-market philosophy was fully embraced in the country. However, four major challenges derailed its success. These problems remain intractable, the result of which is the alienation of most of the low-income groups who resorts to the informal sector for housing.

Firstly, *access to land* is an inherent impediment to effective housing delivery. The cumbersome process of land allocation creates bureaucratic bottlenecks that discourages investors, creates land speculation, and encourages corruption. A major problem associated with access to land is attributed to the Land Use Act. Enshrined in the constitution, the Act is a centralised tenure system which limits the powers of local authorities in the process of housing delivery. Additionally, despite the Land Use Act vesting all lands to government at federal and state levels, existing evidence suggests that customary land systems (land ownership to individuals and communities) is still practiced. Often, individuals and communities impede housing delivery process by refusing to cede possession of such lands to government. Secondly, *infrastructure* remain underdeveloped with most part of the city's satellite towns where low-income groups resides non-existent. Thirdly, assessing the implementation of programmes such as the MHP suggests a weak *regulatory arrangement* in the administrative structure of housing delivery. The supervision of housing programmes was intermittent and an inability in adhering to authorities' guidelines led to widespread violations. Fourthly, the provision of *housing finance* is limited with FMBN as the government's major source of finance for low-income groups. On the one hand, government capitalisation of the FMBN is inadequate, and, on other hand, FMBN is a regulated entity thus access to its funding by individuals is subsidised and this may be deterrent to private investors. The arrangement in FMBN highlights the difficulty in separating housing as an economic commodity from a welfare item.

The next Chapter presents the methods and methodology adopted for the study. It discusses the ontological and epistemological assumptions underpinning the methods employed. The study methods are presented through the three stages of the study. Furthermore, sampling, data analysis, and ethical approval process for the study are highlighted.

CHAPTER 4: RESEARCH METHODOLOGY AND METHODS

4.0 Introduction

This Chapter presents a synthesis of the research methodology and methods adopted in this PhD study. The study is premised on a qualitative research approach to enable a deep understanding of the phenomenon through participants. The Chapter commences with discussion on the research design as well as the philosophical assumptions guiding the research process in general. This is followed by the arguments for situating the research within the realm of constructivism paradigm. Furthermore, the case for interviews as a data collection method is succinctly put, with a detailed method of sampling, the process of data collection which was preceded by seeking and obtaining ethical approval and informed consent. The interviews which were phased in two stages are complemented with government documents and grey literature. The techniques used in data analysis and synthesis are demonstrated, after which the process and challenges to validity and reliability in qualitative research are outlined including a demonstration of efforts made at mitigating against this within the study. The methodological process of the study concluded with validation of the framework developed and this involved the participation of 10 participants who had participated in the previous stage of the study.

4.1 Research design

As explicated in literature, the term research signifies the ‘search for knowledge’ (Kothari, 2004). Creswell et al., (2007) contend that research is a scientific and systematic search for pertinent information on a specific topic. Singh and Nath (2005) define research as the process of systematically examining a phenomenon with the aim of seeking information from the observed phenomenon in order to proffer a more effective solution. According to Singh and Nath (2005; p. 10) the purposes of conducting research are:

- i. To gain familiarity with a phenomenon or to achieve new insights into it
- ii. To portray accurately the characteristics of a particular individual, situation, or a group
- iii. To determine the frequency with which something occurs or with which it is associated with something else
- iv. To test hypothesis of a causal relationship between variables

For a researcher the concept of research design involves ‘making choices and articulating a rationale for the choices one has made’ (Schwartz-Shea and Yanow, 2012). Hence, the process of research

design in this study is guided by the five W's (Dawson, 2009) and a H (Newman and Covrig, 2013). While the five W's are 'Why?', 'What?', 'Who?', 'Where?' and 'When?' the H represents 'How?'

Why: This is the foremost personal question to the researcher in the research process. It is the key determinant of conducting research, as there are some fundamental questions that guides it. These questions include the researchers professional background and aspiration, the knowledge gap in the study area, the purpose of the research, the potential impact of the study, the funding available for the study, and the access to data on the study area. According to Dawson (2009) a fundamental part of 'why' in conducting a research for a university dissertation is to consider if the "...proposed research provides the opportunity to reach the required intellectual standard and if the research would generate enough material to write dissertation of the required length" (p. 6). Furthermore, reflecting on the 'why' could be aided by conversing with peers and tutors through which a researcher could develop useful ideas.

What: The 'what' question seemingly comes ahead of every other question. It is the question that ought to be the starting point of the research project. Specifically, it needs to be made as clear as possible to guide the process of defining the study. Adequate care ought to be given to avoid dwelling on a research study that is either too broad or not well thought out. Additionally, the 'what' question forms a philosophical concept with questions such as 'What exists?' and 'What is valuable?' each representing a discipline known as ontology and axiology (Durant-Law, 2005). For instance, in this study the research attempts to answer some 'what' questions such as, 'What is the contemporary global trend of low-income housing provision?', 'What is the current situation of low-income housing in Abuja?', and 'What would constitute a sustainable housing provision for low-income groups in Abuja?'

Who: This weighs in on the study's potential participants, it asks questions on the nature and type of people researchers need to contact for possible recruitment as participants in a research. For a PhD dissertation that is time bound, it would be foolhardy to select a research topic that require participants that are difficult to access. Additionally, this question deals with ethical problems in a two-way interest such that it does not only cover participants that interest the researcher but also participants who are interested in the study (Patel et al., 2003). Thus, as part of the process, providing information sheet on the study as well as seeking an informed consent are fundamental parts of the procedure that must be addressed (Cohn and Larson, 2007). This research recruited three set of participants: policymakers, housing providers, and low-income groups. This classification is on the premise that these three groups constitute the key stakeholders involved in the process of housing delivery, from policy formulation to construction of dwellings and

subsequent consumers of the built dwellings. While the policymakers are responsible for drafting housing policies, the housing providers play an intermediary role of leveraging on the enacted policies to produce housing dwellings, with the low-income groups perceived as the beneficiaries of these built dwellings.

Where: The location of the study is very important, and it contributes to the determination of a suitable approach to the research. According to Torre and Filippi (2001) geographical proximity “is considered as a prerequisite for the development, and diffusion of tacit knowledge and information” (p. 1). This study is situated in Abuja, Nigeria’s capital city and it is the source of the primary data collected for both the exploratory study and the main study. The data collected from Abuja goes beyond that obtained from participants, it also includes grey literature obtained from government agencies, local, and some international agencies operating in Abuja.

How: This deals with the process of the research design. It gives in details the procedure on how the study was structured, the methods used, and the tools implored in data collection. According to Newman and Covrig (2013) there are some researchers that are interested in study findings based on how data was collected or analysed. In such studies it is common to find an indication with wording added to form the study title such as ‘historical case study’, a ‘focus group interviews’ or ‘a Delphi analysis technique’. Newman and Covrig (2013) argued further that “a reference to statistical techniques, especially of techniques that imply specific types of data collection and processing, are also useful to tell readers how data was collected and used” (p. 72).

Thus, the research design process serves as a platform to answering questions from the five W’s. Yin (2014) contend that research design is a logical structure connecting empirical data with a study objective in order to deduce findings or conclusion. According to Hennink et al. (2011) a research design cycle consists of four interlinked tasks; “the formulation of research questions; reviewing research literature and incorporating theory; developing a conceptual framework for the study; and selecting an appropriate main study approach” (p. 29). Furthermore, Creswell (2014) argues that a research approach (illustrated in Figure 4.1) “involves the intersection of philosophy, research designs, and specific methods” (p. 5). The research design for this study sheds light on what could be referred to as the study master plan that proffers guidance on the steps taken in conducting the research. The research is divided into three phases; Phases I represents the exploratory study stage, and while Phase II is the main study stage, Phase III is the validation stage.

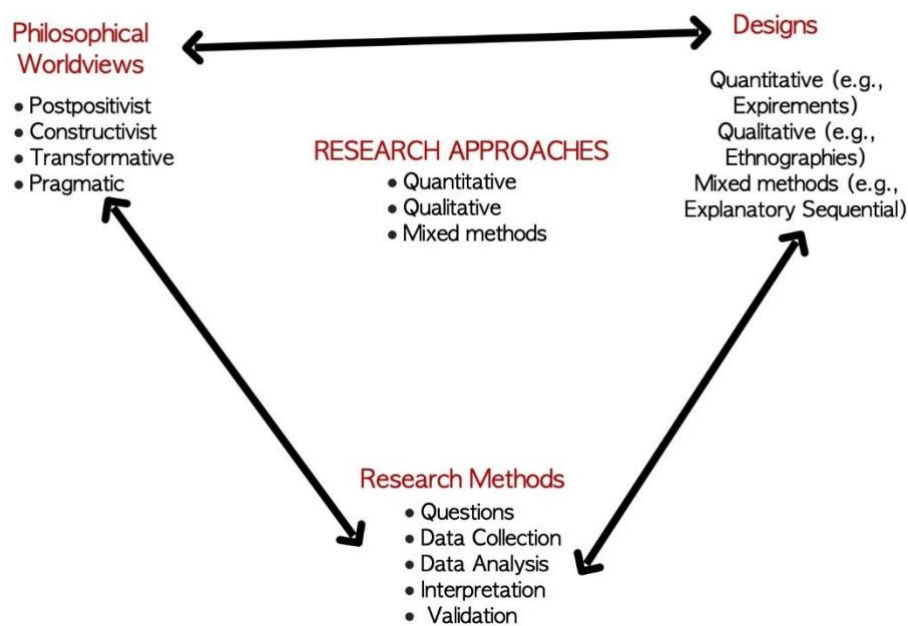


Figure 4.1: A framework of research - the intersection of philosophy, design and research methods (Creswell, 2014)

Phase I is the exploratory study stage that commenced with a broad literature review on the phenomenon of low-income housing provision in Abuja, Nigeria. It concluded with analysing 15 face-to-face interviews that was conducted with participants in Abuja. The research gap was identified after the exploratory study, hence the commencement of Phase II. Phase II of the study is the main study which commenced with the findings of the exploratory study and concluded with the development of the framework for sustainable housing provision for low-income groups in Abuja. Additionally, Phase III is the validation of the findings from the main study with some of the participants from the main study and subsequently the proposed framework for sustainable provision of low-income housing.

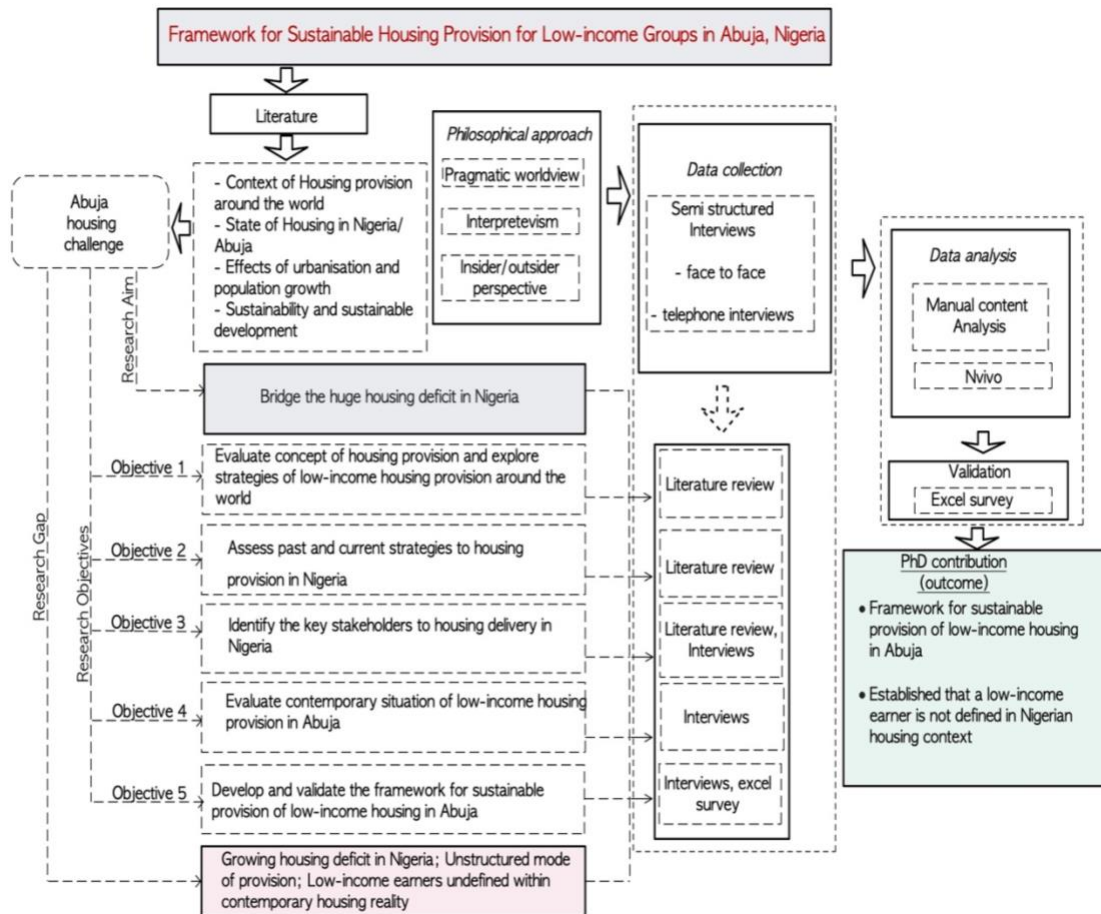


Figure 4.2: The study methodology

The combination of the three Phases (I, II, and III) of the study when combined produces the study conceptual research flow (depicted in Figure 4.2). While the study established the need to revisit definition of low-income earners within current housing policy, the developed framework serves as a structure for a sustainable low-income housing delivery.

4.2 Philosophical assumptions in research

According to Creswell (2014), “despite the fact that philosophical ideas remain largely hidden in research, they still influence the practice of research and need to be identified” (p. 5-6). The concept of philosophy in research refers to the application of ‘abstract ideas’ and ‘beliefs’ that inform the research (Creswell, 2014). He further argued that in every research embracing philosophical assumptions are normally “the first ideas in developing a study” (p. 16). This is also referred to as the researchers’ theoretical perspective which guides in the formulation of the research problem, the development of the research design, as well as the selection of data collection tools that would collectively contribute to the creation of knowledge. Furthermore, the adoption of a philosophical

assumption aids in ensuring “consistency in the application of different methods to a research question; and provides grounding for research methods within an accepted epistemological paradigm, a procedure which differentiates an academic work from a lay knowledge by increasing validity” (Proctor, 1998; p. 73)

For instance, in the case of this study, in deciding to conduct a research in low-income housing in Abuja, the study’s objective of assessing the situation, the challenges, and the remedial solution seek to obtain knowledge from participants by exploring and understanding the meaning they attach to the phenomenon of low-income housing provision. Therefore, this study adopts a constructivist approach and specifically, the use of interview as a data collection tool with relevant stakeholders. In this case due to their respective unique perspectives, policymakers, housing providers, and low-income groups who play an integral part either as enablers, providers, or consumers of housing in Abuja, are presumed relevant stakeholders for the study.

There are four forms of philosophical assumptions or theoretical knowledge widely accepted in literature; ontology, epistemology, axiology and methodology (Coffin, 2018; Guba and Lincoln, 1994; Hennink et al., 2011; Berg, 2012; Creswell, 2014). According to Guba and Lincoln (1994) “all these forms of knowledge play an implicit or (better) explicit role in how we do our research and before that, how we plan it” (p. 23). The characteristics of these four forms of philosophical assumptions in qualitative studies are outlined in Table 4.1 and subsequently discussed briefly.

Table 4.1: Philosophical assumptions with implications for practice

| Assumption | Questions | Characteristics | Implications for Practice (Examples) |
|-------------------|--|--|--|
| Ontological | What is the nature of reality? | Reality in multiple as seen through many views | Researchers reports different perspectives as themes develop in the findings |
| Epistemology | What counts as knowledge? How are knowledge claims justified? What is the relationship between the researcher and that being researched? | Subjective evidence from participants; researcher attempts to lessen distance between himself or herself and that being researched | Researcher lies on quotes as evidence from the participant; collaborates, spend time in field with participants, and becomes an “insider” |
| Axiology | What is the role of values? | Researcher acknowledges that research is value-laden and that biases are present | Researcher openly discusses values that shape the narrative and includes his or her own interpretation in conjunction with the interpretations of participants |
| Methodological | What is the process of research? What is the language of research? | Researcher uses inductive logic, studies the topic within its context, and uses an emerging design | Researcher works with particulars (details) before generalisations, describes in detail the context of the study, and continually revises questions from experiences in the field. |

(source: Creswell, 2013; p. 21)

4.2.1 Ontology

The concept of ontology in research deals with the ‘nature of reality’ along with constituent characteristics; it embraces the concept of multiple realities with an “intent of reporting the multiple realities” (Creswell, 2013; p. 20). It is concerned with what constitutes the phenomenon of social reality (Grix, 2010). This allows for different researchers to embrace different realities, the participants studied as well as the audience reading a qualitative study. Ontology deals with contradicting simultaneous existence of knowledge and that of multiple realities. Creswell (2013) contends that “evidence of multiple realities includes the use of multiple forms of evidence in themes using the actual words of different individuals and presenting different perspectives” (p. 20).

Within the context of social science research, a researcher is often faced with a swarm of participants with divergent realities on the same phenomenon. The awareness of a researcher to the existence of multiple realities helps in establishing a belief in the researcher that there could be a contradiction in their (the researcher) own belief when compared to other peoples. Consequently, in the context of this study some ontological assumptions were deduced. For instance, it is assumed that housing is a basic human need whose benefit to a household goes beyond just the provision of shelter but also serves as “a powerhouse for economic development, prosperity, and wealth creation” (Bredenoord et al., 2014; p. xxii), and that the group of people that are most vulnerable to decent housing are low-income groups. Furthermore, based on Grix (2010) argument that ontological assumptions are based on either foundationalism or anti-foundationalism, where foundationalism views reality to exist independent of our knowledge of it, while anti-foundationalism views reality to exist depending on our knowledge of it. Additionally, another ontological assumption of this study is the assumption that the reality that the barriers associated with low-income housing in Abuja are two-faced. On one side, they are partly lying within the perception and lived experiences of the primary stakeholders in housing provision, while on the other side, they are partly independent of these stakeholders’ perceptions and experiences. Therefore, situating the research within a compromise position between these two realities enhances the likelihood of a robust outcomes that produces a framework for sustainable provision of low-income housing in Abuja.

4.2.2 Epistemology

According to Audi (1998), epistemology which is also known as the theory of knowledge “is concerned with how we know what we know, what justifies us in believing what we believe, and what standards of evidence we should use in seeking truths about the world and human experience” (p. 1). Epistemology deals with the nature, scope, possibilities, and general basis of knowledge. Furthermore, it is “a way of understanding and explaining how we know what we know” (Crotty, 2003; p.3), and “provides a philosophical background for deciding what kind of knowledge are legitimate and adequate” (Gray, 2009; p. 19). Vasilachis (2009) contends that epistemological questions include “how reality can be known; the relationship between the knower and what is known; the characteristics, the principles, the assumptions that guide the process of knowing and the achievement of findings; and the possibility that process being shared and repeated by others in order to assess the quality of the research and the reliability of those findings” (p. 3). In epistemology, knowledge is known by assembling subjective evidence of participants’ views, thus the construction of knowledge is through participants’ subjective experiences. Thus, Creswell (2013) contends that it makes the conduct of the study important “in the “field” where the participant lives and work ...these are important contexts for understanding what the participant is saying” (p. 20).

Specifically, within the context of social sciences two common epistemological views are the objectivist and subjectivist epistemologies. The objectivist epistemology views reality as existing independent of our perceptions and experiences. Gray (2009) contend that objectivist perspective which is closely linked to positivism “exists external to the researcher and must be investigated through the rigorous process of scientific inquiry” (p. 20). However, objectivism does not involve the dismissal of subjectivity: we can study emotional perspectives (qualities, frames of mind, and convictions) of individuals, though it must be done equitably (Gray, 2009). Therefore, because the objectivist perspective view reality to exist independent of people, any discovery conducted outside the context of ‘scientific’ method cannot be termed as the ‘truth of reality’. A theoretical perspective linked to objectivism is positivism.

Divergent to this view is the subjectivist epistemology, it views reality as not existing in an external world but rather is a subject’s creation from ‘interactions with the world’. Thus, “meaning is constructed not discovered, ...subjects construct their own meaning in different ways, even in relation to the same phenomenon. Therefore, multiple, contradictory but equally valid account of the world exist” (Gray, 2009; p. 20). A theoretical perspective linked to subjectivism is interpretivism which is also known as constructivism. Thus, this research posits itself within some epistemological stances that are stated as follows; the study will employ a ‘scientific’ method in its quest to discover objective truth; the study would establish the truth by drawing from the perceptions and experiences of participants drawn from three stakeholder groups in housing provision; that the views of the study participants would be dissimilar, this because individual experiences vary with respect to their respective roles in housing provision. Hence, empirical data collection at both exploratory study and main study stages were conducted with interviews. The schedule of interview for the three groups of stakeholders vary to reflect their roles in housing provision.

4.2.3 Methodology

Research methodology is not an instrument or a method, rather it is the process of thinking and designing a research aimed at studying a social phenomenon (Corbin and Strauss, 2008). Often ‘methodology’ is interchangeable used with ‘methods’, and, to differentiate methodology from methods, Noor (2008) contends that “methodology is the overall approach to research linked to the paradigm or theoretical framework while the method refers to systematic modes, procedures or tools used for collection and analysis of data” (p. 5). Consequently, methodology could be referred to as the set of rules followed by a researcher to conduct a particular piece of research. The process is guided by the study research questions (Saldaña, 2016), the methods and tools used for data collection (Creswell, 2014), the setting and atmosphere of the ‘field’ (Creswell, 2013), the

relationship between a researcher and the participants (Rubin, 2012), as well as the process of the analysis and synthesis of the data collected (Saldaña, 2016).

Since all data collection methods has the potential for some form of bias, a researcher must be guided by some methodological concepts in deciding the method to use. In understanding and assessing the situation of low-income housing in Abuja, this study ‘assumed’ semi-structured interviews as the most appropriate method of data collection. The use of interview is on the premise that it would offer the researcher the opportunity to gain insight from key housing stakeholders on the phenomenon of low-income housing in Abuja with regards to its provision, challenges and mitigating factors. This was conducted by interacting in-depth with participants with the aid of a question guide (question schedule pages), with their responses eliciting further questions in the pursuit of additional insight into the phenomenon (Rubin, 2012).

For instance, while interview was used for both stages of the study (exploratory and main study), two forms of interview were used. At the exploratory study stage face-to-face interview was used, however due to the challenge of time management encountered during the exploratory study and capitalising on the wide network of participants established during and after the exploratory study stage, telephone interview was used for the main study. This ensured a better time management which is important especially since the main study involved a higher number of participants.

4.3 Research methodologies

As alluded previously, research methodologies refer to designs and procedures for conducting research that includes theoretical underpinnings, data collection methods, analysing the data and interpretation of the findings (Schwartz-Shea and Yanow, 2013). There are broadly three research methods: quantitative, qualitative, and mixed methods (Creswell, 2014). The approaches applied in each of the methods is highlighted in Table 4.2:

Table 4.2: The three common research methods

| Quantitative | Qualitative | Mixed Methods |
|---|---|--|
| <ul style="list-style-type: none"> ● Experimental designs ● Non-experimental designs, such as surveys | <ul style="list-style-type: none"> ● Narrative research ● Phenomenology ● Grounded theory ● Ethnographies ● Case study | <ul style="list-style-type: none"> ● Convergent ● Explanatory sequential ● Exploratory sequential ● Transformative, embedded, or multi-phase |

(Source: Creswell, 2014)

4.3.1 Quantitative methods

Quantitative research methods rely on numerical data that is analysed through mathematical methods, primarily statistics (Yilmaz, 2013). More precisely, Muijs (2010; p.2) contends that it ... “is essentially about collecting numerical data to explain a particular phenomenon, particularly questions seeming immediately suited to being answered using quantitative methods”. Creswell (2014) establishes that in a quantitative research “the final written report has a set structure consisting of introduction, literature and theory, methods, results, and discussion.” (p. 4). Additionally, in quantitative research reality is constructed when researchers objectively study a phenomenon by placing a distance between themselves and the phenomenon studied (Yilmaz, 2013).

4.3.2 Qualitative methods

Qualitative methods explore attitudes, behaviour and experiences (Dawson, 2009; p. 14), it describes a phenomenon from the point of view of participants. In qualitative research data collected is in a non-quantitative form and is primarily in the form of texts such as focus group or interview transcripts, documents such as reports, photographs, video recordings, social media posts, documenting an individual’s experiences or perceptions about others or a social phenomenon (Saldaña, 2016).

4.3.3 Mixed methods

Mixed method research uses a mixture of both quantitative and qualitative methods of research inquiry. According to Creswell (2014) mixed methods integrates quantitative and qualitative methods ... “using distinct designs that may involve philosophical assumptions and theoretical frameworks. The core assumption of a combination of qualitative and quantitative approaches provides a more complete understanding of a research problem than either approach alone” (p. 4). Furthermore, a comparative synopsis of the three methods is presented in Table 4.3:

Table 4.3: Comparison between quantitative, qualitative and mixed methods

| | Qualitative research | Quantitative research | Mixed Methods |
|------------------------|--|---|---|
| Objective | To gain a detailed understanding of underlying reasons, beliefs, motivation | To quantify data and extrapolate results to a broader population | To quantify data and also attain a detailed understanding of underlying reasons, perceptions, and motives |
| Purpose | To understand why? How? What is the process? What are the influences or contexts? | To measure, count, quantify a problem. How much? How often? What proportion? Relationships in data | To measure a phenomenon To understand the why? How? When? Where? |
| Data | Data are words (called textual data) | Data are numbers or numerical data | Data is both in words and numerical form |
| Study population | Small number of participants or interviewees, selected purposely (non-randomly) Referred to as participants or interviewees | Large sample of representative cases Referred to as participants or subjects | Small number of participants or interviewees Large sample of representative cases |
| Data collection method | In-depth interviews, observation, group discussions | Population surveys, opinion polls, exit interviews | Both open and ended questions Emerging predetermined approaches |
| Analysis | Analysis is interpretive | Analysis is statistical | Develops a rationale for mixing Analysis is both statistical and interpretive |
| Outcome | To develop an initial understanding, to identify and explain behaviour, beliefs or actions | To identify prevalence, averages, and patterns in data. To generalise to a broader population | Integrates the data at different stages Develops an understanding by identifying beliefs and actions Identify averages, generalise a broader population |

Source: (Hennink et al., 2011; Creswell, 2014)

Stake (1995) argue that there are three fundamental differences that exists between quantitative and qualitative research; “the distinction between explanation and understanding as the purpose of inquiry; the distinction between personal and impersonal role for the researcher; and a distinction between knowledge discovered and knowledge constructed.” (p. 37). While over the years there has been a significant amount of argument in social sciences surrounding the suitability of one of the research methods over the other including debates on which method is deemed more ‘scientific’, there is no consensus on which method is preferred in conducting a research with both methods having their specific strengths and weaknesses (Dawson, 2009). However, fundamentally, pertinent to the choice of inquiry are the ontological and epistemological beliefs of the researcher. Therefore, the credence of a study is dependent on factors such as the research design, tools and methods used in data collection, ethics, credibility of the data, and rigour. Assessing rigour in a research ensures that a study is valid and reliable, this is achieved through ensuring; credibility, transferability, dependability, and reliability (Carr, 1994). While credibility affirms the findings to be true, transferability involves the ability to replicate the study in other similar settings, its dependability

ensures that the methodological procedure is evidently explained, and its confirmability indicates that the study findings are constructed from the analysis and synthesis of the data collected. Furthermore, the choice of a research method is hinged on the researcher's philosophical paradigm which is briefly explained.

4.4 Research paradigms

Paradigms are theoretical frameworks through which a researcher observes reality. They refer to both the framework and techniques employed in collecting and analysing data in a research. According to (Braun and Clarke, 2013; p. 4) paradigms are "... beliefs, assumptions, values and practices shared by a research community...". Despite the existence of numerous paradigms, two common paradigms used in research are the positivist and the interpretivist paradigms. This study applies the interpretivist paradigm.

4.4.1 Constructivist (interpretivist) paradigm

This paradigm, which is also known as the interpretivist, allows for the subjective understanding of an observer's world through an individual's experiences. Social constructivist paradigm relies on the ability of an individual (the researcher) to construct meaning from interaction with participants. Influenced by hermeneutics (study of meaning in literary texts) and phenomenology (subjective study of a phenomenon), social constructivism is underpinned by a relativist ontology that "... social reality is seen by multiple people, and these multiple people interpret events differently leaving multiple perspectives of an incident" (Mack, 2010; p. 7). The divergent interpretation of an event by participants is based on their subjective perceptions and since "... these meanings are varied and multiple...leading the researcher to look for complexity of views rather than narrow the meanings into a few categories or ideas" (p. 24). In contrast to the post-positivist approach, social constructivism could develop a theory by inductively generating a pattern or meaning from data collected. Additionally, this paradigm is common to qualitative research inquiry often conducted through open-ended questions that elicits participants' perceptions.

This research is situated within a social constructivist paradigm as it attempts to unearth the challenges impeding the provision of low-income housing in Abuja. The study 'assumes' this is suitable through in-depth discussion with participants. Thus, it employs the subjective views of the policymakers who are responsible for designing housing policies, housing providers who are responsible for the delivery of housing under the neo-liberal paradigm, and the low-income earners who are the supposed consumers of the housing.

The essence of adopting interpretivism in this study is to view the issues and challenges associated with low-income housing provision in Abuja through the lens of three most important groups of stakeholders – policy designers, implementors (housing providers) and the consumers (low-income groups). This stance is based on the notion that interpretivism adopts a relativist ontology which argues that a phenomenon (in this case low-income housing in Abuja) is challenged by issues that can be viewed from multiple perspectives (Pham, 2018). This allows for the collection of multiple realities from diverse group of respondents (Creswell, 2014). However, this approach does not come without its shortcomings. Firstly, the essence of interpretivism is to seek depth, thus, while its findings provide richness and insight from the study participants, the findings cannot be generalised and applied to everyone (Alharahsheh and Pius, 2020). Additionally, it assumes that “reality is subjective and can differ considering different individuals” (Alharahsheh and Pius, 2020; p. 42). Thus, the inability to generalise stems from its research method which relies on smaller sample that is not representative of the entire population (Mack, 2010). Secondly, interpretivism focuses on the experience of respondents and meaning from these experiences, an approach that might ignore insight into contextual sensitivities (Silverman, 2010). Thirdly, data analysis and interpretation are often complex and cumbersome (Saldana, 2016). The process requires a considerable amount of time to conduct a robust study. To corroborate this, Berg (2012; p.4) argue that it is “a long hard road, with elusive data on one side and stringent requirements for analysis on the other”. To mitigate against these, the study through its four research process stages (data collection, data analysis, data synthesis, and result construction) ensured rigour by following four approaches established to increase reliability and validity. These approaches which are established by King and Christine (2010) are detailed in sections 4.9 and 4.13 which discusses validity and data synthesis.

Furthermore, the study adopts Esping-Anderson housing welfare typology. The choice of focus on Esping-Anderson’s housing typology in this study is mainly for two reasons. Firstly, its application in housing policy discourse is wide ranging spawning several variation typologies (Hoesktra, 2003; Kemeny, 2006). Secondly, Esping-Anderson’s typology underscores power structure and construction of inter-class alliances that produces different outcomes with different distributional structure (Kemeny, 2006; Stephens et al., 2015). The study before adopting Esping-Anderson’s welfare typology contemplated applying Kemeny’s housing typology but was considered less suited for the study since it reflects societal ideologies of ‘privatisation’ and ‘collectivism’ represented by dualist ownership system and a unitary rental arrangement (Stephens et al., 2015). From the review of literature, the Nigerian housing delivery is hardly driven by ideology, rather it is more power structure driven. Thus, the adoption of Esping-Anderson welfare typology in this study to understand the power structure and stakeholder alliances in Nigeria’s housing delivery system.

4.5 Rationale for choosing qualitative method

The study adopts a pragmatic philosophical perspective in its methodology. The pragmatic worldview argues that emphasis is not exclusive to either positivist or interpretivist but should be value laden and addresses real social life issues (Ihuah and Eaton, 2013). Furthermore, Creswell (2014) posits that the pragmatic perspective investigates within the context of occurrence the social, historical and political context of a phenomena and often relies on multiple strategies to gain insight to the phenomenon. The adoption of this perspective using a qualitative strategy is to understand the problems associated with low-income housing provision in Abuja in order to propose the requisite changes that leads to a sustainable provision for this economically vulnerable group. The choice of low-income groups as the focus of the study is based on two reasons. Firstly, the study adopted the humanist ideology which allows vulnerable groups to voice out their challenges in seeking solution to problems affecting them, thus constructing reality through their perspective and in the process empowering them (Creswell, 2014). Secondly, a focus on an effective provision of housing for low-income groups contributes immensely to reducing the large housing deficit in Nigeria since low-income groups constitutes up to 70 percent of the country's population (Centre for Affordable Housing Finance in Africa, 2018).

Qualitative approach is suitable when “the use of interpretative/theoretical frameworks...” is required to study a phenomenon by interacting with individuals or groups to gain insight knowledge on the phenomenon (Creswell, 2014; p. 44). He further argued that such phenomena are best studied by collecting data in a natural setting that is sensitive to both the place and participants under study, with the “final written report or presentation includes the voices of participants, the reflexivity of the researcher, a complex description and interpretation of the problem, and its contribution to the literature or a call for change” (p. 44). Hence, the fundamental objective of a qualitative research approach is to fathom the elucidation of human action by evoking ingrained attributes of social concepts or human experience (Denzin and Lincoln, 2011). Qualitative researchers rely on participant's ability to proffer in-depth responses based on perception or experiences on a phenomenon, however, because it relies on a few participants in comparison to a population it cannot be generalisable. This study is hinged on Patton (2015) argument that the real world is subject to change, thus, the study contends that contemporary phenomenon of low-income housing in Abuja can be changed through research which espouses sustainable provision. Furthermore, the premise of situating this research within the context of qualitative approach is on Robson and McCartan (2016; p. 19) features of a qualitative research which include:

- i. Accounts and findings are presented verbally, or in other non-numerical form. There is little or no use of numerical data or statistical analysis
- ii. An inductive logic is used starting with data collection from which theoretical ideas and concepts emerge
- iii. A focus on meanings
- iv. Contexts are seen as important. There is need to understand phenomena in their setting
- v. Situations are described from the perspective of those involved
- vi. The design of the research emerges as the research is carried out and is flexible throughout the whole process
- vii. The existence and importance of the values of researchers and other involved is accepted
- viii. Objectivity is not valued. It is seen as distancing the researcher from participants
- ix. Openness and receptivity of the researcher is valued
- x. The generalisability of findings is not a major concern
- xi. It takes place in natural settings. Artificial laboratory settings are rarely used.
- xii. Both the personal commitment and reflexivity (self-awareness) of the researcher are valued.
- xiii. It is usually small scale in terms of numbers of persons or situations researched.
- xiv. The social world is viewed as a creation of the people involved.

Fundamentally, in a qualitative method of inquiry, in studying a phenomenon a researcher may either observe from close range by being engrossed in the milieu and complexities of the social 'truth' or situate themselves at a distance with the aim of taking an 'objective' view so as not to be overcome by the process (Hoyle et al., 2002). Thus, this research seeks to understand the complex situation, and challenges of low-income housing in Abuja through an interactive relationship with participants with an aim of obtaining first-hand experiences on the phenomenon.

Besides, the study argues that adequate provision to low-income groups would be in line with the United Nations Sustainable Development Goal of making cities and human settlements inclusive, safe, resilient, and sustainable (Hall et al., 2013) by significantly reducing Nigeria's housing deficit which is currently estimated at 17 million (Kolo et al., 2014). Additionally, the choice of qualitative approach is in line with the aim of the study which is not to proffer a single solution to low-income housing, but to contribute to the debate on a sustainable housing provision (Braun, 2013).

4.6 The insider/outsider dichotomy

As a first step, it is vital for a researcher reflexivity to take cognisance of their identities in their study and how this may affect the development of partnership with their participants as well as its effect on the research process and outcomes (Wallerstein and Duran, 2008). This study hinges on the insider-outsider dichotomy in defining the position of power in the conduct of the research. This is based on the premise that the researcher is often presumed to be the ‘holder of power’, given their role as the investigator asking the questions (Mullings, 1999). The study assumes that the fieldwork “is an arena for intersubjective interaction” (Paerregaard, 2002; p. 331), where the research outcomes emerge from the interaction between the researcher and the participants as well as “the social and political situation which the interaction occurs” (Kusow, 2003; p. 597). In the process of this research, the interaction with the participants calls for the need of self-reflexivity by the researcher and to reflect the representation of several identities especially since different stakeholders were interviewed.

There are debates on how a researcher conducting data collection may gain insight to privileged, vulnerable, or balanced viewpoints (Pyer and Campbell, 2012). Arguments exist on the advantages of both ‘insider’ and ‘outsider’ researchers. For instance, insiders studying groups they belong to possess the advantage of being familiar with the group and this aids in gaining a better insight to their opinions (Hills- Collins, 1990). On the contrary, outsiders are more likely to possess a higher degree of objectivity in their study and this comes with a better ability to study a phenomenon without distorting the meaning from participants (Mullings, 1999).

Instead of holding the insider ideology which understates the flexibility provided by connection, context, and trust in overcoming this contrast (Mullings, 1999), the study embraces the post structural views of power which relies on the multiplicity of positionality (Smith, 2006). Thus, the researcher embraced the position of both an insider and an outsider. The role of the researcher as an insider emerges from his experience of living in the study city and years of practice as an architect involved with housing projects. On the other hand, the researcher’s role as an outsider derives from him neither being a low-income earner with experience on housing challenge in the city nor being involved in policy process. However, a connection between the researcher and the participants does exist. This is based on the similarity of the researcher with the participants in terms of nationality, culture, and language. This eased access to the participants and a more nuanced understanding of the phenomenon, which gave an additional credence to the data obtained. The connection between the researcher and the participants played a vital role in the process of data collection. For example, most of the interviews conducted with the low-income group was in Hausa (one of the major three

languages in Nigeria) and the Nigerian pidgin English. The researcher's ability to communicate in these languages allowed for the recruitment of a wider pool of participants who do not speak English. Kerstetter (2012) established that a researcher is likely to occupy different positions within their study as this is determined by the context of a specific research project. Furthermore, Kerstetter (2012) argues that multidimensional spaces where a researcher's identity, their cultural background, and relationship to their study participants influences their position within that space is referred to as 'space between'. Serrant-Green (2002) contends that it is common for researchers to occupy a 'space between' in their studies. In agreeing with this, Milligan (2016) noted that a researcher is neither fully an insider nor an outsider in a study, instead they take on either of these positions depending on the situation, the respondents they are interacting with and the familiarity to social and cultural norms.

Issues surrounding subjectivity and positionality are replete in literature (Sharma, 2019; Mc Farlane, 2010; Jazeel, 2016; Kusek and Smiley, 2014). Additionally, researchers are increasingly becoming aware of how the politics of research affects the geographical and institutional positioning of academics, especially the case of researchers based in the Global North studying Global South (Giwa, 2015). This research acknowledges its multiple identities through the field (Couture and Zaidi, 2012). In this context, the field refers to the study area which covers both the exploratory and main study phases of the research. These include the researcher's gender, profession, age, and status (Elwood and Martin, 2000). These identities were used in navigating the sphere of the data collection process. Furthermore, as highlighted previously, the researcher embraced an inbetweeners position to navigate the data collection process. For instance, as an insider, participants during the study often made references such as "you know the culture in Nigeria" or "you know what our people want". On the contrary, as an outsider references such as "look at social housing from where you come from" or "over there you don't have these problems". The adoption of the 'space between' in this study is to use the insider position for insight and better understanding of the phenomenon and at the same time and an outsider position that reduces researcher bias in data collection and analysis.

4.7 Data collection tool: interview

The choice of data collection tools is a fundamental part of a robust research. Selecting an appropriate tool ensures that data is collected in a systematic, scientific, and consistent way (Harrell and Bradley, 2009). However, selecting a data collection tool is guided by a researchers' choice of methodology that fits the research questions. The choice of interview as a data collection tool in this study is informed by its aim to understand the nuances and intricacies bedevilling low-income

housing provision in Abuja. The interview is a ‘professional conversation’ between the researcher and a participant that is aimed at extracting their experiences and perceptions on a phenomenon (Kvale, 1996). It allows for data to be collected by exploring a participants’ description of a phenomena by asking questions and gently probing the participants’ response in a bid to construct meaning or generate interpretation (Patton, 2015). The excerpts from an interview between a researcher and a participant is referred to as the ‘data’. Braun and Clarke (2013) established the strengths and weaknesses of interview which are highlighted in Table 4.4:

Table 4.4: The strengths and limitations of qualitative interviews

| Strengths | Limitations |
|--|---|
| Rich and detailed data about individual experiences and perspectives | Time consuming for researchers to organise, conduct and transcribe |
| Flexible: you can probe and ask unplanned questions | Lack of breadth because of smaller sample sizes (compared to quantitative survey data) |
| Smaller samples: you often need only a number of interviews to generate adequate data | Not necessarily ideal for sensitive issues: some people feel more comfortable disclosing sensitive information in a group setting or in anonymous survey |
| Ideal for sensitive issues: a skilled interviewer can get people to talk about sensitive issues | Time consuming for participants: an interview often takes at least an hour to complete |
| Accessibility: can be used to collect data from vulnerable groups such as children, and people with learning abilities | Lack of anonymity: may be off-putting to some participants, especially those who are ‘hard to engage’ in research |
| Researcher control over the data produced increases the likelihood of generating useful data | Not necessarily ‘empowering’ for participants: participants have less control over the data produced (compared to quantitative survey and email interviews) |

Source: (Braun and Clarke, 2013; p. 80)

In using interview to collect data, the data collection process is adapted from Kvale (2015) and illustrated in Figure 4.3. Firstly, the study commenced with a comprehensive literature review. Secondly, the research design was developed after a review of literature. Thirdly, data was collected in two phases of the exploratory and main study stages. Fourthly, at both stages, the data collected was transcribed verbatim by the researcher. Subsequently, at the fifth stage the data was analysed in two forms. While content analysis was used at the exploratory study stage, the software NVivo 11 was used for the analysis at the main study stage. After both stages of analysis, the findings generated were verified and discussed.

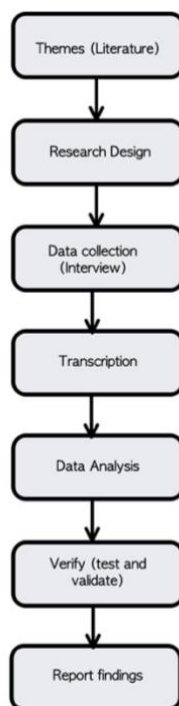


Figure 4.3: The study data collection process (source: Kvale, 2015)

Borrowing from Kvale (1996) argument that “if you want to know how people understand their world and their life, why not talk to them?” (p. 1), this research argues that in attempting to understand the world of low-income housing in Abuja, there a need to converse with housing stakeholders either providing housing or being provided houses. Hence, the research sought the experiences and perceptions of low-income earners on their housing, ranging from current challenges to a way forward, and of policymakers and housing providers on their challenges and possible solutions that ensure a sustainable housing provision.

While there are three types of interviews; the structured, the semi-structured, and the unstructured, the semi-structured interview was selected for this study. The semi-structured interview is the most common type of interview used for qualitative research. Semi-structured interviews enlist the use of a list of guide questions and allows the participant to raise issues that the research may not have anticipated (Braun and Clarke, 2013). Hence, an interview guide was prepared in the form of some scheduled question depending on the stakeholder group (see interview schedules in Chapters 5,6,7, and 8). However, this was not strictly adhered to during the interviews both in the order the questions were asked and on the precise wording of the question. This is to ensure that the interview flow is not interrupted, and this flexibility allowed participants to bring to light related issues that are important to them which the researcher had not anticipated. Furthermore, two types of the semi-

structured interviews were used at the two stages of the study. While face-to-face interviews were employed at the exploratory study stage, telephone interviews were employed during the main study stage. The substitution of face-to-face interviews at the main study stage is in part to the challenges experienced at the exploratory study with access to participants.

A fundamental part of the preparatory process that determines the success of qualitative research interviews is designing and piloting the interview questions (Braun and Clarke, 2013). Designing the interview question for both the exploratory and main study stages involved an iterative process that required repeatedly modifying the questions (and its wordings) in line with the study research objectives to make the questions concise, simple, and clear. At both stages of the study the interview questions were piloted with two participants that are more experienced compared to the researcher in conducting research. These participants are not only researchers but also double up as policymakers by providing consultancy to the government on housing policy and implementation. Piloting the interview led to some modifications made to the question schedule, this is mainly to make clear the questions and avoid instances of contextual difference in understanding between the researcher and participant with regards to meaning within a question.

While Braun and Clarke (2013) argues that virtual mode of interviews such as telephone, or through the internet are a 'different' type of interview that should serve as extensions of face-to-face and not as substitutes, a plethora of literature has espoused its potential as a main data collection tool which include reduced cost, flexibility in scheduling, increased access to participants that are geographically spread, and increased researcher safety (Sturges and Hanrahan, 2004, Cachia and Millward, 2011; Novick, 2008). Furthermore, Allen (2014) and Lechuga (2012) argue that the telephone interview offers the researcher the opportunity to take notes without distracting the participant. Despite these compelling arguments, there is an apparent bias against telephone interviews in literature on qualitative studies (Novick, 2008). An example of this is documented in Chapple (1999) initial scepticism in the quality of data collected through telephone interviews. However, after conducting the telephone interviews they found the data rich. Some of the concerns raised in literature against telephone interview are a problem with establishing rapport with participants, the researcher's inability to detect visual cues, and possibly the loss of circumstantial data (Drabble et al., 2016). A look at these concerns within the context of this study does not indicate how any of them could have affected the quality of the data obtained. This is because firstly, the study had taken time (a period of nine months and extensive network of contacts) to not only establish contact with most of the participants but also to maintain some form of discussion on the phenomenon. Secondly, the adoption of interview was strictly on the need to establish meaning from the participants' spoken

responses only. Lastly, while the absence of physical presence may have deprived the data collection of observing participants while they respond, its impact was presumed to be minimal since the primary essence of the use of interview in this context was to primarily collect verbal data.

The study uses interviews as a data collection tool on the premise of a ‘constructionist epistemology’ (Warren, 2001). This required the researcher to ask questions, listen to the responses and when needed follow-up with further probe. The study presumes this to be suitable in uncovering the phenomenon. For instance, through this the study sets out to uncover answers to questions such as what the situation and challenges of low-income groups to decent housing in Abuja is, what are the problems impeding housing providers from targeting low-income groups, and what do policy makers need to do to improve the housing situation of low-income groups in Abuja.

While the study uses interviews with participants as its primary mode of data collection, this is complemented by secondary data collection tools such as government document and literature that includes academic literature on the subject (Creswell, 2013). Thus, aside from interviews conducted the research relied on secondary source of information that include government documents such as the latest Nigerian National Housing Policy (Federal Republic of Nigeria, 2012), the Urban Renewal Development Plan, the Vision 2020 Master Plan, The National Infrastructure Master Plan, and the current Abuja Master Plan (the 2006 Abuja Master Plan). As a reminder, this research ‘assumes’ that the best participants to explain the phenomenon of low-income housing in Abuja are the policymakers (who enacts policies for low-income housing provision in Abuja), the housing providers (whom by the contemporary neo-liberal policies that Nigeria practices are primarily responsible for low-income housing provision in Abuja), and low-income groups (who are the supposed consumers of the houses). Consequently, the study collected data in form of interview transcripts from participants on their perceptions on the situation and the challenges of low-income housing in Abuja with the aim of developing a synthesised elucidation of the phenomenon to proffer a sustainable solution

4.8 Sampling method and size

An integral part of any qualitative research encompasses the selection of data sample (Braun and Clarke, 2013). Hence, sampling in qualitative studies does not need to be a statistical representation of the population. It is often guided by the research questions, the amount of data required, and the process of recruiting participants. Most importantly what is required is an appropriate sample suitable to a study’s research questions and its epistemological stance that produces sufficient data to analyse a phenomenon (Morse et al., 2002). Patton (2002; p244) argue that “there are no rules for

sample size in qualitative inquiry”. Furthermore, there is consensus in literature that there is no single agreed sample size, instead it is primarily determined by the ability to sufficiently generate data to answer a study’s research questions (Baker et al., 2012). In some cases, a research recruits a single participant (Braun and Clarke, 2013). Nonetheless, Creswell (2013) contends that a qualitative inquiry recruits between 6-30 participants. There is also a proposition made by Adler and Adler (as cited in Baker et al., 2012; p.9) that a qualitative study requires a sample size of ‘loosely around 30’ which is deemed as ‘medium’ sized, offering “the advantage of penetrating beyond a very small number of people without imposing the hardship of endless data gathering...”.

However, Bryman (2016) argued that because of difficulty in deciding the study sample in qualitative research, the study should be guided by the following five factors: attaining saturation; relying on the minimum sample size required; the theoretical underpinnings; the heterogeneity of the study population; and the scope and depth of the research questions. A plethora of literature established the case for saturation as a guiding concept in deciding the sample size (Byrne, 2004; Gibbs et al., 2007). This is because while there is no agreement on the numerical sample size, when a sample becomes too large, often, the data generated becomes monotonous and, eventually, redundant (Byrne, 2004). In this study, data saturation implies that there is sufficient information obtained such that any further data collected from relevant cases does not add any new insight to the study (Law et al., 1998).

Consequently, this study relied on two authorities in deciding the number of participants to recruit for data collection. While it relied on the factors outlined by Bryman (2016), it is also guided by Creswell (2013) in deciding the number of participants. Hence the study was conducted on three different sample sizes with each representing one of the three stages of the research. Arranging participants into three groups of stakeholders aided in tailoring interviews questions to suit each stakeholder group. For instance, while policymakers and housing providers were asked similar questions relating to housing policy and provision, questions to low-income grouped focused more on their respective housing situations and its effects on their lives. The study’s choice of using purposeful sampling is on the presumption that those involved in formulating policies, providers of housing and people who experience challenge with housing could best describe inherent challenges associated with affordable housing for low-income groups as well as the impact and effects on their livelihood. Since the study sets out to assess current situation of low-income housing and seek remedy, engaging a deliberate and selected sample of participants from this three-stakeholder group with varying experiences on the phenomenon was deemed suitable.

At the exploratory study stage since the essence was to explore the phenomenon the study recruited a smaller number of participants; 15 in total (6 policymakers, 5 housing providers, and 4 low-income earners). The profile of the participants is outlined in Chapter 5. However, because of the depth required at the main study stage, the research recruited a larger number, a total of 36 participants (13 policymakers, 12 housing providers, and 11 low-income earners) were recruited. Furthermore, at validation stage, 10 participants were recruited (six policymakers and four housing providers). Most of the participants in the exploratory study were also involved in the main study. Additionally, all the participants at the validation stage were involved in the main study. The respective profiles of the stakeholder groups are outlined in Chapters 6, 7, and 8. Furthermore, the study participants' tracker which outlines participants involved in the validation stage is presented in Chapter 9.

4.8.1 Purposive sampling

The purposive sampling approach, which is also referred to as 'judgmental' sampling, is a conscious choice of participants in a study owing to some distinct characteristics that makes the participant suitable for the study. According to Patton (2002) purposive sampling involves the selection of "information-rich cases for study in-depth" (p. 230). In this context the terms 'information-rich cases' implies selecting participants that provide a research with "a great deal about issues of central importance to the purpose of the inquiry" (Patton, 2002; p. 230). Based on the epistemological stance of this study, purposeful sampling technique is adopted. The study's choice of participants is guided by the need for contribution to the research by providing insight to the provision of low-income housing. The decision to recruit participants based on the nature of their involvement on the phenomenon (either as providers or consumers) is aimed at providing depth to the study. There is a wide acceptance of purposeful sampling in qualitative studies (Creswell, 2014; Bryman, 2016; Cleary et al., 2014). Nevertheless, despite this acceptance there are criticism to its bias (Burns and Grove, 2010). However, Tongco (2007) argue that purposive sampling is robust and even its 'perceived' weakness of an 'inherent bias' is an important factor that contributes to its effectiveness.

Braun and Clarke (2013) identified five common sampling techniques that can be conducted through purposive sampling: convenience sampling, snowballing, stratification, theoretical sampling, and criterion sampling. Additionally, the primary essence is on selecting a sampling technique that guides the pragmatic and theoretical underpinning and applied in a flexible way that justifies the wider context of a research design. During this study both snowballing, and stratification sampling were used in recruiting participants. Snowballing, also referred to as 'chain-referral' is a technique used in recruiting participants in a research by asking initially recruited participants to recommend other individuals with experience and credibility on the phenomenon under study (Beauchemin and

González-Ferrer, 2011). For snowballing to be effective the researcher is required to develop a social understanding of the phenomenon under investigation, then further recruiting of participants is made “from a series of referrals within a group of people who know one another...” (Beauchemin and Gonzalez-Ferrer, 2011; p. 37).

During the study, snowballing was effective especially in recruiting policymakers with a couple of those recruited during the exploratory study stage suggesting others. This, however, was not used in recruiting housing providers and low-income earners because the two groups had respective facilitators. A member of Real Estate Developers Association of Nigeria (REDAN), the foremost government recognised private sector organisation that is responsible for housing related developments in Nigeria served as the primary facilitator in helping recruit housing providers. Furthermore, the head of one of Abuja’s few low-income schemes facilitated the recruitment of low-income earners. Additionally, since the study used three different groups of stakeholders, the sampling had to partly adopt stratification. Stratification technique in qualitative studies ensures that “diversity is incorporated into the sample” (Braun and Clarke, 2013; p. 57). One major factor in a study that could make it leverage on the potentials of stratification is when phenomenal variation in both the nature and type of participant experience is required. The assumption of the study is that the nature and type knowledge of a policymaker on low-income housing provision in Abuja will likely vary from that of a housing provider and most certainly from a low-income earner.

4.8.2 Sampling low-income earner participants

The selection of participants was based on the three categories of employees found in Abuja. these are the public sector, the private sector, and the self-employed. The definition of public and private sector employees follows Adetola et al. (2011) who define public sector employees as those employed in the various economic sectors owned and operated by the various levels of government including federal, state, local, and their agencies. On the other hand, private sector employees are those employed by business organisations and enterprises owned and operated by individuals or group of individuals with the purpose of profit making. A further criterion is that participants are expected to fall within a certain low-income range. This earning range falls between the monthly minimum wage of \$60 and \$300. The basis for this range as the criteria is from Nigeria’s National Housing Policy definition of the ‘lower-medium’ income group as those earning above the national minimum wage but not exceeding four times the national minimum wage (Federal Republic of Nigeria, 2012). The minimum monthly wage currently stands at around \$50. Finally, participants must have lived in Abuja for a minimum of 5 years. Potential participants were identified through those who participated in the exploratory study (see participant’s participation tracker) with some

additional participants from a low-income housing scheme in Abuja, with the head of a scheme who served as a participant, also serving as the contact in recruiting participants.

4.8.3 Sampling policymaker participants

The study participants for the policymakers' group were selected from both retired and currently serving government officers responsible for housing provision in Abuja. Also selected in this group are practicing professionals as well as researchers that have consulted for the government on policy making, as were representatives of international agencies in Nigeria who often contribute to housing policy debates. For those active in government service, they must have served in housing policy debates for at least seven years, and same criterion applies to the private practicing professionals. It is presumed that the seven years is sufficient for them to have been involved with at least a cycle of Nigeria's housing policy process, which is meant to be revised every six years. It is also deemed a considerable time that would have given participants a significant amount of experience to be conversant with the intricacies of housing policy and delivery in Nigeria. Those that have retired must have retired for no more than two years; this is to maintain a recent knowledge of the phenomenon. Participants were recruited through the researchers' professional network and contacts gained through years of practice as an architect in Abuja. Furthermore, while most of the participants were identified at the initial stage, an additional few were recruited through 'snowballing' with the initially identified participants referring the researcher to other potential participants with whom they have worked in previous housing policy formulation processes. Faugier and Sargeant (1997) established that snowball sampling is used "to study populations for whom adequate lists and consequently sampling frames are not readily available" (p. 792). In Nigeria, policymakers are a special group of people that are not commonly available. It is widely used in accessing vulnerable groups, however, it is also used to access people who do not suffer from stigmatisation but rather 'enjoy the status of social elites' (Noy, 2008). For this reason, snowball was used in recruiting policymakers for the study.

4.8.4 Sampling housing provider participants

This group consists of both government and private housing providers. The main recruitment criterion for this stage of the study was for participants to have a minimum of five years' experience in providing housing dwellings in Abuja. However, because there are hardly any of these providers involved in housing provision for low-income groups (the study found only one low-income housing provider), participants were selected regardless of the income class their schemes targets. The five years is presumed to be substantial in amassing experience in the field, especially for those in the private sector. Some of the participants were recruited through the researcher's professional

network and contacts gained through years of practice as an architect in Abuja. A further group of participants were identified in the initial stage of the study, while others were recruited at the 2017 Abuja Housing Conference, a three-day international conference attended by the researcher. As is the case with the other two groups, interview with the housing providers was preceded by initiating contact through emails and in some follow-up phone calls. Afterwards the participant information sheet was sent out to potential interviewees, and interview times were agreed.

4.9 Reliability and validity

Loosemore and Tan (2000; p. 757) argue that “all scientific inquiry is subject to biases which are systematic distortions of researcher results due to factors not allowed for their derivation”. Thus, the notion of reliability and validity are a procedure in a research that establishes credence in the findings of a study (Thomas and Magilvy, 2011). Golafshani (2003; p. 604) argue that in qualitative research reliability and validity “are conceptualised as trustworthiness, rigour, and quality”. Brigitte (2017; p. 257) noted that validity and reliability should be the focus of qualitative researcher in “designing a study, analysing results, and judging its quality”. King and Christine (2010; p. 158) have established that in qualitative studies there is no single accepted criterion in assessing the quality of a study owing to the diverse “... range of philosophical, theoretical, and methodological positions informing qualitative research...”. Furthermore, Mays and Pope (1995) argue that to ensure rigour in a qualitative study there is a need to make certain that the study is guided by a “...systematic and self-conscious research design, data collection, interpretation, and communication” (p. 110).

However, King and Christine (2010; p. 160) posits that despite the existence of these evaluation methods, a researcher ought to consider from the following four varying approaches:

- i. The use of independent coders and expert panels
- ii. Participant feedbacks
- iii. Triangulation, and
- iv. The provision of thick description and audit trails

This study underwent all these four processes. First, at the exploratory and main study phases of the research, to enhance reliability in the process, a colleague of the researcher carried out a separate coding of the transcripts. The essence of this multiple but separate coding on the same data is to reduce the chances of misinterpretation of emerging themes. Second, before the commencement of interview at both stages of the study, all participants were offered the choice of reviewing the transcripts of their interaction with the researcher to cross check that they were not misinterpreted. At the exploratory stage, four participants (three policymakers and one housing provider) accepted

this and reviewed the transcripts. Additionally, at the main study stage six participants (three policymakers and three housing providers) accepted and reviewed the transcripts. In both cases all the participants were satisfied with the transcript content and no amendment was needed. Third, the study underwent the process of data and methodological triangulation to enhance credibility of the findings and ensure rigour in the process (see section 4.11). Fourth, the presentation of sampling and results in both the exploratory study (Chapter 5) and main study (Chapters 6, 7, and 8) is guided with a thick description and audit trail of the process.

Furthermore, as part of effort to counter bias in the research, Loosemore and Tan (2000) argue that it is essential for researchers to maximise the occupational diversity of their participants to reduce incidence of occupational bias. The recruitment of three varying housing stakeholder groups reduces the likelihood of occupational bias in the study with each stakeholder group likely to view the phenomenon from a different point of view. Additionally, to counter expectancy bias, prior contact with participants was established to establish rapport that aided in eroding possible preconceived flawed impression from participants and this aided the researcher to understand, modify and make adjustment on flawed perceptions (Loosemore and Tan, 2000). Thus, to help navigate this path, as highlighted previously an exploratory study (Chapter 5) was conducted.

Additionally, acknowledging the existence of Kant's philosophical view on 'priori and posteriori' provides additional clarity on this study's attempt at reflecting on possible bias in the research process (Kitcher, 1980). A priori is an epistemological predicate which argues that knowledge is derived from theoretical deductions while posteriori is knowledge based on evidence such as observations, experience, or data (Mc Ginn, 1975). According to Kitcher (1980) a priori is innate knowledge that is independent of all experiences. Thus, the proposal that "knowledge is independent of experience if any experience which would enable us to acquire the concepts involved would enable us to have the knowledge" (p. 5). Kitcher argued that despite Kant's definition, a priori can be rooted in naturalistic epistemology. Furthermore, philosophers including Kant argued that analytic truths can be known a priori and that some analytic truths involves concepts which could only be acquired if we were to have a particular kind of experience. Applying this to the context of this study allows for the reflection on the overall experience of the researcher who acquired knowledge on the barriers impeding low-income housing delivery in Abuja empirically. The knowledge acquired and the results may be influenced by the researcher experience because at the time of generating the findings the researcher was engaged in a process of reasoning that is independent of the researcher's emotion (Kitcher, 1980).

4.10 Literature review process

The review of literature is an essential part of a robust research (Seuring and Gold, 2012). Literature review refines a research study and provides a pathway for a successful research outcome (Bandara et al., 2015). Furthermore, Shaw (2010) argues that it often guides a researcher in identifying what previous studies have found about the topic of interest. This also guides a researcher to develop specific research questions on the phenomenon of interest. Xiao and Watson (2017) posit that the advancement of knowledge must be on prior existing knowledge. Thus, after conducting a literature review, a researcher establishes what already exists in literature and can identify what may be worth researching.

As part of the literature review, Objectives 1 and 2 of this study assess the concept of housing provision, strategies to low-income housing provision around the world and current and past strategies to low-income housing provision in Nigeria. Thus, the literature review relied on a document content analysis to accomplish these objectives. The methodology used in conducting this review had five criteria briefly outlined. Firstly, the study developed a literature review inclusion criterion. This criterion focused on studies in housing policy planning and implementation. It covers vital areas of housing financialisation, commodification, policy provision and implementation. The subject area was not restricted to architecture but instead focused on other fields such as urban planning, geography, and economics. As such, it is a multidisciplinary research, however, it is situated within the built environment. Additionally, only studies conducted in English were included in the literature documents. Secondly, a literature identification criterion was developed. According to Xiao and Watson (2017) there are three major literature sources, and they include electronic databases, backward sourcing, and forward sourcing. Additionally, Shaw (2010) established referencing tools and topics/keywords as useful parameters. This study applied all these parameters in the conduct of the literature review. Thirdly, a criterion for inclusion was set. The selection criteria for documents used was based on its relevance with regards to its content on housing provision in developing countries and Nigeria. Consequently, the relevance of a document to housing provision in developing countries and Nigeria as well as currency are considered vital for the study. On its currency, studies from the year 2000 and beyond were considered appropriate for the study. The year 2000 is highlighted as a milestone year in the global context in setting up of the Millennium Development Goals (Tsalis et al., 2020). Furthermore, particularly to Nigeria, the return to democratic administration from military rule in 1999 resulted in the wider adoption of the enabling approach to housing in the country (Federal Republic of Nigeria, 2012).

Fourthly, the final phase involved sorting documents for use in the review and this was conducted in three stages. The study majorly relied on journal articles for the review. This is because they are deemed high-quality research documents since they have undergone peer-review process. Additionally, some conference papers, Nigerian government documents, international organisation documents, thesis, and ‘other’ documents were included. The study defines ‘other documents’ as documents that do not fit into the other four categories but deemed relevant in the review process. The literature documents are classified thus: journal articles (JA), conference papers (CP), thesis (TH), Nigerian government documents (GD), international organisation documents (IOD), and others (O). As highlighted previously, the process of sorting documents to be used in the review was conducted in three stages. The first stage produced 118 documents, with 69 (JA), 15 (CP), 7 (TH), 9 (IOD), 6 (GD), and 5 (O). At this stage the selection criteria are the currency of document and its relevance to housing provision and or implementation. At the second stage of document sorting, they were reduced to 90 documents with 61 (JA), 12 (CP), 6 (TH), 3 (IOD), 4 (GD), and 4 (O). This stage involved a closer look at documents selected at the previous stage and this involved a quality control that considered the relevance of a document to the study interest. The final stage distilled documents with situation, challenges, drivers to housing provision. This comprises of a total of 82 documents with 56 (JA), 10 (CP), 5 (TH), 4 (GD), 3 (IOD), and 4 (O), and is presented in Appendix 4.1.

Manual content analysis was used in analysing the documents, this involved identifying themes and observing their frequency in texts (Stemler, 2015). In applying content analysis, Anderson et al., (2002) established that there are five types of units that a researcher can select from. This study adopts one of these units – a thematic unit or a *unit of meaning*. This is also one of the most common units of content analysis used in conducting research (Anderson et al., 2002). According to Chi (1997; p. 46) in content analysis, a unit of meaning refers to “an idea, argument chain or discussion topic”. The coding adopted Elo and Kyngas (2008) strategy of inductive content analysis which included “open coding, creating categories and abstraction” (p. 109). The documents were read through, and themes were generated. After completing a document, themes generated were transferred to a coding sheet to generate categories. In line with Elo and Kyngas (2008) the study developed sub-categories, generic categories, and the main category (Figure 4.4). The transferred themes from each of the documents are the sub-categories are assembled under the generic categories.

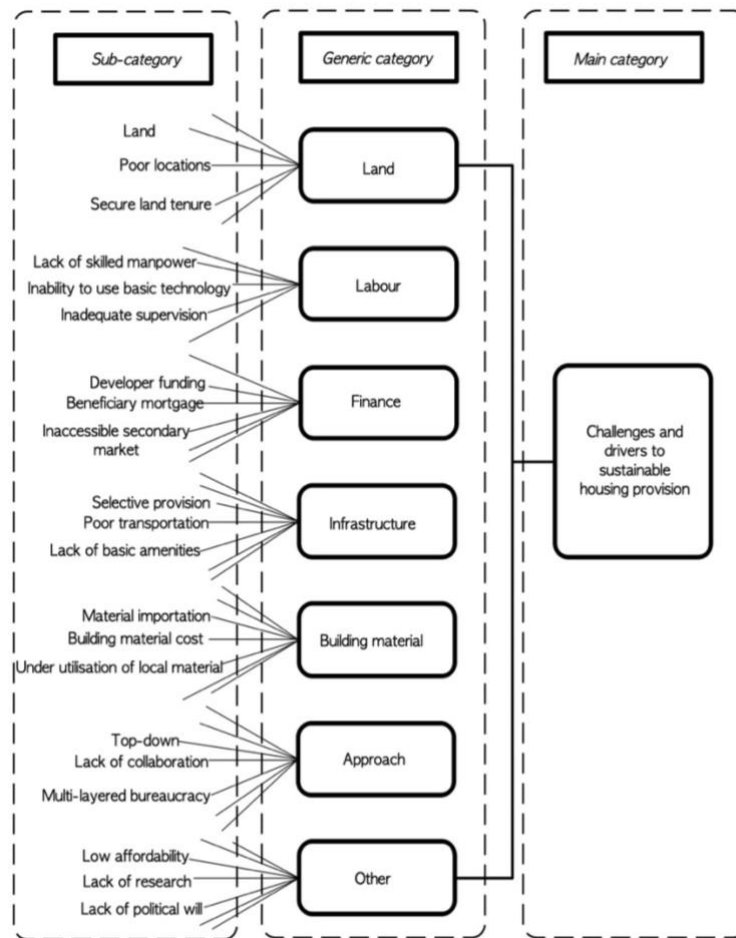


Figure 4.4: Construction from literature of key elements to sustainable housing

The essence of developing categories is to enable a coherent means of discussing a phenomenon in the process of knowledge construction (Cavanagh, 1997). Some of the sub-categories include land tenure, Land Use Act, mortgage, interest rates, provision of amenities, poor transportation, material importation, building material cost, top-down, low affordability, lack of skilled manpower, and lack of political will.

The literature reviewed highlights both the challenges and opportunities in housing delivery in developing countries and Nigeria. As a reminder these were discussed in Chapters 2 and 3 of the thesis, and the key challenges grouped in to the six key elements adopted by the study in constructing the framework.

4.11 Data collection process

The first phase of the interviews was conducted during the exploratory study. At this stage, the study set out to explore the contemporary situation of low-income housing in Abuja. The research which

aimed to interact with nine participants, recruited five participants each from the three groups of policy makers, housing providers and low-income earners. Aside from relying on facilitators in recruiting participants, the background of the researcher as a practicing architect in Abuja was equally useful, especially with policymakers and housing providers. As a member of the Nigerian Institute of Architects, the researcher through fora such as the 'Architects Colloquium' (an annual forum where built environment professionals meet to interact and discuss issues related to the built environment) had an established professional network. This also gave access to some other built-environment professionals and associations such as REDAN. Furthermore, review of literature that includes grey and academic literature also aided in recruiting participants, however this was more beneficial at the field work stage of the study that required a much larger pool of participants (36 participants).

The exploratory study commenced with contacting participants through emails and phone calls (details on the criteria that guided the selection of participants is discussed in the sampling section). Upon establishing contact, the research information sheet and consent forms were sent out to all participants that have emails as part of the ethical protocol. Those that did not have emails the documents were sent through WhatsApp. Afterwards, the researcher travelled to Abuja to conduct face-to-face interviews. The exploratory study was conducted from 7th June to 19th July 2017. During the planning of the exploratory study contact was also made with some government offices in Abuja that were identified as a source of grey literature. They were also contacted, and regular communication was established prior to the commencement of the exploratory study. Some of these offices include the Federal Capital Development Authority (FCDA), a government ministry in-charge of the development of Abuja, the Federal Housing Authority (FHA), a partially commercialised government agency that is responsible for developing National Housing Programme proposals as well as their execution, and the Federal Ministry of Power, Works, and Housing (FMPW&H), the principal ministry responsible for developing Nigeria's housing policies and the supervision of its implementation. According to the research plan, the researcher was to spend three weeks for the exploratory study interviews, during this time available and related documents from government offices on this phenomenon were to be obtained. However, because of re-scheduling of several the interviews (all at the request of the participants) the exploratory study had to be extended to a period of six weeks. While this may be viewed as negative with regards to time management of the overall study, it benefitted the research. Firstly, it provided the researcher more time in efforts at accessing grey literature which despite the prior established contact was more challenging and required more time due to cumbersome bureaucratic processes. It also gave the researcher an opportunity to discover and attend the 'Abuja Housing Show', an annual international conference

on housing that brings together diverse range of stakeholders that include researchers, policymakers, housing providers, manufacturers, and international organisations. The three-day conference (17th – 19th July 2017) which brought together housing stakeholders discussed issues, and trends in the housing sector. The conference availed the researcher an avenue to network with participants, this later proved to be very vital in recruiting more participants for the second phase of the study- the main study.

Aside from access to grey literature and the opportunity to network with stakeholders the time delay experienced during the exploratory study also influenced the main study's method of data collection. While interviews were still used at the main study stage, it was changed from face-to-face to telephone interviews. This was done not only to save time and cost but majorly because it was more suited to some of the participants, especially the policymakers and the housing providers. Furthermore, it was assumed suitable since regular contacts has been established with participants and ensured that the main study was concluded within the time plan. A similar ethical protocol to that at the exploratory stage was observed at the main study stage. The research information sheet and consent forms were sent to respective email addresses and in some cases through WhatsApp. However, hard copies of these documents were also offered to each participant. This is not only to make sure that participants who did not provide an email address accessed the documents but also to ensure that all participants (except those that specifically asked for soft copies only) were not inconvenienced with the need to print and scan back filled consent forms. Most of the telephone interviews were conducted with mobile phone to counter the likelihood of interruptions with internet connection, however five of those interviews were conducted using WhatsApp and one with Skype. Four of those participants selected interview times while they were not in Nigeria, as such WhatsApp and Skype served as a suitable medium to interact. The other person however was in Nigeria but opted to use WhatsApp. The telephone interviews lasted between 40 and 60 minutes. The main study was conducted within a period of eight weeks. It commenced on 5th March 2018 and was completed on 2nd May 2018. At both the exploratory and main study stages of data collection, a tape recorder was used in recording the interviews, these interviews were later transcribed.

4.12 Data analysis

In qualitative research method data analysis is one of the most important and challenging aspects of the process. Thorne (2000) has established that the process of data analysis “is the most complex and mysterious of all the phases of a qualitative project...” (p. 68). It involves an iterative analytic process of making meaning from the ‘raw data’ to generate new knowledge on a phenomenon.

There are two main data analysis approaches: deductive and inductive approaches (Thomas, 2006). This study applied an inductive approach in analysing the data. The research relied on textual (non-numeric) data at both stages of the study. This is a form of inductive method. The inductive approach also referred to as an approach that involves the researcher imposing “their own structure or theories on the data and then uses these to analyse the interview transcripts” (Burnard et al., 2008; p. 429). The study adopted Burnard et al. (2008) ‘general inductive’ approach which includes:

- (a) condensing raw data into a brief, summary format; (b) establishing clear links between the evaluation or research objectives and the summary findings derived from the raw data and (c) developing a framework of the underlying structure of experiences or processes that are evident in the raw data (p. 238).

The textual data are excerpts of the interviews with participants which were audio recorded with their consent. Preliminary data analysis commenced during transcription of the interview, this involved reading the interview transcripts repeatedly to identify initial themes. The interviews were transcribed verbatim and were analysed in the context of the study’s research objectives. All through the process of analysing the data the researcher continuously kept on refining the interpretation to gain more insight on the phenomenon (Basit, 2003). Furthermore, two data analysis tools were used for the first two phases of the study. During the exploratory study phase, in analysing the data the research employed manual content analysis. However, at the main study stage a research software NVivo 11 was used as a tool for the content analysis. Hsieh and Shannon (2005) define content analysis in qualitative studies as a technique used for interpreting “the content of text data through the systematic classification of coding and identifying themes or patterns” (p. 1278). Content analysis is used in analysing written, verbal, electronic, or visual data (Elo and Kyngäs, 2008). In the exploratory study, manual content analysis was used in developing codes and themes from the interview transcripts. The researcher employed conventional content analysis method (Hsieh and Shannon, 2005), that also included managing the data ‘by hand’. In conventional content analysis, Hsieh and Shannon (2005; p. 1279) established that it is suitable for a research that “...aims to describe a phenomenon...”, and often “researchers avoid using preconceived categories...” but rather allowing the emergence of “... categories and names for categories... from the data”.

In all the exploratory study designed to interview 12 stakeholders with four of low-income group, policymakers, and housing providers each. To achieve this, 18 participants were contacted, and 15 participants were interviewed. Afterwards all the interviews, which were recorded, were transcribed by the researcher. The transcripts were then cross-checked with the audio interviews, to ensure accuracy. The transcripts were read multiple times and notes were made on possible themes. Afterwards, the interview transcripts were coded thoroughly. The codes generated were then printed

in a tabular form, cut, and arranged in a cluster of similar and relating themes. The 15 interviews (see Chapter 5 for profile of participants) generated sufficient data on the situation, and prevailing issues with housing provision in Abuja.

The process of data coding was done mostly by identifying a specific word from the data that is perceived to have captured an important concept. In most cases a specific word from the data used as a theme while in other cases a word or phrase that is perceived to best describe the concept is used as the emerging theme. For instance, in the exploratory study, a fundamental problem the participants identified is that low-income housing in Abuja is undefined. Hence, in this case the word ‘undefined’ was highlighted as a code. Thus, moving along this path, after coding various labels that serves as categories were developed. This labels contextually reflects a collection of some related codes to form important concepts. For example, initial codes ‘undefined’ and ‘un-accommodating’ were grouped under a category referred to as ‘problems’. Through a category, a cluster emerges by arranging codes into linked and related concepts. The study developed three categories of ‘problems’, ‘resultant effect’, and ‘remedy’, and they formed the basis of the exploratory study findings (see Chapter 5).

During the main study phase because of the amount of data collected (which is larger compared to that at the exploratory phase), the research employed a qualitative data analysis software (CAQDAS) NVivo in analysing the interview transcripts. Literature has established the existence of several CAQDAS for qualitative data analysis (Thomas, 2006; Saldaña, 2016). According to Bazeley and Jackson (2013; p. 2), NVivo aids in managing data while allowing “an increased focus on ways of examining the meaning of what is recorded”. Additionally, it is widely perceived that using CAQDAS software’s such as NVivo potentially leads to rigour in data analysis (Bazeley and Jackson, 2013). Thus, data analysis of the main study commenced in a similar pattern as with the exploratory study –repeatedly reading all the transcripts. This was followed by importing all the interview transcripts onto NVivo and arranging them in three separate folders with each representing a stakeholder group. The analysis of the data is consistent with the strategy prescribed by Renner Taylor-Powell (2003). First, before importing in to NVivo the data was read carefully and multiple times to be familiar with the content. This aided in sorting and classifying the data into categories with each category having a separate heading. The classification was made according to the research questions. The classification upon importation to NVivo was followed by coding of themes and sub-themes. The coding was done by highlighting segments of texts. Thus, through coding in NVivo the response of each stakeholder group was analysed separately, and the findings aggregated. The themes and sub-themes identified concepts, patterns, and connections across and within categories.

This aided in assessing the comparative importance of varying themes as well as their underlying differences. In NVivo, the themes and sub-themes are referred to as ‘nodes’ and ‘child/sibling nodes’. The various categories of nodes generated formed the basis of the finding of the main study stage (see Chapters 6, 7, and 8).

4.13 Data synthesis

As previously highlighted, data collection in this study was conducted in three Phases. Each of the three Phases is purposely designed to contribute to the overarching aim of the research. The synthesis of the data collected enabled the integration of different themes and concepts drawn from interaction with the three groups of stakeholders to create new knowledge which in this case is the framework. However, the data collected maybe misconstrued and/or misrepresented in the process of integrating the themes and concepts, especially since it is from different group of stakeholders whose perception may vary. To reduce this fallibility, the research was subjected to triangulation. Natow (2019; p. 160) argue that triangulation in research “refers to the use of multiple methodological resources or practices”. The term originates from the field of navigation referring to the use of multiple points of observation to determine a location (Merriam and Tisdell, 2016). Briggs et al. (2012) contend that triangulation refers to the comparison of “various sources of evidence in order to determine the accuracy of information or phenomena” (p. 84). Furthermore, Wilson (2014; p. 74) claim that triangulation enhances the attainment of “richer, fuller data and/or to help confirm the results of the research”. Thurmond (2001) noted that increased validity, strength, reduced researcher bias, and a view through multiple perspectives in research can be achieved through triangulation. However, Noble and Heale (2019) argue that triangulation “does not adequately mitigate problems in a chosen research methodology... and its value may be overestimated...” (p. 68). Fusch et al. (2018) identified four types of triangulation. These are data triangulation (which relies on people, time, and space); investigator triangulation (relies on different independent investigators); theory triangulation (viewed through various theoretical lens); and methodological triangulation (viewed within or between methods).

This study uses a mix of data and methodological triangulations. While the use of data triangulation allows for the assessment of multiple perspectives from participants, the application of methodological triangulation enabled the analysis of documents that include grey and academic literature on the phenomenon, and direct observation of the housing situation in Abuja to complement the use of interviews. Natow (2019) argue that as part of triangulation “researchers may draw from multiple data sources by gathering data from different time periods, locations, or perspectives... including interviewing people who hold different viewpoints or possess varying

amounts of power...” (p.161). In using data triangulation, the study relies on three different housing stakeholders with varying perspectives on low-income housing provision in Abuja. Data collection from these three stakeholder groups “...represents different data of the same event; discovering commonalities within dissimilar...” perspectives (Fusch et al., (2018). This was conducted over three phases with findings of Phase I informing Phase II, and Phase III validating the findings of Phase II. Furthermore, as part of methodological triangulation, multiple sourcing of data was used in the study. This includes a direct observation of low-income schemes, mass housing schemes, and the National Housing Policy pilot schemes in Abuja during the exploratory study and the reliance on grey literature. In the case of Nigeria, some of the grey literature the study relied on include the 2012 National Housing Policy, the Vision 2020 Masterplan, the annual abstract of statistics, the urban renewal policy, and the state of the Abuja housing market. Furthermore, grey literature from international organisations namely The United Nations 2017 World population prospects and state of World, The UN-HABITAT’s state of African cities, as well CAHF’s report on housing finance in Africa among other documents. A compiled list of documents consulted is attached in Appendix 4.2. Furthermore, pictures of low-income housing schemes in Kubwa and Lugbe taken during the exploratory study in June 2017 are presented in Chapter 3 and Appendix 3.7 to visually illustrate the housing situation. Additionally, the account of the groups of participants which forms the findings was verified in Phase III through a validation process to affirm that their understanding is correctly reflected in the researcher’s interpretation of the collected data. These were all done to improve validity and reliability in the research.

4.14 Framework validation

As part of ensuring rigour and reliability in the research, the proposed framework constructed underwent validation. The study adopted an internal validation approach. Barbour (2001) argued that internal validity is valuable in research conducted with participants to proffer change of a phenomenon. Furthermore, Eriksson and Kovalainen (2008; p.292) note that validity in qualitative research aims to “provide the research with a guarantee that the report or description is correct”. The use of internal validation (which means validation with participants that were involved in the study) is based on five reasons. Firstly, it was important for the study to rely on respondents that have participated in the study and already conversant with the research. Thus, relying on external participants (that is individuals that were not part of the study) could have presented the challenge of sufficient understanding of context and intricacies within that context. Secondly, recruiting external participants and engaging them to sufficient understanding would have been time consuming and considering the concerns raised on understanding the study context, it was deemed not worthy. Thirdly, an important point of the study is to present the study findings to the participants. The

internal validation provided an avenue for the study to present its findings to respondents that participated in its construction. Fourthly, since the study is qualitative and embodies some elements of subjectivity, its essence is not to seek a generalisation of the findings. Lastly, the diverse pool of respondents with rich experience in housing policy and implementation experience in Abuja was deemed sufficient in developing a robust framework.

However, it is equally important to state that low-income groups who were integral in the construction of the framework were not part of the validation. Their exclusion is based on two reasons. First, most of the interviews conducted with the low-income group participants was in two local languages. Converting the proposed framework to those languages for their assessment and converting back to English language for incorporation without the risk of losing contextual meaning was deemed high and coupled with the time required to conduct this, it was deemed an unworthy exercise. Secondly, the validation of the framework was conducted online through a survey, and this was convenient for policymakers and housing providers. On the other hand, low-income groups access to the internet is quite limited and this mode of validation would have been a huge challenge. While their input in the validation would have added value to it, however, the highlighted limitations could not have equally been overlooked. Hence, as part of areas of future study in section 10.5, a validation exercise with low-income groups is suggested.

Accordingly, housing providers and policymakers were engaged at Phase III of the study to validate the findings from the empirical study conducted with the three stakeholder groups. Validation was conducted to ascertain if participants agree with the researcher's interpretation and consequently the proposed framework. The validation was conducted through a combination of excel survey through email and followed up with phone calls. The participants were given the option of either excel survey through email or an interviewer administered survey used previously at the main study stage. Initially, 14 participants were approached for the validation. Out of this number, seven each of policymakers and housing providers make up the 14. They were all sent a prepared excel document to fill with a question schedule (see Table 9.4). Further details on the process of validation are presented in Chapter 9.

4.14.1 Thought process of validation and excel document description

In developing the framework, the 'drivers' and 'recommendations' were all deemed essential. As discussed previously, the drivers and recommendations were grouped into six themes that are termed 'key elements'. While the key elements are derived from literature, the drivers and recommendations are generated from empirical interactions with participants during the main study. The key elements, drivers, and recommendations were arranged in an Excel document (see

Appendix 9.4). The Excel document attached consist of four sheets labelled ‘framework guide’, ‘economic constituents’, ‘environmental constituents’ and ‘social constituents’. Each of ‘economic constituent’, ‘environmental constituent’, and ‘social ‘constituents’ is accompanied by ‘key elements’, ‘drivers’, ‘recommendations’, ‘driver relevance’, and ‘stakeholder required to take action’. The four parts of the developed framework consists of:

- i. The ‘framework guide’ is a guide that gives a breakdown of the key elements under the three main concepts of sustainability as well as a breakdown of each stakeholder group. This sheet required no further action from participants.
- ii. The ‘economic constituents’ enumerates the economic ‘drivers’ and ‘recommendations’ to low-income housing under each ‘key element’. This sheet required action from participants.
- iii. The ‘environmental constituents’ enumerates the environmental ‘drivers’ and ‘recommendations’ to low-income housing under each ‘key element’. This sheet required action from participants.
- iv. The ‘social constituents’ enumerates the social ‘drivers’ and ‘recommendations’ to low-income housing under each ‘key element’. This sheet required action from participants.

4.14.2 Tasks carried out by participants

Participants were required to carry out two tasks on each driver. Furthermore, another required response on the framework overall. The tasks required in each case is described thus;

- i. Task 1: Participants answered questions attached to each driver by indicating the level of relevance it has to successful low-income housing delivery in Abuja. In carrying out this task, a driver’s relevance could be high, medium, or low. The relevance is termed high if it is ‘very critical’ to the success of low-income housing provision, it is termed medium if it is ‘critical’ and termed low if it is ‘not critical’. Their response was imputed in the ‘driver relevance’ column by selecting from a list on the drop-down menu on the arrow to the right.
- ii. Task 2: Participants were required to indicate along each driver the most relevant stakeholder expected to act. This was done by clicking from a list on the drop-down menu on the arrow to the right in the ‘stakeholder required to take action’ column. The drop-down menu list which gave the option of selecting the most relevant stakeholder that would be required to act on a corresponding driver.
- iii. Task 3: Participants were required to provide response to the questions attached in Table 9.4.

The stakeholders are the Federal government, the legislature, local authority, financial institutions, private/government housing providers, professional bodies/associations, low-income earners. Finally, a 'participant comment' column was provided for any additional comment. Furthermore, additional rows were provided within each driver component in case there were additional drivers that participants felt had been omitted.

4.15 Ethical approval and participants informed consent

The process of conducting a research generates stress between the researcher's aim to study a phenomenon for the benefit of others and participants right to privacy. According to Orb et al. (2001), only through an appropriate ethical procedure would a research "do good... avoiding harm" (p. 93). History suggests that the need for ethical procedure in research originated from cases of human right violations meted out on the pretext of conducting scientific research. For example, Orb et al. (2001), established that between 1932 and 1972 in an American study on syphilis, more than 400 participants without their consent were during the study deliberately left untreated. Such and other similar cases prompted the need for honesty and transparency from researchers in carrying out a research study.

In the United Kingdom there is a legal obligation on the researcher to notify participants how both information collected from and about them will be utilised. Furthermore, in any research study the Data Protection Act of 2018 mandates seeking participants consent and providing them protection through anonymity (legislation.gov.uk, 2018). Ethical issues in qualitative research approach varies from those in quantitative research. For example, since qualitative research focuses on exploring the perceptions and experiences of participants in their natural environment, there is often the concept of power and relationship between a researcher and participants. Hence, the involvement of a participant must depend on their preparedness to share their experience with the researcher. Since qualitative research is often reliant one way or the other on people, it necessitates the obligatory need of seeking approvals from institutional review boards (Guba and Lincoln, 1994).

An Institutional Review Board (IRB) ethics procedure incorporates the mandate not to do harm; evade deception; provide adequate information on the research; negotiate with participants on informed consent; and ensure that interaction with participants is private and confidential (Tracy, 2010). Through a good ethical procedure, a participant is informed their rights within the research including the fact that their participation is entirely voluntary, as well as the potential benefits and consequences of the study. A robust ethical procedure adds more credibility to the data collected, hence a failure to obtain consent or obtaining a 'weak' consent reduces the credibility of the data

(Carr, 1994). Thus, this study in compliance with both the Data Protection Act of 2018 and the University of Sheffield guideline on conducting research sought ethical approval before all the collection of data stages.

4.15.1 Obtaining university ethics approval

The ethical approval of this study was obtained in accordance with the university's guideline before the commencement of data collection. The ethical approval of the study was issued in two stages: the exploratory study and the main study. After an extensive literature review before the exploratory study, it was decided that the study would first embark on an exploratory study to explore the phenomenon on the 'field' and the findings of the exploratory study to guide a main study to provide an in-depth study of the phenomenon. Furthermore, due to the nature of the issue studied interview was decided as the study's primary data collection tool. However, since prior to the exploratory study the research could not anticipate the outcome, the researcher sought ethical approval for the exploratory study only. This is to provide flexibility in possibly amending the research design subject to the outcomes (including lessons) from the exploratory study (see Appendix 4.3 for the exploratory study ethics approval). After the exploratory study, as planned the findings formed the basis for the main study. At this stage all the major decisions on how to proceed with the research through to completion were made. Consequently, the second ethical approval was sought, and the approval obtained covered the study till it was completed (see Appendix 4.4 for the main study ethics approval).

4.15.2 Informed consent

In this study the process of obtaining informed consent from the participants commenced through initial contact and establishment of rapport with participants. Afterwards each participant was sent copies of the research information sheet and informed consent forms through either email or WhatsApp. Furthermore, for the exploratory study, at the field, the researcher briefed the participant again (before the commencement of each interview) and provided hard copies of both the research information sheet and consent forms. At the main study stage where telephone interview was used, the researcher sought the choice of the participants to be provided with hard copies, and those that obliged to this were provided. This was for a few of the participants (mostly the low-income earners), with a majority preferring the soft copies. Furthermore, for all telephone interviews the researcher commenced each session by once again giving the participant background information about the study, this is to double check and ensure enhanced transparency. Majority of the participants at the exploratory study participated in the main study so continuously recapping on the background of the study was important to ensure that they understood the difference between the

exploratory study and the main study. In some instances, participants would raise some questions about the study and in all cases the researcher continuously answered those questions to participants' satisfaction. Samples of the informed consent are attached in Appendix 4.5.

4.16 Details on study objectives and methods used

The study was accomplished through five objectives. Each objective relied on specific methods for its data collection and analysis. Across the five objectives, three methods of literature review, semi-structured interviews, and survey were used across the three phases of the study for data collection. Additionally, qualitative content analysis was used for the analysis of the data collected. The characteristics, data sources, and analysis of each objective is described in the following sections:

4.16.1 *Objective 1*: Evaluate the concept of housing provision and explore strategies of low-income housing provision around the world.

Data source and characteristics – This objective focused on the global context of housing delivery. The data used in achieving objective 1 comprises of qualitative data obtained from both grey and academic literature. The fundamental aim of this objective is to contextualise the rationale of the study by setting the scene on the position of housing between an economic commodity and a welfare item from a philosophical point of view. The concept of housing provision was discussed through the two modes of provision: the prior direct provision and the contemporary enabling approach to provision. Furthermore, the tripartite concepts of sustainable development were assessed as well as a critique of some frameworks for housing provision. Additionally, in exploring strategies used in low-income housing provision around the world, five countries across four continents were evaluated. This eventually set the stage for developing the conceptual framework of this study and eventually setting sight on Objective 2.

Data collection method and analysis – This objective was achieved through extensive literature review. The strategy for the review of literature includes the use of topics and keywords, timeframe, sources, language, backward and forward sourcing, and the use of reference tools (detailedly presented in Chapter 2). Furthermore, qualitative content analysis was used in the analysis of all the literature sources to achieve this objective. This objective is presented in Chapter 2.

4.16.2 *Objective 2*: Assess past and current strategies to low-income housing in Nigeria.

Data source and characteristics: This objective centred on housing delivery in Nigeria. Qualitative data from a combination of grey and academic literature was analysed to accomplish the objective. The aim of the objective is to evaluate housing provision in Nigeria through a historical context. In a

similar way to the evolution of the housing provision concept from direct to enabling strategy as detailed in Chapter 2, housing provision in Nigeria underwent an evolution from direct provision by government to contemporary enabling approach that is reliant on the private sector. Factors that contributed to the suboptimal return in housing provision such as poor planning and implementation, urbanisation, population growth, and inequality were discussed. Additionally, to provide context on the choice of study location, the origin of Abuja was discussed, as well as the various housing initiatives introduced to alleviate the housing challenge with little impact. Some concepts that are vital in understanding the history of housing in Nigeria were also discussed. These include the LUA, the NHF, housing affordability, and low-income groups.

Data collection and analysis: This objective was achieved through extensive literature review. The strategy for the review of literature includes the use of topics and keywords, timeframe, sources, language, backward and forward sourcing, and the use of reference tools (detailed presented in Chapter 2). Additionally, it relied on grey literature from government offices, think tanks, and international organisations (see Appendix 4.2). The data was analysed using content analysis. The objective is presented in Chapter 3.

4.16.3 *Objective 3:* To identify the key stakeholders to housing delivery in Nigeria

Data source and characteristics: This objective centred on identifying the key stakeholders that are vital to housing delivery in Nigeria. This objective set out to identify and group the stakeholders in housing delivery in Nigeria. The 2012 National Housing Policy identified 15 stakeholders in housing delivery (Federal Republic of Nigeria, 2012). However, this was deemed too broad for the study to cover considering a number of those stakeholders are not directly involved in housing delivery but indirectly in policies that contribute to the development of the housing sector. The identification and grouping of the key stakeholders availed the opportunity to examine different perceptions of the housing stakeholders on the housing problems and a sustainable way to an adequate low-income housing provision.

Data collection and analysis: The study relied on two methods to achieve this objective; the review of literature and an empirical study with participants. Main literature relied on is the Nigerian National Housing Policy of 2012. The study clustered the stakeholders into three groups that are integral to housing provision. These are policymakers, housing providers, and low-income groups. The grouping of stakeholders into these three categories allowed for the recruitment of participants with wide ranging knowledge on housing delivery process but with the possibility of different realities. Additionally, the three groups guided the categorisation of participants at the main study and subsequently in the development of the framework for sustainable housing provision. The data was

analysed using qualitative content analysis. At both the literature review and exploratory study, manual content analysis was used. This objective is presented in Chapter 5.

4.16.4 *Objective 4*: Evaluate contemporary situation of low-income housing provision in Abuja

Data source and characteristics: This objective set out to explore in detail the barriers and solution to low-income housing provision in Abuja. The accomplishment of Objective 3 and the findings of the exploratory study set the precedence for the main study (Objective 4). The data used to accomplish this objective is from excerpts of semi-structured interviews with 36 participants (13 policymakers, 12 housing providers, and 11 low-income earners). Firstly, the interview attempted to understand who low-income earners are. Secondly, it evaluated formal partnerships in low-income housing delivery in Abuja. Thirdly, it assessed the state of low-income housing provision in Abuja. Fourthly, it discussed the barriers impeding low-income housing provision in Abuja. Lastly, it established the drivers to a sustainable provision.

Data collection and analysis: To achieve Objective 4, the study relied on literature and interview with the three stakeholder groups in housing provision. This phase of the study was conducted through telephone interviews in place of face-to-face interviews. Sturges and Hanrahan (2004) argue that telephone interviews provide a research with a reduced cost and flexibility in scheduling. Furthermore, since the researcher had established a rapport with most of the participants, the telephone interview was deemed suitable for this phase the study. An interview guide was used in conducting the telephone interviews, and the data collected provided a ground for an extensive discussion of the phenomenon. The findings of Objective 4 are presented in Chapters 6, 7, and 8.

4.16.4 *Objective 5*: Develop and validate the framework for sustainable low-income housing provision in Abuja

Data source and characteristics: This is the overarching aim of the study with all preceding objectives geared towards it. This objective aims to develop a framework for the sustainable provision of low-income housing in Abuja. The development of the framework relied on empirical studies with three stakeholder groups in housing delivery (the policy makers, housing providers, and low-income groups). The framework components include key elements, drivers, recommendations, driver relevance, and stakeholders required to take action. This objective is achieved through an empirical study (discussed in Chapters 6,7, and 8) and is presented in Chapter 9.

Data collection and analysis: To achieve this objective, all the three phases of the study were relied upon. As a reminder, Phases I comprises of literature review and exploratory study; Phase II is the

main study: and Phase III the validation. The exploratory and main study stages were both semi-structured interviews with participants from the three stakeholder groups. Manual qualitative content analysis was employed at the literature review and exploratory study (15 participants) stages. However, while qualitative content analysis was employed at the main study phase, it relied on NVivo 11 software to manage and process the large amount data gathered (36 interviews) at this stage. Furthermore, a survey was used in conducting an internal validation and this involved 10 respondents who all participated at the main study.

4.17 Summary

This Chapter outlined the philosophical assumptions, methodology, methods, and data collection tools employed in the study. The Chapter commenced with a brief discussion of the concept of research design, then an explanation of the various research methods in the social sciences. Furthermore, it highlights the philosophical viewpoint adopted and argued on the choice of qualitative method as well as the premise for its selection. Additionally, the Chapter discussed the primary choice of data collection in both stages of the research, the process of sampling and recruiting participants, ethical process, data analysis and synthesis, the process of developing the framework, and concluded with how validation was carried out in the process of refining the framework. The data and analysis of both the first and second stages of the research in presented chronologically in succeeding Chapters (Chapters 5, 6, 7, and 8). As presented in the Chapter, this study adopts a pragmatic philosophical perspective in its methodological approach. This is on the assumption that value laden outcome addressing real life issues such as in this case the housing challenge of low-income groups is essential to bridging the housing deficit in Nigeria. According to Creswell (2014) the pragmatic perspective allows for investigation into a phenomenon using multiple strategies. In doing so a humanist ideology was adopted and this is aimed at giving vulnerable groups a voice to be a part of what directly affects them and actively participated in the construction of a framework for an effective housing provision. This was conducted by adopting an interpretivist lens which argues that a phenomenon can be viewed from multiple perspectives (Pham, 2018). Thus, the involvement of low-income groups as a housing stakeholder group provides a unique perspective in uncovering the challenges bedevilling housing provision. Other housing stakeholder perspectives presumed vital for the study were policymakers and housing providers who are policy designers and dwelling providers in housing delivery.

However, the adoption of this research lens comes with some shortcomings and details on how these shortcomings were navigated was outlined in sections 4.9 and 4.13. Furthermore, the ontological assumption of this study is two-faced and is drawn from Grix (2010) foundationalism

and anti-foundationalism. In this context, the study assumes that the barriers associated with low-income housing in Abuja are both independent of our knowledge and partly lying within the perception and lived experiences of policymakers, housing providers, and low-income groups. Additionally, the study embraces a subjective epistemology aligning to the interpretivist lens. This views reality as not existing in an external world but rather a subjective creation from ‘interactions with the world’ that results in the construction of meaning.

The next Chapter presents the findings of an exploratory study conducted in Abuja with the three stakeholder groups of policymakers, housing providers, and low-income groups.

CHAPTER 5: CURRENT LOW-INCOME HOUSING PROVISION IN ABUJA: AN EXPLORATORY STUDY

5.0 Introduction

This Chapter presents an exploratory study conducted in Abuja to understand the situation of low-income housing provision in Nigeria. The Chapter accomplishes objective 3 which identifies the stakeholders in housing delivery in Nigeria. Additionally, the Chapter explores the situation of low-income housing provision in Abuja. The Chapter is divided into five parts. The first part highlights the objective of the exploratory study. The second part identifies the stakeholders in housing provision and groups them into policy designers, implementers, and beneficiaries. The third and fourth parts highlights the data collection and analysis respectively. Finally, the fifth part discusses the four major findings from the exploratory study.

5.1 Exploratory study objective

The essence of the exploratory study was to identify housing stakeholders through literature review and establish the grouping of the key stakeholders in Nigerian housing delivery. The exploratory study follows the grouping of these stakeholders to explore situation and particularly the challenges associated to housing delivery. This is one of the main objectives of the PhD research. In achieving this objective, the study recruited 15 participants, and this include six policymakers, five housing providers, and four low-income earners.

5.2 The key stakeholders in low-income housing provision

According to Phillips et al. (2003), the term stakeholder “means different things to different people and hence evokes praise or scorn from a wide variety of scholars and practitioners” (p. 479). Quist and Vergragt (2000) argue that a stakeholder can be defined as any person with an interest at stake on a subject or problem that can either affect the person or can be affected by the person. Furthermore, Schmeer (2001; p.2) contend that stakeholders “... are actors (persons or organisations) with a vested interest in the policy being promoted”. Stakeholders are actors, individuals, or organisations who may gain or lose from housing delivery process with an interest (stake) in the process (Benneworth and Jongbloed, 2010). A stakeholder slightly varies from an actor in the sense that an actor plays a central role in both identifying a problem and suggesting a solution. However, a stakeholder could be passive without playing an active role despite being affected by a problem. Mohlasedi and Nkado (1997; p. 634) defines housing stakeholders as “various interest groups involved in a housing scheme at any time and for any period from inception to completion”.

In the context of this study, a stakeholder is any individual or group of individuals that either impacts on or are impacted by housing provision process in Nigeria. The 2012 Nigerian National Housing Policy which highlights the need for collaboration among stakeholders in housing provision identified the following as key stakeholders in housing provision (Federal Republic of Nigeria, 2012; p. 90):

- Federal Ministry of Land, Housing and Urban Development (FMLHUD)
- i. Federal Capital Territory Administration (FCTA)
 - ii. Federal Housing Authority (FHA)
 - iii. Federal Mortgage Bank of Nigeria (FMBN)
 - iv. Central Bank of Nigeria (CBN)
 - v. Securities and Exchange Commission (SEC)
 - vi. Standards Organisation of Nigeria (SON)
 - vii. Nigerian Building and Roads Research Institute (NBRRI)
 - viii. Professional Regulatory Bodies in the Built Environment
 - ix. Federal Government Staff Housing Loans Board (FGSHLB)
 - x. State Governments
 - xi. Local Governments
 - xii. Local Communities
 - xiii. Private Sector
 - xiv. Multilateral Agencies

Since housing is both a service as well as a product (Mohlasedi and Nkado, 1997), it often relies on a wide variety of stakeholders as identified by the Nigerian National housing policy (Federal Republic of Nigeria, 2012). Hence, this study grouped the stakeholders based on services they provide. While these services overlap and may require the support of other stakeholders there must be leadership in acting. For housing to be a service and a product it requires guidelines or policies guiding provision, execution of these guidelines or policies, and the consumption of the product. These guidelines or policies are the responsibility of policymakers, converting these policies to dwellings is the responsibility of housing providers who could either be in the public or private sector. Furthermore, as a product housing is a consumption item, hence the central role of the consumer and in this case –low-income groups. This is also in agreement with Ojoko et al. (2016) who argue that housing delivery in Nigeria can be grouped in to three major stakeholder groups of ‘policy initiators’, ‘policy executors’ and ‘policy beneficiaries’. Under this classification the government is the policy initiator, whereas the housing providers are the policy executors and the citizens referred to as the policy beneficiaries. Consequently, this study adopts the three key stakeholders as policymakers, housing

providers, and low-income groups. Thus, the list of stakeholders identified in the 2012 National Housing Policy guided in the merger of the various stakeholders in to these three broad groups. The details of the grouping are shown in Figures 13-15.

Part of Freeman (2010) work titled 'Strategic Management: A Stakeholder's Approach' highlights how to deal with various stakeholders representing various interests within an organisation. It also laid the foundation for the development of the stakeholder theory which outlines interconnected relationships between stakeholders in a capitalist organisational system (Fontaine et al., 2006). Applying Freeman's stakeholder approach to housing provision in Nigeria suggests the need for government to take the lead role and in conjunction with various stakeholders outlined in the National Housing Policy (NHP) in designing housing policies that improves the housing situation of the urban poor. The government (the primary policymaker) must be responsible in managing relationships and collaborations among stakeholders towards an effective housing provision that significantly reduces Nigeria's current housing deficit.

5.2.1 Policymakers

Policymakers are people responsible for the formulation or amendment of policies (Ojoko et al., 2016). In the case of Nigeria, policymakers at either the national, state, or local level include senior political appointees of the government (such as ministers, political advisers, and technical assistants) or civil servants with expertise or knowledge in the area of interest. Often, professionals and retired officials with expertise in the area of interest may also serve as policymakers. According to European Commission (2017) a good policy-making process is dynamic from problem identification stage through to evaluation of programmes emanating from policy prescriptions. Furthermore, the European Commission (2017) established five steps in a policy process. The first step is the identification of the problem. Secondly, based on objectives and assessment of options, some policy options are drawn for further analysis. Thirdly, the policy options drawn in the second stage are subjected to further analysis including consulting relevant stakeholders who either affect or are affected by the outcomes. Afterwards, the favoured policy directions are selected. Fourthly, subject to monitoring, the policies selected in stage three are implemented. Usually, as part of monitoring, the performance of the programme or project is tracked, measuring the progress, and assessing the pitfalls. Lastly, the policy recommendation is evaluated against the programme or project to ascertain its success or otherwise. This study adopts policymakers from those outlined in the National Housing Policy. In the 2012 Nigerian National Housing Policy, the policymakers include Federal Ministry of Land, Housing and urban Development (FMLHUD); Federal Capital Territory Administration (FCTA); Central Bank of Nigeria (CBN); Federal Mortgage Bank of Nigeria

(FMBN); Nigerian Mortgage Refinance Company (NMRC); Securities and Exchange Commission (SEC); Standards Organisation of Nigeria (SON); Nigerian Building and Roads Research Institute (NBRI); Federal Government Staff Housing Loans Board (FGSHLB); State Governments; Local Governments; Multilateral Agencies (Federal Republic of Nigeria, 2012). The policymakers map for the study is shown in Figure 5.1.

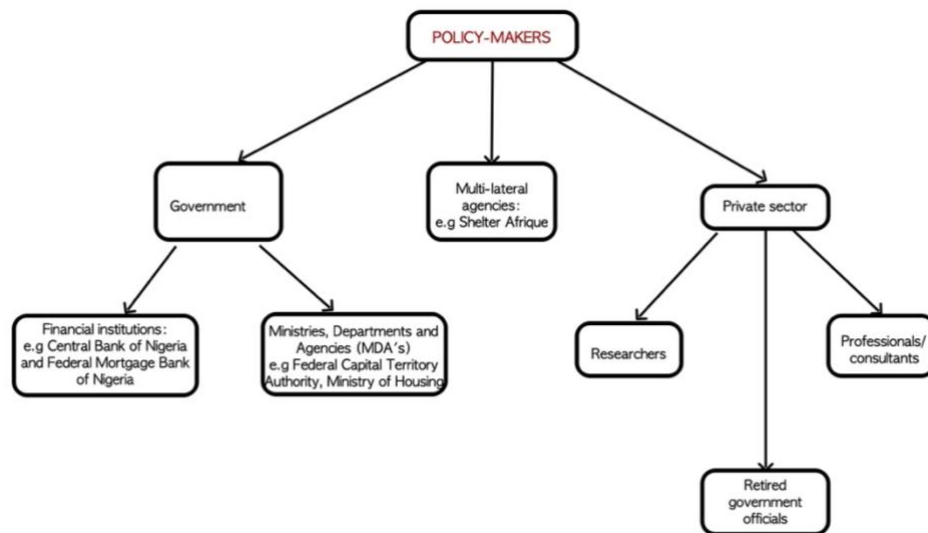


Figure 5.1: Policymaker’s participant map

5.2.2 Housing providers

According to Keivani and Werna (2001) conventional housing provision in developing countries is primarily through the public, cooperative, and private sector. Furthermore, the adoption of neoliberal policies by these countries places the private sector as the major housing provider. However, there are numerous evidence showing the continued dual role governments in developing countries play as enablers and providers (Mohladesi and Nkado, 1997; Ikejiofor, 2014). Despite this however, the private sector continues to play the major role in the housing provision contributing up to 60 percent of the total housing stock (Keivani and Werna, 2001). Furthermore, Keivani and Werna (2001) suggests five modes of private sector housing provision. The individual owner occupier formal private housing is a form of housing provision that involves an owner commissioning an architect to design the dwelling and subsequently engaging builders to construct it. The common means of finance in individual owner occupier housing are personal savings or assets, and loan from friends or family members.

The commercial private housing development is a form of housing provision where the private sector produces houses en-masse. This is supported by sustained government commitment that ensures the provision of finance, and incentives to developers. Such housing schemes cut across the

three income strata with the high- and medium-income housing providing some form of subsidy to low-income groups. Another form of private sector housing provision is a joint venture between landowners and small-scale developers. The arrangement under such a system entails landowners engaging developers who lack sufficient finance to purchase land and invest in the construction. Such developers often do not have access to ‘formal credit finance’. The usual agreement in joint venture housing provision is that the landowners provide land as their equity, while the developers provide the finance used for the construction. Upon completion the apartments are shared between the landowners and the developers whose share is the return on their investment.

Additionally, private housing is provided through a developer-community cooperation. In such systems, developers and low-income groups rely on an arrangement where the developer constructs cheap affordable housing that enables low-income groups to pay in stages. Such arrangement also allows the developer to negotiate on behalf of the low-income groups with interested banks and act as guarantors to extend the credit facilities of those low-income groups thereby allowing them to repay in stages. Lastly, the Public-Private-Partnership venture is a leading mode of housing provision in developing countries (Ibem, 2010). The system allows for the government to provide development land and other incentives to developers. In return the developers finance the construction of the dwellings and upon its completion the majority are sold at open market prices while a minority is sold at regulated prices to low-income groups. The housing providers are grouped into private sector providers; government housing providers (such as the Federal Housing Authority); professional regulatory bodies; and housing associations (Figure 5.2).

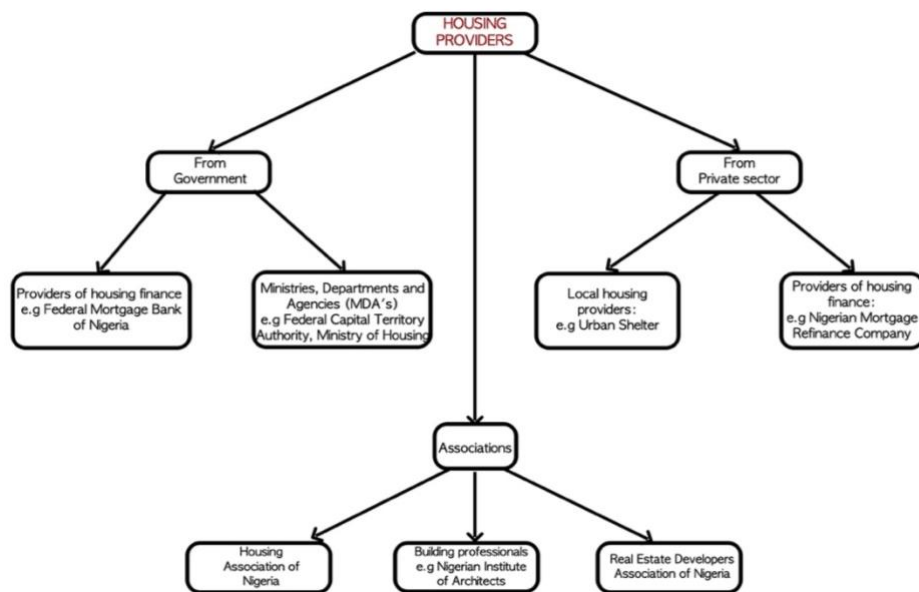


Figure 5.2: Housing providers participant map

5.2.3 End-users (low-income groups)

Mohlasedi and Nkado (1997) argue that end-users are essential stakeholders in low-income housing provision. As such, involving them in housing provision makes housing delivery a people-centred initiative. Furthermore, their involvement gives the process a better chance at a satisfactory outcome. The importance of end-users in housing provision processes is underlined by the promotion of participation by international funding agencies such as the World Bank and the United Nations (Mohlasedi and Nkado, 1997; UN-HABITAT, 2008). Aside from encouraging participation the international agencies promote programmes whose implementation are primarily driven by low-income groups. Such programmes include sites and services, upgrade of urban informal settlements (Bredenoord et al., 2014). Othman (2007; p. 88) suggests that a sustainable housing provision ‘requires effective end-user participation’ throughout the lifecycle of the project. Additionally, Mohlasedi and Nkado (1997) suggests that ensuring the involvement of end-user in housing provision process is empowering and promotes self-reliance and social inclusivity. The low-income groups are public sector employees; private sector employees; self-employed; and local communities (Figure 5.3).

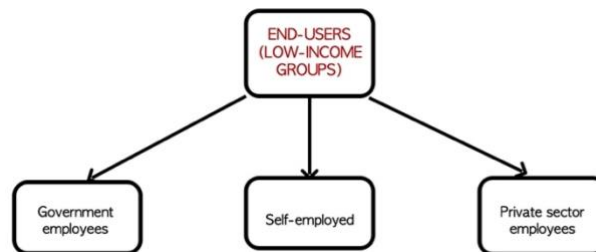


Figure 5.3: Low-income groups participant map

5.3 Methodology and data collection

After an extensive literature review on housing in Abuja, three groups of stakeholders were identified as the most important stakeholders from whom relevant data could be collected to accomplish the research objectives. The exploratory study research process is illustrated in Figure 5.4. The researchers then designed the interviews questions, tailored to each stakeholder group. The stakeholders were identified through the current enabler approach in Nigeria. Thus, to explore the phenomenon from multiple perspectives the three groups of stakeholders created are: (i) policymakers, (ii) housing providers and low-income groups (or end users). While this study appreciates the existence of further stakeholders that could be having influence on housing provision for low-income groups in Abuja, it focuses on these three groups as the ‘major

stakeholders' because it assumes that they represent the three key aspects of housing delivery. As a result, the study assumes that interrogating these three groups is suitable to exploring low-income housing provision in Abuja.

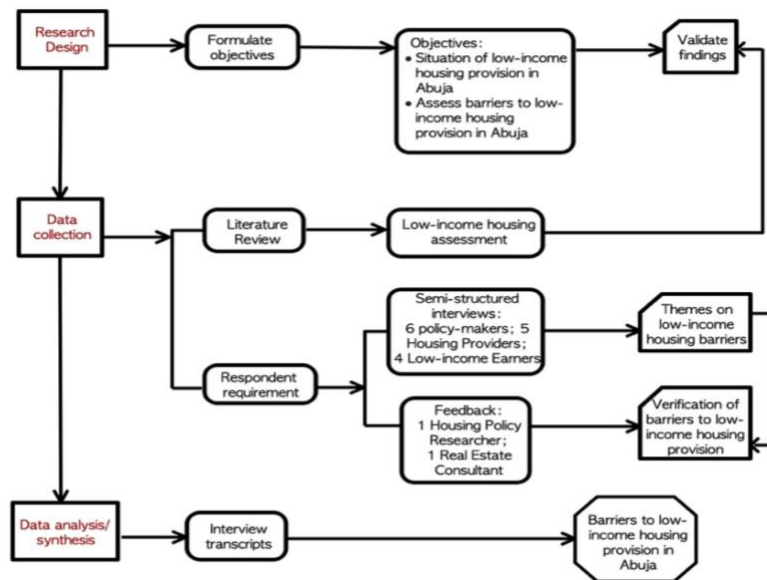


Figure 5.4: Exploratory study research design

Thus, the three groups constitute the unit of assessing low-income housing provision. Furthermore, the relationship between these stakeholder groups is expected to produce varying outcomes as observed during the exploratory study. While an effective collaboration between policymakers and housing providers produces an enabling structure for housing provision, some limited collaboration between housing providers and low-income groups demonstrates housing provision through a mix of limited mortgage and loans (Figure 5.5). Additionally, collaboration between policymakers and low-income groups produces self-help housing through limited loan access.

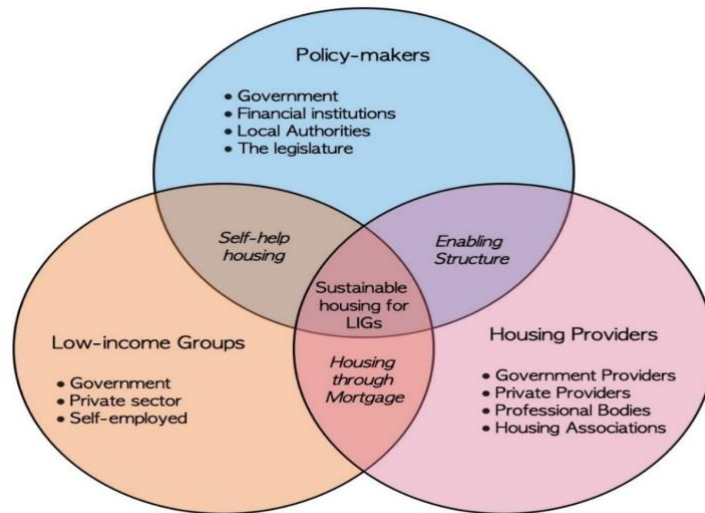


Figure 5.5: Relationship between the three stakeholder groups

As highlighted in Chapter 4, the exploratory study used purposive sampling to recruit participants. The study’s choice of purposive sampling is on the presumption that those involved in formulating policies, providers of housing and people who experience unavailability of affordable housing could best describe inherent challenges associated with affordable housing for low-income groups and the impact and effects on their livelihood. Since the study sets out to assess current situation of low-income housing, engaging a deliberate and selected sample of respondents from the three stakeholder groups with in-depth knowledge on the phenomenon provides the best chance. Table 5.1, Table 5.2, and Table 5.3 shows the profile of the low-income earners, housing providers, and policymakers. While low-income respondents are annotated with the prefix “LIG”, policymakers with “PM”, and housing providers with “HP”. As a reminder, the respondents from policymakers were selected from both retired and currently serving government officers responsible for housing in Abuja. Also selected in this group were practicing and retired professionals that have consulted for the government on policy making, as were representatives of international agencies in Nigeria and active researchers in housing policies and implementation.

Table 5.1: Low-income earners’ profile

| Respondent | Job/background | Years lived in Abuja |
|------------|--------------------|----------------------|
| LIG1 | Electrician | 19 |
| LIG2 | Clerical Assistant | 17 |
| LIG3 | Cleaner | 13 |
| LIG4 | Admin Officer | 8 |

Table 5.2: Policymakers profile

| Respondent | Job/background | Experienced (in years) |
|-------------------|------------------------------|-------------------------------|
| PM1 | Architect | 35 |
| PM2 | Economist | 7 |
| PM3 | Estate Surveyor/researcher | 10 |
| PM4 | Architect/Planner/Researcher | 12 |
| PM5 | Civil Engineer | 25 |
| PM6 | Architect/urban planner | 42 |

Table 5.3: Housing providers' profile

| Respondent | Job/background | Experience (in years) |
|-------------------|-----------------------|------------------------------|
| HP1 | Architect | 30 |
| HP2 | Economist | 35 |
| HP3 | Architect | 36 |
| HP4 | Urban planner | 9 |
| HP5 | Architect | 16 |

For the housing providers, respondents were selected from both government and private sector providers. As for end-users, respondents were selected based on those employed by either the government or private sector and with a salary range that is above the monthly minimum wage (US\$60) but not more than US\$300. All the potential respondents were identified through a contact person. For the policymakers, a retired director in a government agency served as the contact, while for providers a Real Estate Developers Association of Nigeria's (REDAN) member; the government's officially recognised umbrella body of the organised private sector responsible for housing development in Nigeria, facilitated contacts. Furthermore, potential respondents from low-income groups were identified from a low-income housing scheme in Abuja, the head of which scheme served as the contact in recruiting low-income respondents.

The study was preceded by initiating contact with respondents through emails. After initial contact established, interview times were arranged. In total 15 interviews were conducted, this includes six policymakers, five housing providers and four low-income earners. Of the six policymakers two were retired, two were active government employees while two were active researchers from professional bodies. The five housing providers were made up of two government housing providers, two from private housing providers and one retired government employee. The four low-income earners are represented by three people from the private sector and one person from the public sector. Two separate question schedules were prepared; please see Table 5.4 and Table 5.5 for the schedule of the respective interview questions. While Table 5.4 is the question schedule of low-

income earners, Table 5.5 is the question schedule of housing providers and policymakers. The 15 interviews generated sufficient data on prevailing issues affecting housing provision for low-income groups in Abuja.

Table 5.4: Low-income groups interview schedule

| |
|--|
| <ol style="list-style-type: none">1. Could you please tell us about yourself?2. For how long have you worked in Abuja?3. Do you own the house you live in?4. How satisfied are you with the house?5. Could you describe how this affects your livelihood?6. Who to you is a low-income earner?7. What is your assessment of low-income housing in Abuja? |
|--|

Table 5.5: Policymakers and Housing Providers interview schedule

| |
|--|
| <ol style="list-style-type: none">1. Could you please tell us about your background?2. For how long have you worked on housing provision?3. Who to you is a low-income earner?4. How is low-income housing provided in Abuja?5. What is your assessment of low-income housing provision in Abuja?6. How effective are Public-Private Partnerships in low-income housing provision in Abuja? |
|--|

5.4 Analysis of the data

The study adopted an emergent content analysis coding approach. According to Stemler (2001) in emergent coding "...categories are established following some preliminary examination of the data" (p. 2). In coding the interview transcripts, the data was initially examined and re-examined by reading through the transcripts several times after which some categories of themes emerged. This was followed by comparison of the emerging themes between the researcher and an independent colleague. Furthermore, some reconciliation and adjustments were made on the emerging themes and subsequently the interview transcripts were coded. This is to reduce the effect of bias and support robustness in the analysis of the data. Themes emerging from the exploratory study are presented in Table 5.6. In addition, a separate housing researcher and a real estate expert were consulted in validating the findings. Only similar questions asked across all three groups were coded for themes and interconnections.

Table 5.6: Exploratory study themes

| THEME | PARTICIPANT RESPONSE | PARTICIPANT |
|------------------------------|--|--------------------|
| Difficult | Low-income is a very difficult enterprise | PM1 |
| Difficult | In Abuja and even in the whole of Nigeria it is a very difficult process | PM3 |
| Unappealing | The private sector will not touch it | PM4 |
| Unprofitable | The private sector avoids it even with whatever the incentives because they will not make profit | HP1 |
| Unprofitable | The houses have to be subsidised after being produced | PM1 |
| In-demand | You are providing housing to that sector of the population that has more demand | PM3 |
| In-demand | You have more people in the low-income bracket in Nigeria than middle and high-income earners | PM6 |
| Unappealing | There is no incentive | HP3 |
| Unappealing | The private sector has no incentive to participate in low-income housing | PM1 |
| Inadequate | If you look at what is allocated to housing development, it is nothing to write home about | HP5 |
| Difficult | There is a lot of talk about low-income housing, but it is very difficult | HP2 |
| Unsatisfactory | Low-income housing is still very poor | LIG2 |
| In-demand | This has a high demand in Abuja because it is a civil service city | HP3 |
| In-demand | This makes low-income housing in Abuja's demand high while the supply is low | PM1 |
| Land/finance | The low supply is associated with difficulty in accessing land and finance | PM2 |
| Unsatisfactory | In Abuja is such that the location, the facility and what have you there leaves much to be desired | PM4 |
| Outskirts | The location is often not favourable, it's far from means of livelihood | HP4 |
| Unsatisfactory | I will want to say that the impact of low-income housing in Abuja is dismal | LIG2 |
| Unsatisfactory | The performance is below expectation | LIG4 |
| Unsatisfactory | Really, it's bad, there is no such (low-income housing) | LIG1 |
| Land | Because of the high value of land, it doesn't make economic sense except if its direct from the government | PM2 |
| Outskirts | The low-income earners live on the outskirts | HP1 |
| Unsatisfied | Even there they are not content | HP4 |
| Impeded by land and finance | The low supply is associated with land and finance | HP2 |
| Unsatisfactory | There is a gross shortage of housing for low-income groups in Abuja | PM2 |
| Land and finance constraints | The reasons are outlined in constraints to access to land and title documents | PM4 |
| Undefined | What is called low-income here is ambiguous | HP3 |
| Undefined | House of 10 million naira could be a very high price to some people, whereas to others it is a very low price | HP1 |
| Low affordability | We realised that government workers from levels 1-10 cannot take a loan of 5 million naira because the income determines affordability | HP2 |
| Undefined | The problem of low-income housing especially in places like Abuja which is an urban centre is that there are wrong definitions of what low-income is | PM3 |
| Undefined | It is undefined, we do not know what it is | HP3 |
| Requires clear definition | For example, a standard low-income is when you are earning A, B, C, D, or E income from A-B, we need such clarification | HP2 |
| Outskirts | A category of staff from say level 5-10, they are still not living within the immediate surrounding of Abuja | HP5 |
| Outskirts | Most of them come from Nassarawa state far down to Suleja | HP4 |

| | | |
|--------------------------|---|------|
| | because we have not actually given them that accommodation | |
| Away from city | It's provided far away from the city | LIG4 |
| Outskirts | It's not as if Gwagwalada is not good, it's good but the offices they have to come from as far away from the houses | HP5 |
| Inadequate | No, no they are not enough | PM3 |
| Inadequate | What is constructed in Gwagwalada is for the whole of Abuja we are doing 60 housing units. 60 houses are just not enough | HP5 |
| Bad | I think low-income housing situation is very bad. I think it's very bad | PM1 |
| Unrealistic | It's almost impossible to have affordable housing within Abuja city | PM1 |
| Un-accommodative | I think many people have said it in the past that Abuja was planned to be a city for the rich | HP3 |
| Un-accommodative | There was no real provision for ordinary people in Abuja down to even bus stops when you look around there are hardly natural bus stops | HP5 |
| Un-accommodative | It's not really a city that has been conceived to cater for ordinary people | HP5 |
| Outskirts | The bulk of the masses leave outside of town | LIG2 |
| Outskirts | They commute into town to work and then go back to the outskirts at the end of the day | PM2 |
| Undefined | One of the most fundamental things is that we haven't understood when we talk of affordable housing | HP4 |
| Undefined | Some argue that affordable housing is housing that is affordable to you or anybody else | HP1 |
| Need to define | We need to define affordable housing and that hasn't been done yet | HP |
| Unplanned | There is no particular structure yet to the best of my knowledge | HP2 |
| Unstructured | There is no provision structure, it is just a free market kind of a thing | HP2 |
| Outskirts | Low-income earners go to the outskirts in search of cheaper accommodation | HP1 |
| High transportation cost | The resultant effect of living in outskirts is longer travelling distances and higher cost of transportation | LIG3 |
| Lack of infrastructure | These locations lack basic facilities | PM3 |
| Unaffordable | There are houses but you will not get it when you want because the landlord will always require that you pay the annual rent complete | LIG3 |
| Low affordability | Generally, the salary is low, it is very difficult for a tenant to for instance raise the complete rent of a house | LIG2 |
| Difficult | It is not easy | LIG1 |
| Outskirts | That is the reason why people are forced to go to the outskirts in search of accommodation | LIG1 |
| Land | The first thing people talk about is access to land | LIG2 |
| Land | There is need for easy access to land for housing development | LIG4 |
| Land control | In southern part of Nigeria land is still controlled culturally | PM5 |
| Land control | It is communities the communities that owns lands | HP1 |
| Land | Even government find it a little bit difficult to access land | HP4 |
| Land | There is the need to address the complex nature of land issuance | HP2 |
| High land cost | Without addressing the land issue, the cost of housing cost will always be high | PM2 |
| Low affordability | The issue is anything done has to consider our low affordability level | HP5 |
| Low affordability | The economic reality of Nigeria seems to be dwindling to the extent that the greater proportion of the populous cannot afford its own housing | PM6 |
| Low affordability | There is low affordability and that proportion seem to be increasing | HP2 |
| Low affordability | Efforts must be made to reverse or at least retard the element of affordability, which is dwindling | PM4 |
| Rising population | With Boko Haram, with so many crises here and there the general | PM3 |

| | | |
|------------|---|-----|
| | population is still increasing | |
| Inadequate | The rate at which we provide new housing units to meet the need at formal level, is too insignificant as compared to demand | PM4 |

5.5 Exploratory study findings

The barriers to housing provision of low-income groups, which is a key objective of the study, is derived from a cluster of four exclusive themes. The cluster consists of; low-income housing is undefined within contemporary reality, provision is impeded by problems with access to land and finance, the economic reality in Nigeria makes housing unaffordable to majority of the population, and the perception that Abuja is not an inclusive city, hence unaccommodating to low-income earners (Figure 5.6). The most compelling outcome of the study is the perception that low-income groups are undefined, this despite the 2012 Nigerian National Housing Policy definition of low-income groups which some respondents argue fall well short of current economic reality.

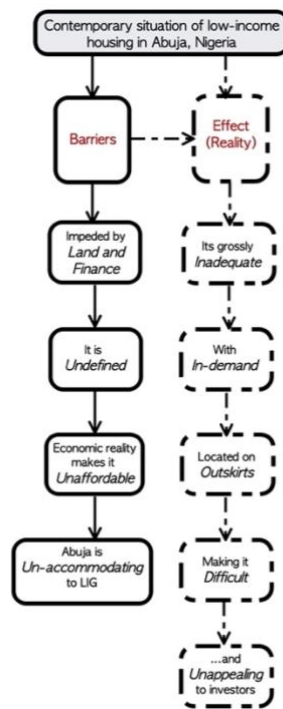


Figure 5.6: Emerging themes from exploratory study

5.5.1 Low-income group is undefined within contemporary reality

The study established that there is a consensus that current housing situation of low-income groups is grossly inadequate, devoid of any structure, provided on the same level as that of middle- and high-income houses; and it is offered through the free market. The study found a stark contrast between what policy stipulates in defining the income group and the contemporary reality in Abuja. Low-income groups are defined by the housing policy as people whose annual income is not higher

than the national minimum wage of ₦18,000 or US\$112.5 (Federal Republic of Nigeria, 2012). Most respondents dismissed this definition as inadequate, attributing inadequate provision to a lack of clear understanding and definition of who a low-income earner is within the study area, citing the wide level of unaffordability not taken into context within current policy definition. In the words of a government housing provider:

...the problem of low-income housing essentially in places like Abuja which is an urban centre is that there are wrong definitions of what low-income is, it is undefined, we do not know what it is... (HP1)

A study by Chime (2016) shows that few Nigerian civil servants (or self-employed persons at the lower rung of the income strata) can afford loan of ₦5 million (US\$ 14,000) and above. The study showed that most Nigerian civil servants, an estimated 70%-80% of government employees, could hardly afford to buy houses above ₦5 million (US\$ 14,000) that is even on the assumption that they can assess mortgage through the National Housing Fund (NHF). The challenge is even more glaring, if one notes that Nigeria which operates a federal system consisting of the federal, state and local governments though stipulates a minimum wage that should be the same at all levels. However, this is hardly implemented as often State and Local Governments workers earn less than what is obtainable at the Federal Level.

5.5.2 A low level of affordability exists in Abuja

The study found out that there exist a low-level of affordability in Abuja. This is largely due to the absence of economic opportunities even as the city experiences unprecedented levels of migration. Low-income group's search for housing is not helped by the high profit returns expectation on the part of private developers. The affordability level is echoed in the words of a respondent:

The salary is small we are just managing and struggling, you can see things are difficult, we try to manage and survive but yet it's not easy... (LIG3)

The lack of economic opportunities is echoed in the arguments of most respondents. This, the respondents noted is a major hindrance to any effort at effective housing provision for the urban poor. In making a case on the high level of importance to economic opportunities for citizens, a comparison was made by a policymaker to other vital factors such as housing finance and infrastructure. The policymaker noted that:

There are a lot of things involved in housing delivery; finance, technology, management, government and its implementation policy, all those put together are not as important as what that particular beneficiary could afford to save for housing (PM4)

Perhaps, a driving reason for the respondents attributing the problem to economic opportunities is the low-level of affordability that exist in Nigeria. The two terms of ‘economic opportunities’ and ‘affordability’ was frequently interchanged by respondents. In underlining the low-level of affordability existing, the economic reality on ground is summed up by a housing provider that:

Most Nigerians in any case can hardly afford houses that are more than 1.5 or ₦2million (\$4,200 or \$5,200) (HP5)

The low level of affordability is forcing a large number of the population to search for accommodation informally in Abuja. In the cases of self-help housing low-income earners experience a growing incapability to afford basic services such as cost of obtaining building plan from professionals (Keivani and Werna, 2001). All these eventually results in low-income groups resorting to informal housing and slum settlements as the only means to housing in urban areas and cities, such as Abuja. Furthermore, Chime (2016) argue that most low-income groups find housing unaffordable even in the informal market that is expected to cost less when compared to the formal market. When probed further on this, all the respondents agreed that the economic reality on ground is impeded by low affordability. A respondent noted that:

It is not easy... because generally, the salary is low, it is very difficult for a tenant to raise the complete rent for the house... and that is the reason why people are forced to go to the outskirts in search of accommodation. (LIG1)

There is a consensus that the issue is worsening by the day. Since current policy favours provision through enabling approach, and since this is driven by the private sector, it is safe to say that the best hope of this group’s access to housing is entirely resting on self-help housing and not the private sector. This is because, a study by Ikejiofor (2014) established that despite the monthly minimum wage increase in 2011 from ₦8,000 (US\$50) to ₦18,000 (US\$ 112.5), houses produced by the private sector through the Public Private Partnerships (PPP) at present fall far beyond what middle- and low-income families can afford. A simple analysis shows that at ₦18,000 (US\$ 112.5) per month, it will take 46 years to save enough money for the cheapest PPP- produced housing unit if the entire salary is utilised for nothing else but that purpose. Thus, it is logical to conclude that this is not only unaffordable to this group, but it is also unrealistic since government service allows for a maximum 35 years’ service, in some cases this is even less should the employee be above 25 years when employed, since the Nigerian civil service law mandates retirement for most workers upon reaching the age of 60.

However, it is important to note that in April 2019, the Nigerian President signed into law the Minimum Wage Repeal and Enactment Act 2019 that raised the minimum wage from ₦18,000 to

₦30,000. However, two things are observed. Firstly, there is still no evidence that implementation has taken off in most states of the country. Secondly, with the US\$ currently exchanging at about ₦360 (or US\$83 as the minimum wage), and with rising inflation it is hard to see how this will improve life of low-income groups.

5.5.3 Provision is impeded by access to land and finance

The study found out that housing provision is impeded by a lack of land and finance. This agrees with previous studies (Ikejiofor, 1998b; Ikejiofor, 2014; Ibem, 2010; Adedeji and Olotuah, 2012). A study by Adedeji and Olotuah (2012) established the challenges faced by low-income groups in accessing housing finance. These challenges include the low-level of accessibility to loans and mortgages, the high level of bureaucracy involved and an inability to penetrate the informal sector. Furthermore, a study by Ikejiofor (1998a) highlights that bureaucracy, nepotism, and corruption shrouds the process of land allocation in Abuja such that in most cases small housing developers and low-income earners often seek land allocation but are unsuccessful. Furthermore, both Ibem (2010) and Ikejiofor (2014) argued on the challenges of access to land and finance to low-income housing provision. Ibem (2010) established that among other challenges the lack of access to land and finance has limited the access of low-income earners to housing to only 8.2 percent. As a result, land is considered difficult and complex to access and this is made more complex by the Land Use Decree. While the Land Use Act nationalised land with the aim of making it more accessible to the population, it ended up making it less so. A further problem with the Land Use Act is nepotism and corruption. This means that private developers are often unable to obtain certificate of occupancy because the system is neither forthright nor transparent (COHRE, 2008; Ikejiofor, 1998; van Eerd et al., 2008). In the words of a housing provider:

...government ought to attend to issues to ease land acquisition... the system is supposed to provide for it but then very few get it (HP2)

In Nigeria, while land title is a primary requirement to obtain any form of housing finance, bureaucracies and costs in processing titles is a major obstacle to housing provision for the low-income groups. Consequently, due to numerous lapses in the land use act, land is obtained much easier in the informal market, and it is common for low-income groups to obtain land 'illegally' from indigenes. Indigenes selling land illegally may not be unconnected with the reality that since most of them are farmers, who faces constant threat of land confiscation by Federal Capital City (FCC) authorities (COHRE, 2008). As a result, they indulge in illegal land sales to strangers as an alternative source of income generation. A respondent affirmed this when narrating his experience:

...both lands I purchased for my two houses I got them from the indigenes, I did not follow due process to get them. You can say they were obtained through an illegal way because I do not have certificate of occupancy. (LIG2)

Furthermore, indigene households who have the privilege of having additional land uses it as a supplementary source of income at the same time alleviating the housing need of non-indigenes by renting out such land for them to temporarily build on. This despite it being illegal in Abuja to informally rent land or build without approval (COHRE, 2008). The challenge to accessing land is highlighted by a low-income earner who said:

...in my opinion land is more difficult to access than finance, even though cost of building materials is also high... (LIG4)

Additionally, the lack of finance (both housing finance for developers and mortgages for offtakers) is significantly impeding low-income housing provision in Abuja. Even in situations where individuals have obtained their land titles, the financial institutions expected to provide finance are not forthcoming. The weak existing housing finance framework is further compounded by Nigeria's weak economic state. As such, the few that succeed in building rely on personal savings and informal arrangements such as family contributions, and gift from friends. The non-existence of mortgages has according to a participant led to most people developing a mentality that self-building without a bank loan is a thing of immense pride. The poor state of housing mortgage in Nigeria is established by Adedokun et al. (2011) who argue that of all government employees contributing to the NHF scheme, a paltry 1.30% benefitted as against 98.70% contributors that are yet to benefit. The abysmal performance of NHF leaves most government employees contributing to scheme preferring to opt out if given the choice.

5.5.4 Abuja is unaccommodating to low-income earners

Noted by participants as a major hindrance to housing provision for low-income groups in Abuja is an argument that Abuja is un-accommodating to low-income groups. Some participants made compelling arguments on their perception of Abuja being unaccommodating to low-income groups. For instance, a housing provider suggested that:

...it's not really a city that has been conceived to cater for ordinary people, many people have said it in the past that Abuja was planned to be a city for the rich, it seems there was no real provision for ordinary people in Abuja down to even bus stops, when you look around there are hardly natural bus stops. (HP5)

This is backed by literature which argues that authorities in Abuja promulgates policies that are unsympathetic and puts further hardship on low-income groups through wanton demolition of informal settlements, harassment of their informal businesses and diverting housing schemes meant

for such groups to higher-income earners (BBC News, 2007). Perhaps, this could be because of the government's aim to portray Abuja as a desirable elite city (Ikejiofor, 1998b). A study by Morah (1993) established that Abuja authorities opine the city's image as more pertinent with western style housing for elites than it being ingrained in local culture that makes use of locally available materials and closer to the reach of low-income groups. This is also reflected in the response of the city's former minister who argued that it is not a city for low-income groups (BBC News, 2007). The reason for this perception is summed by a respondent who said:

The notion that Abuja is meant for medium- and high-income earners is held, first, by many low-income groups and poor people who feel excluded from enjoying the basics; adequate housing, clean water, constant electricity, schools, and health care services within Abuja (PM3)

Furthermore, the perception of Abuja being an elite city is simply confirming that the Federal Capital Territory authorities have failed in planning for a city that should accommodate the population without leaving any out.

5.6 Summary

This exploratory study set out to achieve one of the objectives of the PhD research. Identifying the key stakeholders in housing provision accomplished objective 3. Additionally, the exploratory study assessed current situation of low-income housing in Abuja. The findings of the exploratory study established that despite the 2012 Nigerian National Housing Policy definition, low-income groups remain undefined based on contemporary realities in housing provision. Furthermore, barriers to low-income housing provision in Nigeria were assessed. This was achieved by analysing the responses of all the 15 respondents of policymakers, housing providers, and low-income groups. While the most compelling of the findings suggests that an inability to define low-income earners is impeding efforts at low-income housing provision, another finding indicates that adequate provision is hindered by the lack of access to land and finance. Additionally, the study also established that the economic reality in Nigeria points to a low-level of affordability fuelled by an unprecedented level of migration to cities like Abuja which puts added pressure on the limited available economic opportunities. This is further compounded by the absence of control/regulatory mechanism to regulate the high profit returns desire of most housing providers. Furthermore, Abuja was found to be unaccommodating to low-income groups, where in most cases planning regimes often neglect to incorporate the needs of low-income groups in master plans and housing schemes.

While all these findings suggest a diverse need of collaborative efforts from various housing stakeholders such as local authorities and policymakers, this study argues that without properly

defining low-income earners it will be difficult to proffer policies and solutions that targets them. A failure to define low-income groups within contemporary Nigerian economic context will continue to affect provision as it does not only impact on how policies are made but defining it will also guide housing providers and financial institutions on how to target this group. Similarly, since government policy exerts a profound impact on the operation of the housing market, a clear definition will aid in not only short-term provision but also in setting targets and long-term plans through strategic development planning.

The next Chapter is the first of three Chapters that conducted the main study with the three stakeholder groups of policymakers, housing providers, and low-income groups. The Chapter through interviews studied current partnerships, and barriers to low-income housing provision through the lens of low-income groups. Additionally, the Chapter discusses the solution to contemporary housing provision challenges and forms part of the framework to sustainable housing provision developed which is the central aim of the study.

CHAPTER 6: THE VIEW OF LOW-INCOME GROUPS ON BARRIERS AND SOLUTIONS TO HOUSING PROVISION

6.0 Introduction

This is the first of three Chapters that discuss the results of the main study. The main study emanated from the gap identified in literature on housing provision as well as from the findings of the exploratory study. While the literature reviewed identified the problems in planning and implementation, the exploratory study established that the low-income group is undefined within contemporary housing reality in Nigeria. Additionally, a fundamental impediment to housing provision that emerged from the exploratory study is that the current housing delivery system in Nigeria is unstructured. Consequently, this Chapter sets out to achieve objectives 4. The objective assesses the current situation and barriers to adequate low-income housing provision. The Chapter is divided into seven parts. The first part presents the profile of the 11 low-income participants interacted with during the main study. The second part discusses the characteristics of low-income earners as perceived by the participants. While the third part assesses current situation of low-income housing provision, the fourth part discusses formal partnerships in low-income housing delivery in the city, highlighting its impact on provision. The barriers impeding low-income housing delivery are discussed in part five before a discussion on the solution to sustainable provision in part six. The themes generated from the barriers/enablers constitute the drivers that are synthesised in part seven as the first step to accomplishing objective 5 which is the development of a framework for sustainable low-income housing provision.

6.1 Methodology and interview schedule

Data was collected from interviews with low-income groups for analysis to achieve objectives 4 (see interview question schedule in Table 6.1). Thus, the researcher perused through the eleven interviews to establish main themes based on each question asked in the interview schedule. The main themes are definition (of low-income household), assessment (of low-income housing provision), government partnerships (in low-income housing provision), barriers hindering provision and solution to an effective provision.

Four main attributes were identified and grouped on a person's:

- i. Employment type
- ii. Years lived (experience)

- iii. Housing support
- iv. Education level

This was done using one of the query tools in NVivo 11 known as the matrix query. The matrix query provides visual illustrations that allows the viewing of the intersection between coded themes in a structured grid pattern. Particularly in this case, matrix query was used to compare responses of low-income group when asked to define a low-income earner. The following factors were analysed from the data: characteristics of low-income earners, assessment of low-income housing provision, formal partnerships in low-income housing provision, barriers, and solution to adequate provision. Similarly, the same method was used in analysing the data collected from policymaker and housing provider participants. However, in the case of low-income group participants four main attributes drawn from the profile of participants were compared against four distinct characteristics by the participants. The characteristics identified by the participants on low-income earners are earning ability, housing type, job type, and population size. Furthermore, the four attributes are employment type (whether government -self- or private sector employed); years lived (that is the number of years the participants have lived in Abuja); education level (whether they are un-skilled, skilled or are educated formally), and housing support (whether they receive housing support or not).

Table 6.1: Low-income groups question schedule

| |
|--|
| <ol style="list-style-type: none"> 1. Are you a government employee, private- or self-employed? 2. For how long have you lived/worked in Abuja? 3. How would you describe a low-income household in Nigeria? 4. Please tell us about your accommodation? Does it meet your need? 5. Do you receive any form of housing support from your employer? Please explain? 6. What are your challenges to housing accommodation? 7. What is your opinion about housing affordability of low-income earners in Abuja? 8. How would you describe current formal partnerships in housing provision for low-income earners? What is the impact of these partnerships on housing provision? 9. How successful is Public-Private-Partnerships in low-income housing delivery in Abuja? 10. What specific issues seem to hinder Public-Private-Partnerships in low-income housing delivery in Abuja? How could these problems be solved? 11. What other suggestions do you have that could aid in alleviating the housing challenge of low-income groups in Abuja? |
|--|

6.2 Profile of low-income participants

The low-income group stakeholder group was identified as one of the three crucial stakeholder groups who constitute most of the end-users of housing in Abuja, hence the focus on this group is due to their crucial role as consumers in housing delivery. In all, 11 participants were recruited in the

study. There were three employees from public sector, five employees from the private sector and three persons are self-employed. These low-income earners have lived in Abuja for a period. The participant with the least number of years living in Abuja is six years while the longest is 19 years. The years lived in Abuja was used as the length of their experience of seeking accommodation in the city. Their respective profile is presented in Table 6.2 below. Furthermore, the results from the data collected are presented in subsequent sections.

Table 6.2: Profile of interview participants

| Participant | Job title | Employer | Length of period in Abuja (years) |
|--------------------|--------------------|-----------------|--|
| LIG1 | Electrician | Self-employed | 19 |
| LIG2 | Project supervisor | Private sector | 10 |
| LIG3 | Cleaner | Private sector | 13 |
| LIG4 | Entrepreneur | Self-employed | 8 |
| LIG5 | Admin officer | Government | 11 |
| LIG6 | Carpenter | Private sector | 10 |
| LIG7 | Clerical assistant | Private sector | 18 |
| LIG8 | Mechanic | Self-employed | 16 |
| LIG9 | Project supervisor | Private sector | 6 |
| LIG10 | Surveyor | Government | 5 |
| LIG11 | Admin officer | Government | 8 |

6.3 Defining a low-income earner

A major finding from the exploratory study is that low-income earners are not defined in Nigerian housing provision. This in spite of the existence of a definition in the current National Housing Policy document (Federal Republic of Nigeria, 2012). They argue that existing definition is not realistic to current economic situation in the country. Furthermore, it is important to note that current housing policy used is that adopted since 2012. This further make arguments on its unsuitability to current reality. Hence, this study attempted to understand the perception of participants on who are low-income earners. Thus, from the data collected, four distinct characteristics were used by the participants in highlighting the characteristics of low-income earners. These characteristics are earning ability, job type, house type and population size. While earning ability describes the earning capacity of an individual, job type refers to the most common type of jobs that engages low-income earners. Furthermore, house type refers to poor or inadequate housing which is often associated with low-income earners. Additionally, population size relates to the argument that the definition be based on the percentage of the population that are low-income earners. Consequently, the four main attributes of employment type, years lived in Abuja, education level, and housing support were aggregated separately. Employment type refers to a participant's form of employment, whether they are employed in the public sector, private sector or self-employed. The years lived determines the experience of a participant in seeking accommodation in

the city. This is grouped into those that lived in the city between 3 to 6 years, 7 to 10 years, and those that lived in the city beyond 10 years.

Furthermore, education level refers to the level of education attained by a participant. The education level is either unskilled, skilled, or formally educated. Additionally, the fourth attribute is the level of housing support enjoyed by a participant. The housing support is either ‘yes’ signifying full support, ‘somewhat’ which means there is some form of housing support and ‘no’ meaning a participant does not receive any form of housing support. The data shows a range of importance attached to each of these characteristics. For example, correlating the attribute ‘employment type’ against the characteristics of the ‘definition’ (see Figure 6.1) suggests that earning ability is most important in defining a low-income earner. This is closely followed by job-type with participants associating low-income earners with menial jobs. While definition based on population may have appeared less when compared to earning ability, it is a very important characteristic with participants perceiving that low-income groups constitutes the majority of the population in Abuja. In affirming the importance of what an individual earns, a participant (government employee) noted:

The way I look at it is that it is based on what you earn; your income will primarily determine whether you are a low-income household in Nigeria or not. (LIG5)

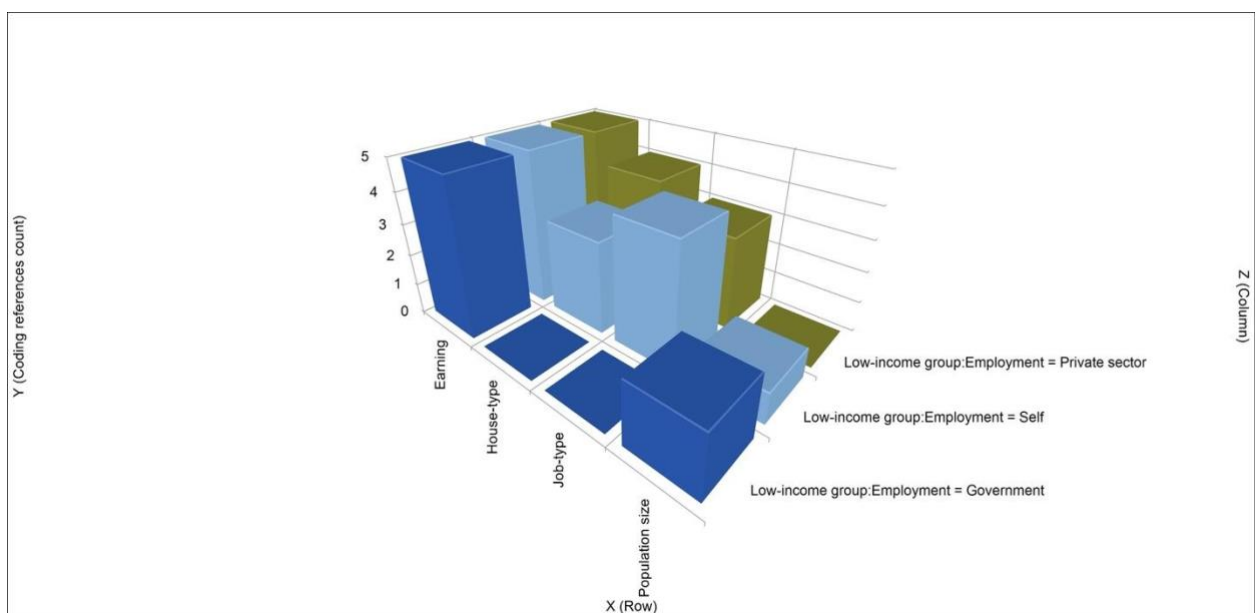


Figure 6.1: Coded reference count of responses on low-income earner characteristics based on employment type

While this is the case when each of the other three attributes were correlated against ‘definition’. For instance, about ‘education level’ as indicated in Figure 6.2 demonstrates a varying level of importance attached based on level of skill. The figure shows that un-skilled participants attach more

importance to earning compared to the skilled and participants with a degree, while surprisingly those formally educated attach the least importance to earning. Highlighting their response, a skilled participant noted that:

Low-income earners are people that always struggle to meet their rent due to a low-earning ability and a high cost of living. (LIG6)

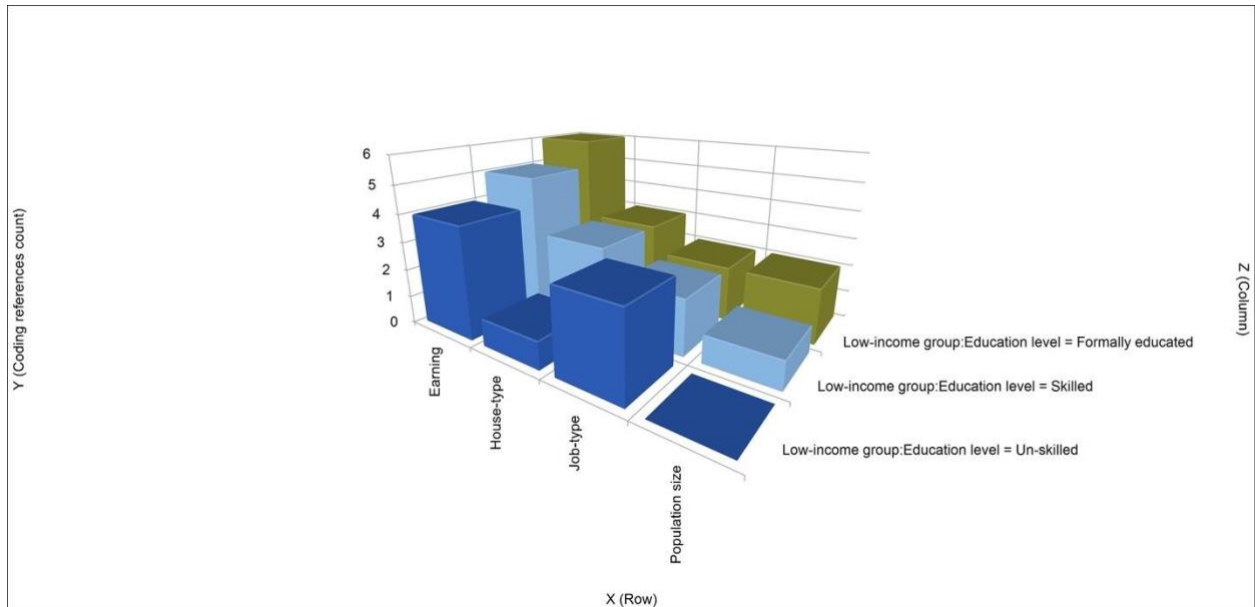


Figure 6.2: Coded reference count of responses on low-income earner characteristics based on education level

When ‘years lived’ is correlated against the ‘definition’ characteristics as shown in Figure 6.3, it is observed that those that have lived in Abuja for more than 10 years attach more significance to the earning ability of a person. A participant who has been living in Abuja for about 18 years noted:

Low-income earners are government employees paid the minimum ₦18,000 wage and those in private sector who hardly get even the minimum wage paid by government but are instead paid at best ₦15,000, with others paying ₦12,000 and some even paying ₦10,000. (LIG10)

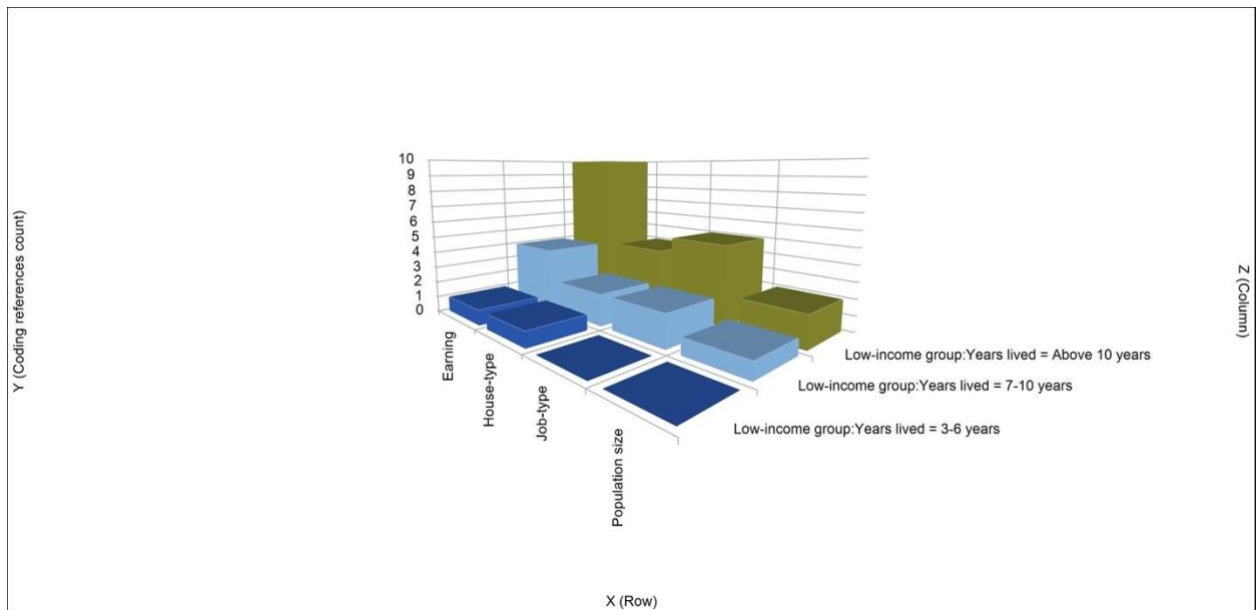


Figure 6.3: Coded reference count of responses on low-income earner characteristics based on number of years lived in Abuja

A further comparison, based on financial support received either in form of housing allowance (to rent) or housing loans (to purchase) from their employers, revealed that earning is still perceived as the most important characteristic in defining a low-income earner with those that receive no form of support generating the highest number of references as indicated in Figure 6.4. This is highlighted in the response of a participant who said that:

... a low-income earner for me in Abuja are people like securities – though some of those are paid quite well, I would say low-income earners are those doing menial jobs like cleaners, gardeners, and security; in a nutshell they are people that earn very little and do not have enough to take care of their needs. (LIG3)

Thus, earning ability as an individual is the predominant feature suggested by the low-income participant as the main characteristic in crafting the definition of a low-income earner.

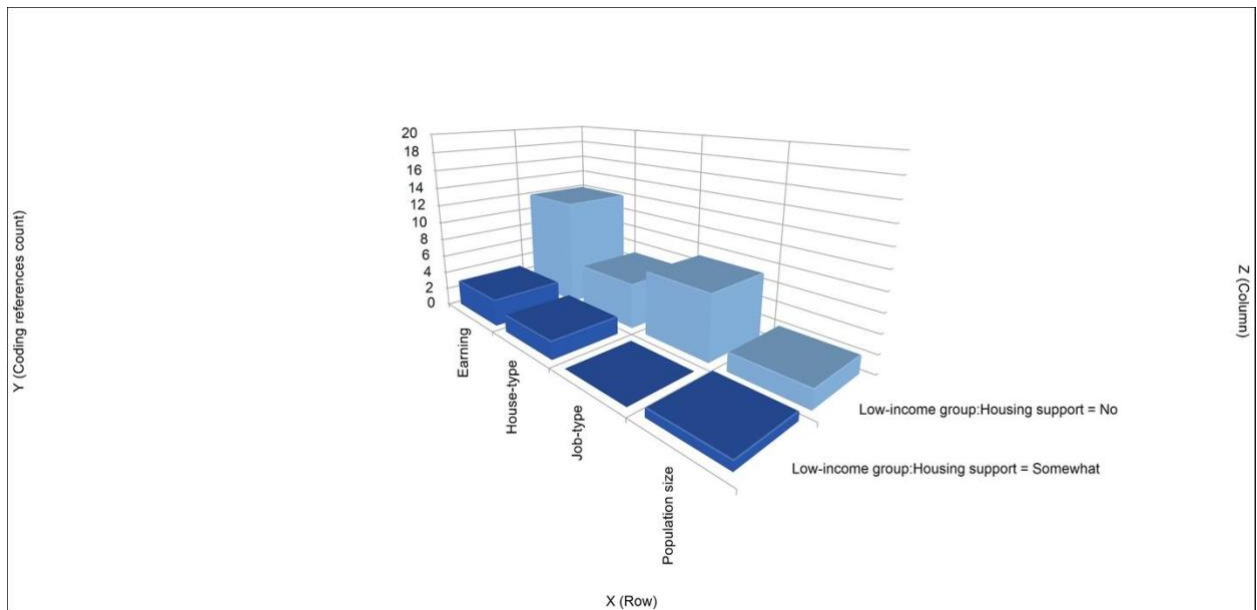


Figure 6.4: Coded reference count of responses on low-income earner characteristics based on level of housing *support*

6.4 Assessing low-income housing in Abuja

In assessing low-income housing in Abuja, the primary themes that emerged from participants are performance, status, and support. While performance refers to their views on housing provision for low-income group by both the government and private sector, status is a description of their respective housing situations – whether they own their accommodation, were renting or were accommodated by other means. Furthermore, support assesses the level of assistance they individually receive from their employers or government in the case of the self-employed. In assessing performance, participants discussed about the commitment level of both the government and private sector. In discussions about commitment, the primary motive behind commitment is highlighted. It was suggested that the motive is primarily borne out of corruption or the desire for large profit margins. Furthermore, in assessing the performance the resultant output which is the current situation of low-income housing in Abuja was established.

A Correlation of ‘performance’ against ‘employment type’ as shown in Figure 6.5 indicates that most participants were more interested in talking about the effect which claims that low-income housing is un-affordable, mostly found on the outskirts where they are of low-quality. Their desire to talk more about this may be related to the huge impact this has on their quality of life. For instance, a lack of basic amenity causes a huge financial burden on their meagre earnings as they are forced to spend considerably on basic amenities such as water, electricity, and transportation. From the data, their responses point more to their challenge in accessing rental housing which they argue is un-affordable. They also highlighted the difficulties associated with living on the outskirts. Additionally, a few of the participants mentioned the low-quality of such houses. However, the low frequency of

response on the low-quality may be an indication that they are more concerned with provision in terms of quantity and less with the quality of the housing produced. The level of unaffordability was highlighted by a participant who noted that:

I have heard that the least the private developers can build for is about ₦15 million, you see a low-income earner cannot afford that, if for instance you have somebody earning ₦25,000, ₦30,000 which is even way above the minimum wage in Nigeria, then you may take 100 years paying in instalments without completing. (LIG3)

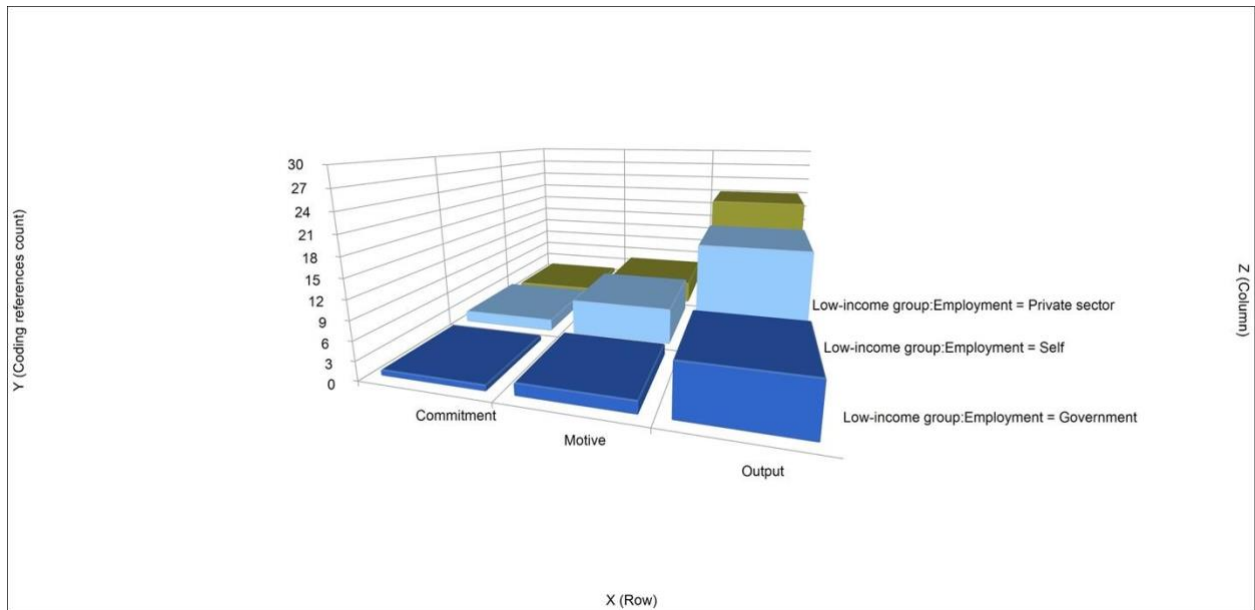


Figure 6.5: Coded reference count of responses on performance against employment type

Nevertheless, those employed by the private sector were more interested in discussing about the output when compared to those that are government employees or self-employed. This may be because they are more adversely affected by this problem since they receive less housing support when compared to those employed by the government. Probing further as depicted in Figure 6.6, the data shows the private sector employees are concerned mostly with the un-affordable nature of their housing; as such, in their quest for affordable housing they are often forced to the outskirts, which are mostly in deplorable conditions. A private sector participant noted that:

...for a low-income earner it is very difficult to get a house even to rent. As such what is best is for the low-income earners to seek accommodation far away from the city, to the rural parts of Abuja. You must go very far away from the city; at the rural areas you can find rental housing at affordable rate. (LIG7)

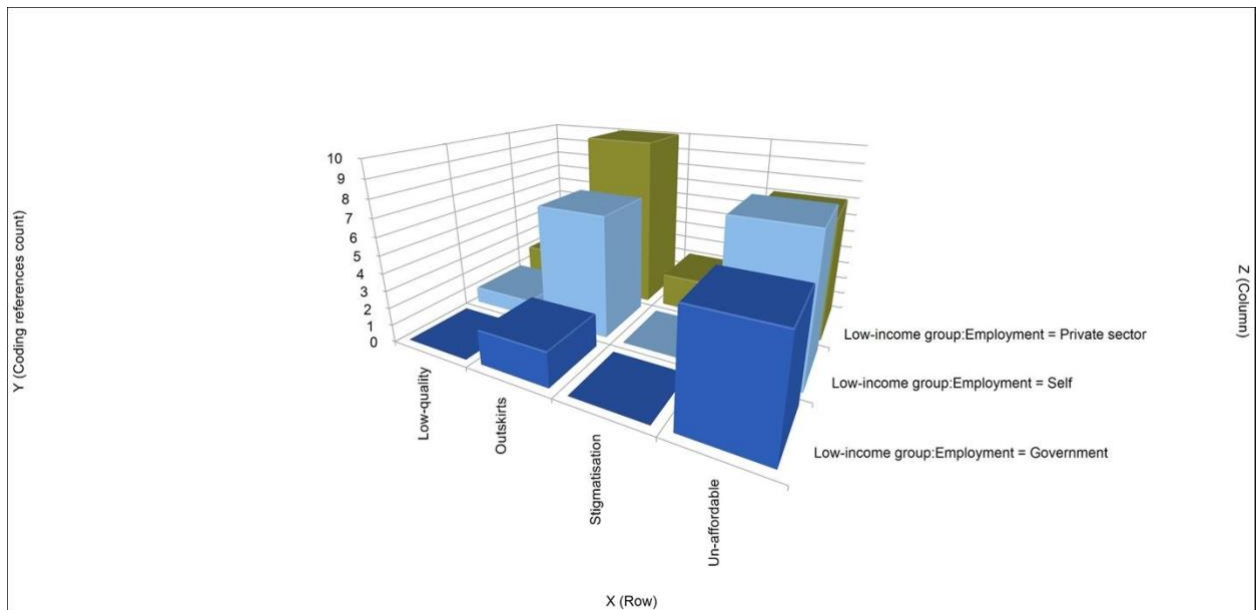


Figure 6.6: Coded reference count of responses on output against employment type

A query of ‘performance’ against ‘education level’ as shown in Figure 6.7 suggests that participants that are formally educated are more concerned with the failure in providing low-income housing, with more emphasis on the output, whereas the skilled participants pointed out the profit driven interest of the private providers and the perception of this being a product of poor commitment from the government. Seeking profit in real estate development is not peculiar to only developers in Abuja or even Nigeria. For example, a study conducted by Adams (1994) revealed that ‘a developer seeks to minimise development cost and maximise development revenues to maximise development returns or profit’ (p. 25). While the business of residential real estate in Abuja is seen as a lucrative area of asset formation capable of yielding a sound return on investment over a short period of time, it is perceived as a venture that encourages laundering of public funds from the coffers of government. This view is shared by a participant who said:

Since I came to Abuja 19 years ago, there are houses that are still under lock and key, they are just there to rot, a few of those houses are bought by the rich who are buying to amend or demolishing them to rebuild, and some are bought and just kept empty. Up to 80 percent of those houses are there, and they are still building new ones. This is simply because they used stolen money to build; they are monies they cannot take to the bank to save. (LIG1)

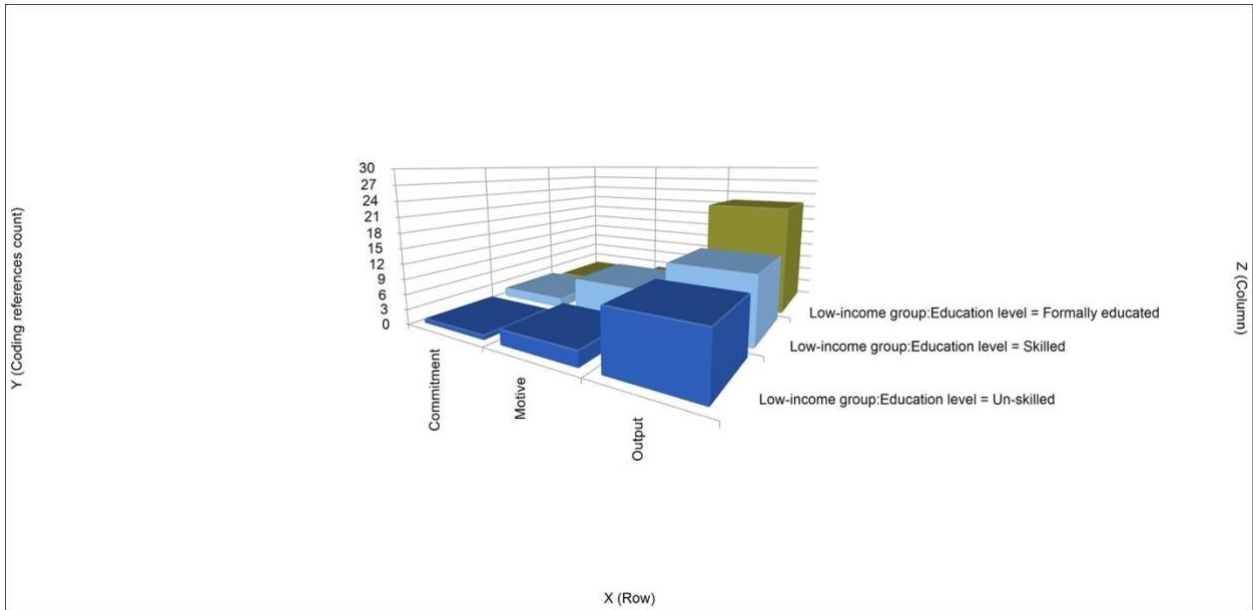


Figure 6.7: Coded reference count of responses on performance against education level

A further inquiry on the output is shown in Figure 6.8. Issues most important to participants are the challenge of housing being un-affordable, and that the most ‘affordable’ housing option for this group of people is only available on the fringes or outskirts of the city, where these options are devoid of the most basic infrastructure, hence a detriment to achieving a decent quality of life. A participant noted:

What is currently available is just the most basic of accommodation that is located far away from economic opportunities which to be honest does not meet my need. (LIG10)

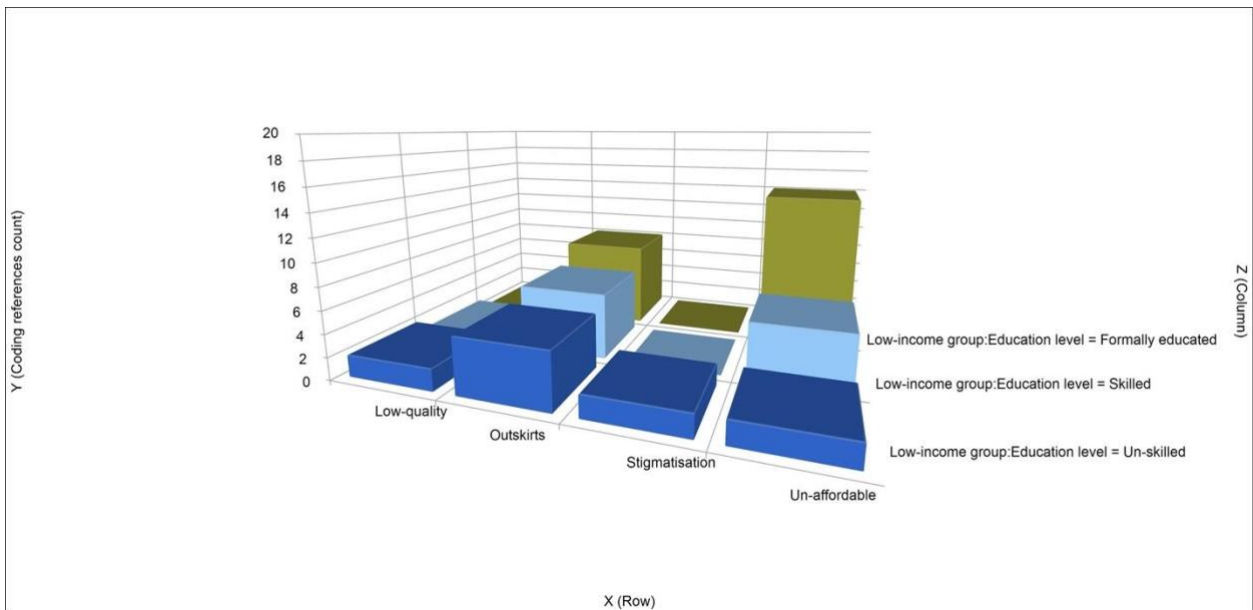


Figure 6.8: Coded reference count of responses on output against education level of participants

Comparing further, a correlation of ‘performance’ against the ‘years lived’ shows that the longer the period of stay of a participant in Abuja the less likely they are to find accommodation affordable (see Figure 6.9). This may be a pointer that the lack of housing provision of low-income earners in Abuja may be a phenomenon that is worsening over time and, among other factors a primary contributor is the absence of a clear government policy on how to mitigate this growing challenge.

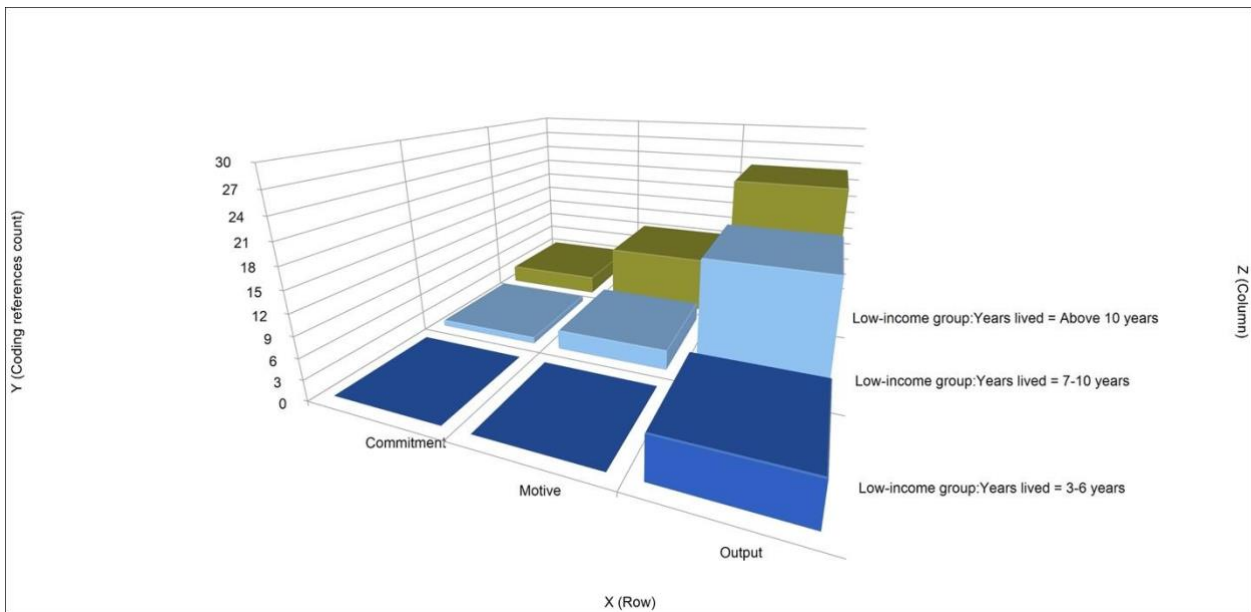


Figure 6.9: Coded reference count of responses on performance against years lived

Additionally, the result from the assessment of low-income housing provision reveals an interesting point of view. Those employed in the public sector are less likely to attribute the problem of provision to government commitment. This may likely have been caused by the fact that several public housing programmes were initiated during the relocation of Nigeria’s capital to Abuja, with most of the beneficiaries of such housing schemes emerging from the public sector. Furthermore, corruption is established as the primary driver of the theme ‘motive’ that impedes the commitment of government. However, the inability of public sector employees to highlight this as a major impediment may be connected to a reluctance in acknowledging the high level of corruption in the Nigerian public sector which is established by several studies (Osoba, 1996; Oulwaniyi, 2011).

6.5 Formal partnerships in low-income housing delivery

An evaluation of formal partnerships and collaboration in low-income housing was conducted to establish the key actors that constitutes housing stakeholders. Within the context of this research, formal partnerships refer to any form of collaboration between the government and housing providers in Abuja. The need to identify the key actors would assist in understanding the efforts the

process makes at embracing relevant stakeholders and identify those omitted in housing delivery process. In discussions on formal partnerships with government, three themes emerged. The study established the non-existence of partnerships, with current arrangements mostly informal and that they are quite costly and generally unsatisfactory. The study did not uncover major partnerships on housing delivery targeting low-income groups. If such efforts were to exist, government employees would have been the most likely beneficiaries since this is the only group captured in existing limited official housing data in Abuja. Participants noted that discussions on formal partnerships in housing provision are often ideas on paper that at best are drafted in policy designs. Furthermore, most of the participants were apprehensive of government motives on formal partnership as echoed by one participant who said that:

I may not have a total idea of what the government is doing but based on my experience and what I am seeing on ground it is non-existent, I do not think there is any strong plan by either this government or previous governments for any housing programme either in the Federal Capital Territory (i.e., Abuja) or even outside main Abuja for the common man, and honestly, I do not think there will be any in the near future. (LIG5)

There are arguments in existing literature that the failure of governments in developing countries to offer effective solution to the acute housing deficits is due to a limited knowledge in the processes involved in housing production (Keivani and Werna, 2001; Agunbiade et al., 2013). The form of informal partnerships that mostly exist are those geared towards ownership, they are arranged either on an individual basis between a low-income earner and a housing provider or at best low-income earners assemble as a group (like a cooperative though less formal) and form partnerships with housing providers. In such partnerships, because they cannot afford to purchase finished houses, they usually purchase parcels of land from the developer who had obtained such lands from government for the purposes of building mass housing. Purchasing such land from housing developers enables the low-income earners to self-build incrementally. In another form of arrangement, due to loopholes in the mass housing scheme, a developer without adequate finance may obtain a land allocation for mass housing. They, then seek financing by negotiating either individually between the developer and a prospective home buyer or between the developer and a group of prospective buyers. In either case a part of the total cost of the dwelling (for an individual) or dwellings (for a group of people) is agreed as initial payment, and this is deposited with the developer as a 'take-off'. Afterwards, subsequent payments are made in instalments subject to prior agreement until completion. The challenge with this arrangement is that often the instrumental payments lack bankable security that protects the partnership. Thus, because of the perceived risk in such partnership arrangements, payment plans are mostly short-termed. Developers seek for the shortest possible time to recoup their investments, which is usually less than 18 months. While this

short repayment period may be termed 'considerate' by the prospective home buyer, it mostly exposes them to financial challenges since they are dealing with the burden of meeting other non-housing needs. A common way low-income groups accumulate savings is by setting up thrift collection groups among themselves. In such cases they agree on several contributors, usually with a prior arrangement on the order of collection among members. The contributions are collated either weekly or monthly and availed to members in the order of pre-commencement arrangement. This continues until a full cycle is completed. A thrift collection group could be among colleagues in an office, long-term co-inhabitants, or individuals sharing a place of worship.

Furthermore, to understand the varying perceptions of government, self, and private sector employees, 'partnerships' was plotted against 'employment type' (Figure 6.10). The data shows that private sector employees highlighted more the un-satisfactory nature of existing partnerships. While this may further strengthen the claim on the non-existence of formal partnerships, it may also be an indication that they are less interested in partnerships and more in expressing their plight on the challenges in accessing housing. This is echoed in a participants' frustration who said:

Even if there are partnerships, it is obvious to see that they are not enough to make a positive impact on the housing need of low-income earners. Looking for accommodation that is affordable even outside the city is becoming more difficult to us every year. (LIG9)

The lack of partnership in housing provision may be explained by evidence in literature which suggests that housing in developing countries is substantively provided through the informal sector. In fact, Keivani and Werna (2001) established that there is a consensus in literature that most low-income housing in developing countries is provided through the informal sector. The government provides less than 10% of the total housing stock, this include housing stock provided prior to the adoption of the enabling approach. In the case of Nigeria and Abuja in particular, there are some partnership programmes such as the Federal Integrated Staff Housing Programme (FISH), and the Family Home Funds (FHF). However, this study could not access any data on these programmes, and this may be related to the fact that the programmes are only recently introduced. One of the most visible formal government low-income housing in Abuja is known as the National Housing Programme (NHP) which is under the Federal Ministry of Power, Works, and Housing. A participant who works with the FMPWH and is involved in the NHP claimed that the scheme is more of a pilot project than housing en-masse with Abuja allocated only 60 units out of a total of 2,736 units proposed in the 2016 scheme. Nevertheless, even such schemes are rarely affordable to low-income earners because of their inflated rates.

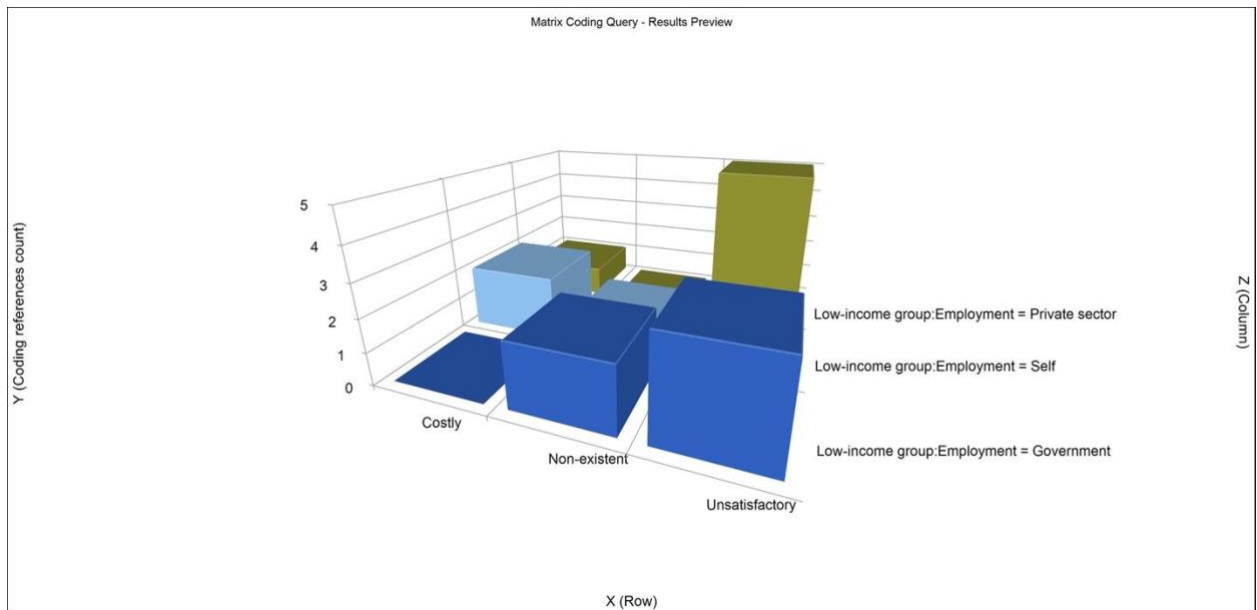


Figure 6.10: Coded reference count of responses on partnerships against employment type

6.6 Barriers to low-income housing

The theme ‘barriers’ centres on the impediments affecting housing provision for low-income earners. Figure 6.11 depicts a graphical representation of the coded barriers associated with low-income housing provision. The vertical axis shows ‘coding reference count’ a barrier has, and this signifies the number of times or frequency the barrier was mentioned by participants. The frequency is plotted against the identified barriers from the interview transcripts. Participants identified 10 key barriers and of this, the five barriers with the highest number of references are land, nepotism, building materials, finance, and transportation. The other five barriers are security, planning, corruption, infrastructure, and migration. Furthermore, the next five sub-sections discusses the major barriers suggested by participants.

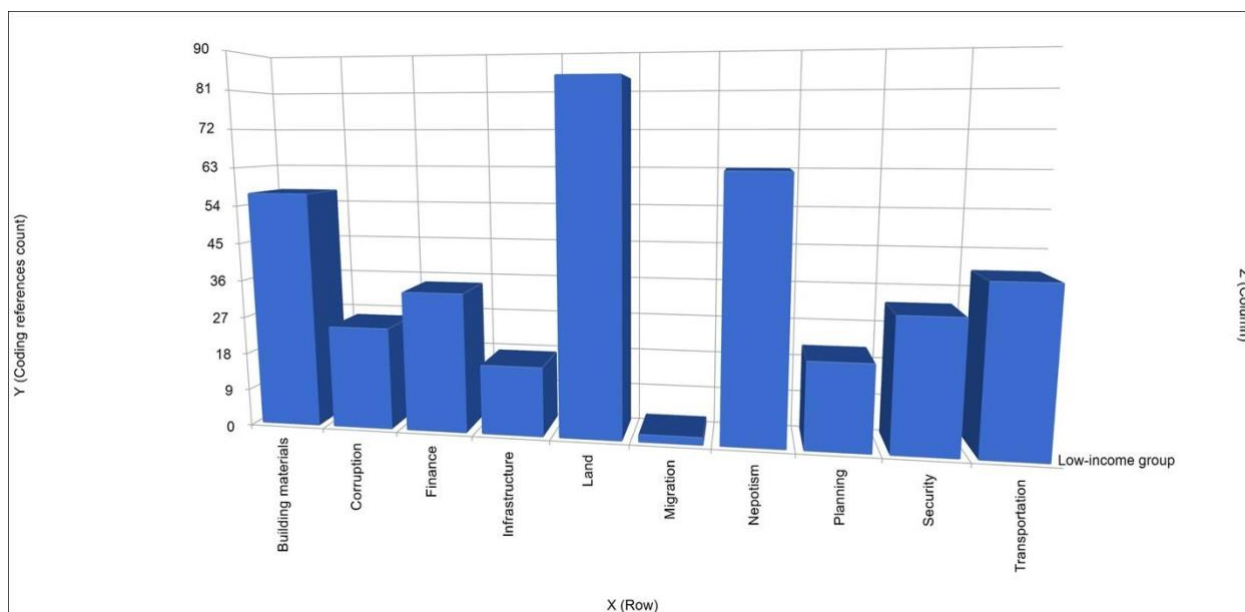


Figure 6.11: Barriers affecting low-income provision in Abuja

6.6.1 Land

From the response, land is perceived as the biggest obstacle to low-income housing. This agrees with existing literature (Ibem, 2010; Adedeji, 2012; Ikejiofor, 2014) most of who argue that land is difficult to access, due to several factors, most notably because of the Land Use Act of 1978 which vests all lands in the hand of government. As a reminder, while in the Federal Capital City (FCC) the Minister is the custodian of all lands, in the remaining 36 states of Nigeria access to land is at the discretion of the state governors. Ikejiofor (2005) argues that commodification of land and individualisation of titles is a product of urbanisation and the evolution of a free market economy.

Most participants noted that often access to land is informal and mainly through the ‘indigenes’ who are locals formally recognised as the original owners of all lands in Abuja prior to the enactment of the Land Use Act in 1978. It has been established that in Abuja, legally designated indigenes use their protected status to enter ‘land-use’ agreement with recently arrived ‘strangers’ (Carl LeVan and Olubowale, 2014). This is beneficial to both the ‘indigenes’ and ‘strangers’. The ‘indigenes’ are mostly farmers whose farmlands are often confiscated by government for developmental projects. Under the Land Use Act, whenever the government decides to take over lands belonging to the ‘indigenes’ they are entitled to compensation. However, this process often becomes protracted with instances where ‘indigenes’ waits for between 5 and 10 years for compensation (Jibril, 2006). Consequently, in such cases in the event of government taking over such lands, the economic impact on the indigenes is severe. They struggle to meet their needs since farming is their main source of livelihood. In some cases, they rely on a symbiotic relationship with ‘strangers’ through which they sell land informally to the strangers to generate income. The ‘strangers’ who are also low-

income earners purchase such lands because it is an affordable means of a 'secure land' tenure once they can keep a close relationship with the indigenes. A participant who built his house from purchase of such land gave an insight into how the arrangement works:

I live in my personal house, but the house does not have development approval from the government before its construction because the land I bought was illegally obtained as I do not have a Certificate of Occupancy. I was sold the land by the indigenes because of the good relationship I have living with them. This way even if the government come to demolish, the indigenes will intervene and claim ownership of the house and they will be compensated, so I do not have anything to lose even if the house is demolished. (LIG7)

In cases where lands are not obtained through such indigenes, they are primarily bought and sold through the informal sector, this is the case even with middle- and high-income earners. Worryingly, aside land, the state of informality in virtually all sectors of life is observed to have become the main conduct in urban centres in Nigeria (Ikejiofor, 2014). There is no doubt that without efforts at correcting this through incorporating the informal sector in policy planning, overcoming the challenge would be an unattainable objective.

6.6.2 Nepotism

Nepotism is perceived to be a major hindrance to low-income housing in Abuja. This appears to be a culture ingrained in many facets of the Nigerian system. It does not only relate to the allocation of employment or award of contracts, but a factor also observed in housing of the urban poor, a concern echoed by a participant, who succinctly put it:

whatever we do in this country, we consider personality, we consider who is he/her related to, from where did he or she come from, let me call it sentiment. Nigeria has too much of sentiment and it is affecting everything we do; it is seriously affecting us. When they want to build, the Yoruba man wants to bring in mostly Yoruba people either they are qualified or not, and when they want to sell also they give special concessions to the Yoruba's, and this happens in all tribes, the Igbo does it, the Hausa does it...all tribes do it. (LIG1)

Participants' view of this as an obstacle also relates to a deep perception of personal interest of both government and housing providers in the formulation and implementation of policies on low-income housing. They claim that policy directions are mostly guided by specific interests and constantly changing with change of governments. Furthermore, such interests are primarily due to persistent corruption and examples are seen in allocations of government land and housing delivery and, on the part of the developers, a sheer attempt at cutting corners in return for maximum profits (Ikejiofor, 2014).

6.6.3 Building materials

Building material cost is a barrier some participants identified as affecting housing provision. In

agreement, Ogunsemi (2010) argued that a main factor impeding delivery of housing is building material which accounts for up to 60% of a building cost. The importance of building materials cost to participant may be connected to their individual experiences gained in purchasing these materials to self-build. The importance of building materials is noted by a participant who said that:

Some of the issues impeding provision are a lack of transparency, endemic corruption shroud in the process, cost of documentation and most importantly the high cost of construction materials which is also contributing to the sub-standard level of construction by the private developers. – (LIG9)

However, some arguments attribute a major problem associated to building materials is that instead of using locally sourced materials Nigerians prefer to use elegant and expensive building materials which are primarily imported (Obi and Ubani, 2014). The importation of such building materials is usually subjected to foreign exchange fluctuations, and this make their pricing unpredictable. A remedy to this would be localising most building materials in Nigeria, encouraging local production, and enacting effective policies that protect investors, ensure the ease of business, and promotes the use of locally produced materials. Furthermore, because building standards affect cost, it is pertinent to lower costs to a minimum, and particularly at the lower end of the housing market, it is paramount to enforce only the basic of standards that ensures that it is safe and consumable. Features such as aesthetics which raises housing cost can be overlooked so that housing can be produced at a lower cost.

6.6.4 Finance

Finance is a principal barrier associated with all forms of housing delivery globally (Gilbert, 2004; Ball, 2016; Palancioglu and Cete, 2014). Its case with low-income housing and most especially in developing countries is well established in literature (Centre for Affordable Housing and Finance, 2016; Fontenla and Gonzalez, 2009). As highlighted previously, for low-income earners, the usual source of funds is through personal savings, thrifts, or financial gifts from family members. Mukhtar and Amirudden (2016) established that up to 80 percent of dwellings in Nigeria rely on informal finance structure. A form of long-term informal individual or group savings for housing development is known as ‘Asusu’, ‘Esusu’, and ‘Ajo’ in Hausa, Yoruba and Igbo languages, and in some cases, this involves the rotation of savings among association members as loans (Mukhtar and Amiruddeen, 2016).

Additionally, Ikejiofor (2014) argue that “often times they also enjoy trade credits from local artisans and material dealers” (p. 353). In this study, participants highlighted the difficulty in accessing loans and credit facilities even to those employed by the government who are perceived to have ‘job

security'. The problem of funding is highlighted by a participant who noted that:

There are quite many issues hindering low-income housing delivery, but the most important problem affecting us is the unavailability of finance and credit facilities to those of us aspiring to own a house. (LIG6)

The poor state of housing mortgage may be a contributory factor as claimed by some participants to the creation of a mentality among people self-build without relying on any form of housing loan from a bank is a thing of pride. The poor performance of mortgage in Nigerian housing market is affirmed in the abysmal performance of the National Housing Fund (NHF); the sole government backed mortgage system which was established in 1992 to provide housing finance to government employees. The NHF, since its inception, has provided mortgage to less than 2% of its total contributors (Adedokun et al., 2011).

6.6.5 Transportation

Transportation is viewed by participants as a challenge they face every day in Abuja. This is because low-income settlements are mostly situated far away from the city. Sub-themes that emerged from this theme are 'transport cost', 'distance' and 'far away', which gives an idea of the relationship between a location and the cost of commuting associated with the location. Apart from the transportation cost low-income groups incur, the long-distance results in spending considerable amount of time daily commuting to and from their respective places of employment, likely reducing their productivity. This is very common in Abuja where traffic gridlocks are a daily occurrence. This is echoed by a participant who said:

... the biggest challenge I have is the distance I cover daily to the city centre where I work, this takes the chunk of my monthly income just to cover the cost of transportation. (LIG9)

A study by Lucas (2011) established that transportation problem experienced by low-income earners has been a persistent problem in developing countries where public transport is not only privately operated but also unregulated. In agreement, Femi (2012) identified inherent challenges in Abuja's transportation system and argued that it impacts negatively on the living standard of the city inhabitants. Contrary to inherent transportation problem in developing countries, there are government backed mass urban transport systems in developed countries. The result of this adequate provision is that there is ease movement for the poor and at the same time enhances the quality of the environment. Lucas (2011) argues that transportation problem leads to social exclusion and should be seen as a social policy problem (p. 1320).

6.7 Solution to low-income housing

The response of participants on the solution to an effective provision can be grouped into 11 themes (see Figure 6.12). However, from these, participants identified five main themes as vital to an effective provision. These include housing finance, land, policy, transportation, and infrastructure. Furthermore, based on the frequency of references, the two main themes participants would prefer to see solved are the issues of housing finance and land for development.

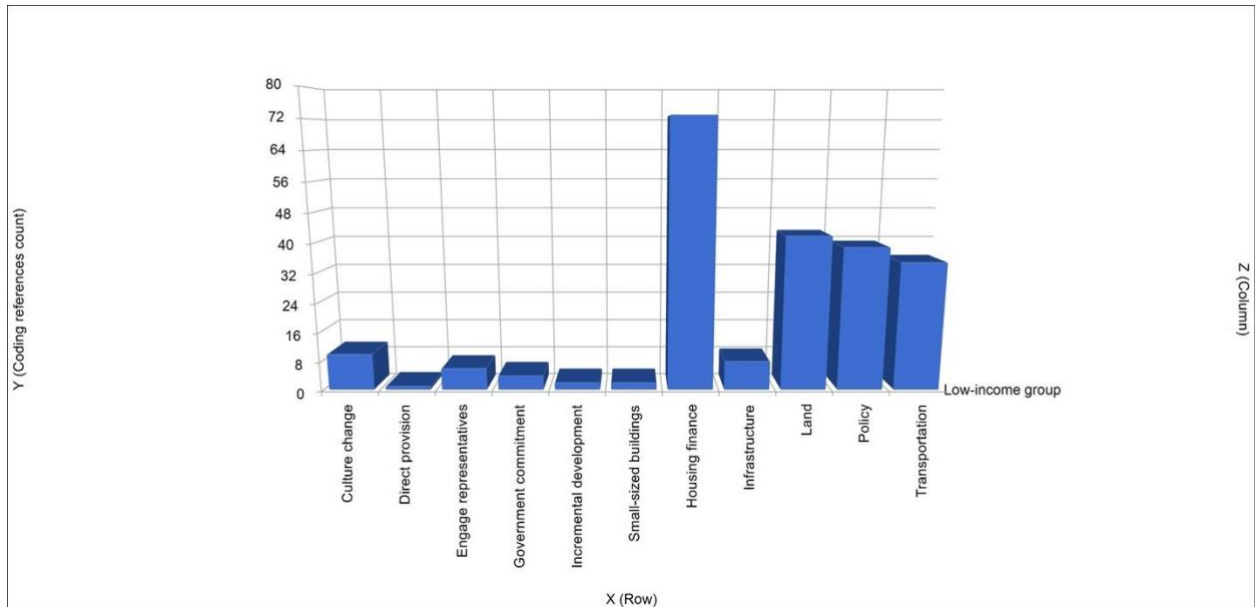


Figure 6.12: Solution to low-income housing provision in Abuja

Housing finance is viewed as a primary requirement in mitigating the challenge of low-income housing provision. While discussing the virtual non-existence of mortgage system in the country that would provide housing loans, participants emphasised the importance of establishing one and its target composition. This is highlighted in the tone of a participant who noted that:

There is basically no mortgage system in Nigeria which is a huge problem...in order to ease our challenge in getting affordable housing there should be a good mortgage system put in place not only to take care of government employees but also those in the private sector because it is where majority of the population are, and it is where the bone of contention is... (LIG4)

The prominence of land in participants' responses emphasises its immense value to housing provision. Participants unanimously agreed that the most likely source of a low-income earner's access to land is not only informal but also illegal i.e., through undocumented parcels of land. The uncertainty around such is that:

Depending on your luck you could build and live on it for 5 days or 50 years before it is demolished (LIG8).

This points more to a survival instinct rather than a developmental target. Participants also emphasised the challenge of transportation faced when commuting to workplaces when discussing barriers impeding provision. As such, this emerged as an important theme to adequate housing for low-income groups. While infrastructure is often cited in literature as a prerequisite for low-income housing (Gooding, 2016), it may be surprising to note that it is not a priority for participants. This may be understandable considering, that some parts of Abuja including areas housing middle- and high-income earners are still in the process of development with new buildings emerging even though infrastructure is limited. This may explain the participants apparent need to access dwellings devoid of basic amenities. Additionally, the perception of participants regarding implementable policies were grouped into sub-themes of ‘initiatives’, ‘approach’, and ‘financial incentive’. Initiatives show direct provision, i.e., ideas that are either used in the past by the government, small sized buildings which are borrowed initiatives from other context (which lowers infrastructure cost) or building incrementally. Incremental building is one of the most common initiative used by low-income groups in building houses (Keivani and Werna, 2001). Furthermore, the theme financial incentive suggests the provision of subsidy to both low-income earners and building material suppliers through tax waivers. This approach highlighted the importance of interest from government and private providers. Furthermore, it calls for the need to engage low-income groups representatives in policy formulation and inculcating the culture of control and discipline which ensures the right target group benefits from effective and practical policies. For instance, in discussing about initiatives, a participant noted that:

Providers willing to invest in building houses for low-income earners either for rental or sell need to indulge more in building single room apartments, you can build many of those on a small parcel of land with shared facilities such as toilets and kitchen, that way the rent or selling price will be affordable (LIG8)

Furthermore, isolating the theme policy and probing against some certain attributes of the participants availed some interesting findings. Figure 6.13 shows that ‘approach’ and ‘initiatives’ are having the highest number of references indicating that participants attach more importance to suitable approaches and effective initiatives and less to financial incentive (subsidy). This may appear surprising looking at the current economic situation of low-income earners. However, this perception may be because participants see a more effective solution in designing implementable policies through effective approaches and initiatives, and less through the provision of subsidy which had been attempted in the past without success.

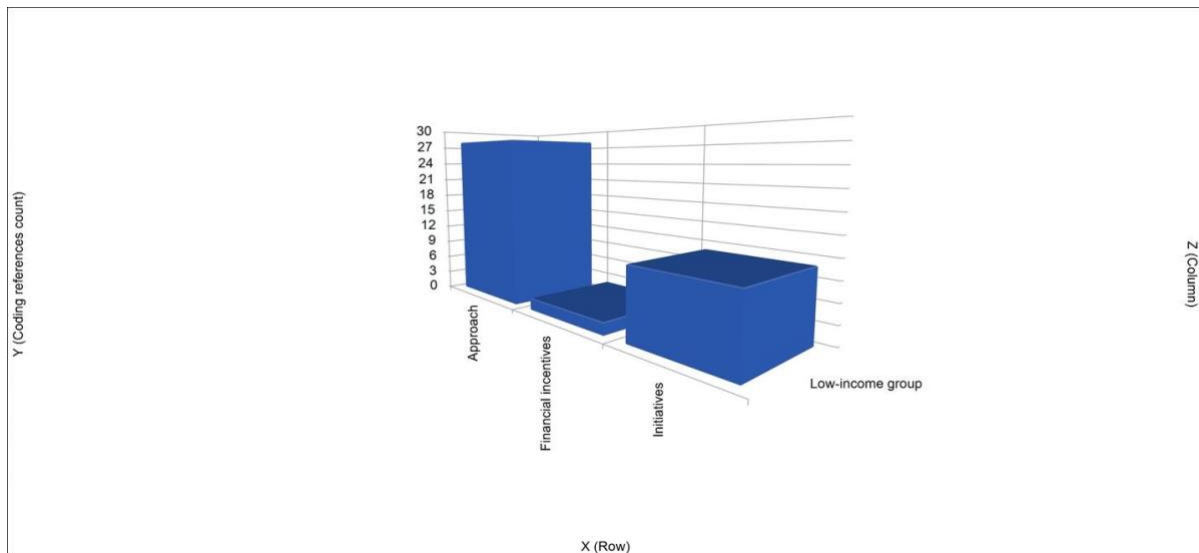


Figure 6.13: Sub-themes under policy

6.8 Synthesis of findings/ preliminary framework I

As shown in Tables 6.3 and 6.4 not all themes discussed by participants was captured separately under barriers and solution. First, all the themes under ‘barriers’ were itemised in a column. Three columns representing each of the three Sustainable Development Indicators (SDI) are added across all the barriers. This allows for the mapping of a barrier to a corresponding SDI. Additionally, for every barrier, it corresponds to at least one SDI and at maximum could correspond to all three SDIs. The same was applied to the themes under ‘solution’. Afterwards, merging themes under barriers and solution aided in developing a comprehensive framework as this ensured that the study did not omit any vital driver. Therefore, a combination of barriers and solution is presented in Table 6.5.

Table 6.3: Low-income groups themes on barriers to housing provision aligned to the SDIs

| BARRIERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|--------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Building materials | • | | |
| Corruption | | | • |
| Finance | • | | |
| Infrastructure | • | • | • |
| Security | • | | |
| Land | • | • | • |
| Migration | • | | |
| Nepotism | | | • |
| Planning | • | | • |
| Transportation | • | • | |

Table 6.4: Low-income groups themes on solution to housing provision aligned to the SDIs

| SOLUTION | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|-------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Culture change | | | • |
| Direct provision | • | | |
| Engage representatives | | | • |
| Government commitment | • | | |
| Incremental development | • | | • |
| Small-sized buildings | | | • |
| Housing finance | • | | |
| Infrastructure | • | • | • |
| Land | • | • | • |
| Policy | • | | • |
| Transportation | • | • | |

Table 6.5: Combined themes of enablers from low-income groups aligned to the SDIs

| ENABLERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|-------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Building materials | • | | |
| Corruption | | | • |
| Finance | • | | |
| Infrastructure | • | • | • |
| Security | | | • |
| Land | • | • | • |
| Job creation | • | | |
| Decentralisation | | | • |
| Transportation | • | | |
| Culture change | | | • |
| Direct provision | • | | |
| Engage representatives | | | • |
| Government commitment | • | | • |
| Incremental development | • | | • |
| Small sized buildings | | | • |

As part of the conceptual framework of the study, the research relied on six fundamental themes for housing provision which in this context are referred to as key elements. As a reminder the six themes are planning (or groundwork); land; labour; finance; building materials; and infrastructure. By combining the two set of themes, similar themes such as land, infrastructure, and finance which emerged multiple times were subsequently combined. Similarly, the theme ‘culture change’ suggests an affinity to large space use which impedes housing provision since land is difficult to access. The theme ‘migration’ was replaced with ‘job creation’ since its essence points to an attraction to possible economic opportunities in Abuja. Additionally, the theme ‘nepotism’ was replaced with decentralisation whose essence is to promote transparency in a process (Olken, 2007). Two themes of infrastructure and land were discussed when highlighting the barriers to sustainable provision.

The themes were discussed by some participants who emphasised their challenges economically, socially, and environmentally. While these themes were discussed in Sections 6.6 and 6.7 in details, it is important to briefly highlight them in context of respective SDIs discussed. For instance, in discussions on barriers to infrastructure, from an economic point of view, they highlighted the need for requisite infrastructure such as access roads, electricity, and water. For instance, the lack of access roads the participants argue contributes to the negative impact of traffic congestion they experience when commuting from where they reside to places of economic opportunities. This they emphasised reduces productivity since a significant amount of time is spent commuting. However, the lack of access road is not the only factor contributing to traffic congestion. As highlighted in the previous section, attributed to this as well is the problem of inadequate public transport system in the city. This suggests that the provision of a good public transport system is vital in reducing the housing challenge faced by low-income groups in Abuja.

Table 6.6: Low-income groups economic components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|---------------------|-------------------------|---|
| FINANCE | Housing finance | Provide mortgage and loans to low-income earners |
| LABOUR | Job creation | Create job opportunities across the country to reduce economic migration and eliminate casual employment to improve job security, increased wages through a uniform wage structure across public and private sector |
| PLANNING | Incremental development | Adopt and encourage incremental development on self-help low-income settlements to increase affordability level |
| | Direct provision | Housing provision through government housing providers at below market rates |
| | Commitment | Increase government commitment through improved budgetary allocation on low-income housing |
| BUILDING MATERIALS | Price control | Introduce price control to control high building material cost |
| LAND | Land access | Provide farmlands accessible to low-income groups and access to secure land title to low-income groups for self-help housing |
| INFRASTRUCTURE | Amenities | Provide access roads and other social amenities to low-income settlements to boost economic activities |
| | Transportation | Provide good public transport system to boost economic activities |

Similarly, in discussions on the solution to an effective provision, land featured prominently with discussions reflecting on all the three pillars of sustainable development (Table 6.4). However, a surprising theme that emerged is the adoption of small-sized buildings highlighted by the participants who underscores its benefits. Economically, they suggested that it is cheaper to build small since material consumption is reduced when compared to expansive construction. Environmentally, they argued that building small protects the environment by accumulating savings

in both material consumption and activities from application. Socially, there were suggestions that this could aid in a culture change that currently encourages the construction of expansive buildings irrespective of social status. A further breakdown of the themes according to the SDIs is presented in Tables 6.6, 6.7, and 6.8.

Table 6.7: Low-income groups environmental components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|--|--|
| FINANCE | - | - |
| LABOUR | - | - |
| PLANNING | - | - |
| BUILDING MATERIALS | - | - |
| LAND | Land use | Provide physically viable land for low-income groups to embrace self-help housing |
| INFRASTRUCTURE | Energy conservation and waste disposal | Provide waste disposal and encourage the use of sustainable and alternate source of energy in the design of low-income settlements |

Table 6.8: Low-income groups social components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|--------------------------|---|
| FINANCE | - | - |
| LABOUR | - | - |
| PLANNING | Corruption | Eliminate corruption and nepotism in housing delivery process |
| | Decentralisation | Decentralise housing delivery process to reduce nepotism in allocation of land, dwellings, and access to mortgage |
| | Culture change | Adapt flexibility on space use to discourage the need for large parcel of land |
| | Engage representatives | Engage representatives of low-income groups such as the traditional institution in decision making |
| | Government commitment | Increase government commitment through improved budgetary allocation on low-income housing |
| | Incremental development | Encourage dwelling construction through incremental development |
| | Small-sized buildings | Encourage the adoption of small-sized buildings to save cost |
| | Security | Improve security infrastructure within low-income schemes to protect life and property |
| BUILDING MATERIALS | - | - |
| LAND | Location | Provide land for low-income housing schemes in location at close proximity to the city |
| INFRASTRUCTURE | Provide social amenities | Provide Secondary amenities such as hospitals, parks |

These were combined to construct preliminary framework I. It is labelled preliminary framework I because it is a set of finding with one of the three housing stakeholder groups recruited in the study. The drivers emerged from a combination of these themes. Across each driver there is a corresponding recommendation that participants suggested as required in improving housing delivery. In all, preliminary framework I comprises of 22 drivers and 22 recommendations. A further breakdown in Tables 6.7, 6.8, and 6.9 shows the respective drivers and recommendations in each of the three pillars of sustainable development. The economic component consists of 10 drivers with 10 recommendations. While the environmental component consists of three drivers with three recommendations, the social constituent comprise of nine drivers with nine recommendations.

6.9 Summary

This chapter accomplishes Objectives 4 of the study. As a reminder, Objective 4 was set to evaluate the contemporary situation of low-income housing in Abuja. The Chapter presented the empirical study with one of the three groups of participants – the low-income group. To achieve this objective, some themes that emerged from problems highlighted at the exploratory study and considered integral to effective low-income housing were further investigated at the main study. Firstly, the perception of participants is sought on defining a low-income earner. Earning ability prominently featured as a characteristic of a low-income earner. Secondly, the state of low-income housing provision in Abuja was assessed. As a result, the themes of *performance*, *status*, and *support* emerged. Performance highlights the low-level of commitment from government and suggests that the profit-making motivation of private developers results in the marginalisation of low-income groups. Thirdly, *formal partnerships* in low-income housing delivery were evaluated. The essence of this is mainly to give an insight to the level of *collaboration* between key housing stakeholders in Abuja and the *commitment* of government to the phenomenon. From responses of the participants, the study claims that formal partnerships are ideas in policy designs that remain unimplemented. A more common form of partnership observed is an informal one that involves an individual or group of individuals with a developer where payments are made over a period upon attaining agreed milestones. Additionally, low-income groups rely on locals referred to as indigenes in accessing land to build houses. Such lands are mostly undocumented but attractive because they are protected by law with compensations paid by government in cases where houses built are demolished. In such cases, the indigenes claim the compensation on behalf of the non-indigene low-income homeowner.

Fourthly, the barriers impeding adequate housing provision was discussed. Part of the problems associated to adequate housing for the low-income earners is the challenge of transportation. The direct relationship between transportation and *housing affordability* in Abuja is highlighted by the low-

income earners. Participants argue that because housing around the city centre is beyond the reach of low-income groups, they resort to outskirts where accommodation cost is lower. However, the cost of commuting from such settlements to workplaces affect their housing affordability. Furthermore, analysis of the data collected suggests that low-income earners find it difficult to access housing mortgage.

Fifthly, the solution to a sustainable provision is highlighted, and this contributes to the construction of the proposed framework. The solution focuses mostly on economic and social drivers. This includes the creation of job opportunities to lift more people out of poverty, and government investment in infrastructure around low-income settlements. On the social drivers, participants call for a culture change in how housing provision is approached. This includes tackling of corruption, encouraging participation through stakeholder engagement and emboldening the adoption of small-sized buildings to reduce land use and building material cost.

The next Chapter is the second of three Chapters that examines in-depth the barriers to low-income housing, the definition of a low-income earner, and assessment of low-income housing provision with another group of participants. The Chapter echoes the perception of policymakers in housing provision in Nigeria.

CHAPTER 7: THE POLICYMAKERS' OUTLOOK ON LOW-INCOME HOUSING PROVISION

7.0 Introduction

This Chapter discusses the main field study involving interviews with policymakers. This Chapter is the second of the three Chapters discussing the main study with a key housing stakeholder group. Discussions presented in this Chapter contribute to objective 4. As a reminder, objective 4 evaluates the current situation of low-income housing provision in Abuja. The Chapter is structured into seven sections. The first section details the profile of the study participants. A discussion on the important characteristics highlighted by participants in defining a low-income earner is presented in the second section. This is followed by the third section which evaluates formal partnerships in low-income housing delivery in Abuja. Afterwards, a situational assessment on low-income housing in Abuja is highlighted in section four. The barriers impeding housing provision as well as the possible solution to an adequate provision are discussed in sections five and six. The Chapter is concluded by presenting preliminary framework II which contributes to objective 5.

7.1 Profile of policymaker participants

The policymaker group comprises of participants that are either directly or indirectly involved in the process of policy formulation. The process of housing policy formulation in Nigeria is primarily driven by the government, often providing leadership, and relying on expert contributions from the private sector and international agencies such as the International Monetary Fund (IMF), the World Bank and pan African organisations such as Shelter Afrique. The participants were grouped into public sector, private sector, and international organisation. In all 13 participants were interviewed and out of these seven participants were from the public sector and four from the private sector who serve as consultants. Additionally, two are representatives of international organisations in Nigeria that provide expertise in the design of financial policies in housing provision (see Table 7.1). A further classification of the discipline of the participants shows that three of 13 participants are from the finance sector, seven from design and planning, and two are researchers. In this context, the term 'finance' refers to the sector of housing that controls all finance related aspects of housing delivery. The 'design and planning' group refers to the housing sector that steers the physical planning of housing delivery. Lastly, the 'research' group deals with the housing sector that involves studies on housing policies, financialisation, and implementation for the purpose of developing

better housing policy designs. Their respective years of experience varies with the minimum experience of seven years and the maximum of 42 years.

Table 7.1: Profile of policymaker participants

| Participant | Sector | Specialization | Discipline classification | Experience (years) |
|--------------------|----------------------------|-----------------------|----------------------------------|---------------------------|
| PM1 | International organization | Finance consultant | Finance | 8 |
| PM2 | Private sector | Mortgage regulator | Finance | 10 |
| PM3 | Government | Civil engineer | Design/planning | 17 |
| PM4 | Government | Surveyor | Design/planning | 11 |
| PM5 | Government | Finance regulator | Finance | 7 |
| PM6 | Private sector | Architect | Design/planning | 35 |
| PM7 | Government | Architect | Design/planning | 32 |
| PM8 | Government | Civil engineer | Design/ planning | 15 |
| PM9 | Government | Researcher | Research | 12 |
| PM10 | Government | Researcher | Research | 10 |
| PM11 | Private sector | Urban planner | Design/ planning | 11 |
| PM12 | Private sector | Architect | Design/planning | 42 |
| PM13 | International organization | Consultant economist | Finance | 7 |

The study was preceded by initiating contact through emails and in some few cases through phone calls, with the information sheet sent after initiating contact. The interview times were subsequently arranged. Telephone interviews were used and a total of 13 interviews were conducted. The composition of the participants (see Table 7.1) are seven government employees, four private sector consultants and two persons working with international organisations in Abuja. The predominance of government employees in the composition reflects the prime role the government plays in housing policy formulation. The telephone interviews lasted between 40 and 120 minutes (see Table 7.2 for details of the questions asked). The 13 interviews form the basis of the analysis conducted and presented in subsequent sections.

Table 7.2: Policymaker question schedule

| | |
|-----|---|
| 1) | Can you please tell us your background? |
| 2) | How long have you been involved in housing policy making? |
| 3) | In your opinion, who should be stakeholders in housing policy? |
| 4) | How would you describe a low-income household in Nigeria? |
| 5) | What is your opinion about housing affordability for low-income earners in Abuja? |
| 6) | How would you describe current policies on low-income housing provision? |
| 7) | Is there any room for improvement? Can you please explain? |
| 8) | What approach would be deemed appropriate in enacting policies for low-income housing? |
| 9) | What formal partnerships exists currently in low-income housing delivery in Abuja? |
| 10) | What is the impact of these partnerships on housing provision? |
| 11) | How would you describe the performance of housing providers in Abuja? |
| 12) | What are the economic barriers affecting low-income housing provision? |
| 13) | What are the social barriers affecting low-income housing provision? |
| 14) | What are the environmental barriers affecting low-income housing provision? |
| 15) | Aside these, what other major factors affects low-income housing provision in Abuja? |
| 16) | What do you understand by social housing provision? |
| 17) | What role can social housing play towards adequate housing provision for low-income earners in Abuja? |
| 18) | What other suggestions do you have that could improve low-income housing provision in Abuja? |

Based on the profile of the participants', three main attributes were identified and grouped. The three attributes of a participants are:

- a) The sector they are employed in (either public sector employees, private sector consultants, or persons working for international organisations)
- b) Their experience in housing delivery (years a participant has been involved in housing policy making)
- c) The background or discipline of the participant (area of specialization of participant)

The sector signifies whether a participant is government employed, private sector employed or employed by an international organisation in Nigeria. Furthermore, experience dwells on the number of years a participant have been involved with housing policy-making debate. Lastly, area of discipline shows the background of a participants. For ease of analysis, the area of discipline is grouped into design and development, finance, and research.

7.2 Defining a low-income household

In defining a low-income household, while the policymakers suggested an income range for low-income earners, there is a reluctance in its adoption as the only criteria in establishing a definition.

This is because of a problem the participants associated with a major indicator required for this – access to reliable data. The problem of reliable data is corroborated by Dabalén et al. (2001) who found it difficult to obtain data related to labour market in Nigeria. Furthermore, the problem associated to data access is highlighted by a public employee who said:

It is quite difficult to define a low-income household because one has to consider that we do not have that reliable data to look at it economically... (PM03)

Notwithstanding, participants identified some distinct characteristics associated with low-income households. These are: an extremely low-earning ability, a small dwelling – usually a single room that shares basic facilities such as kitchens and conveniences, depending on menial jobs, and a claim that this is the situation of most people. In defining what constitutes a low-income household, participants unanimously emphasised the earning ability. This is not surprising considering that in Nigeria, direct income is the most common variable used in classifying an income group. While the national minimum wage is ₦18,000 monthly, participants view it to be inadequate to sustain a household's housing and non-housing needs concurrently. However, there was no consensus on a precise amount that should constitute either the minimum wage or the minimum earning amount of a low-income household. Interestingly, because of the challenge with accessing reliable data, a participant preferred to be defined based on a common international indicator. This participant who is also a researcher argued that:

Looking at a low-income household in Abuja we should go by the international standard, and that means we will be talking about a household that earns an income of about US\$2 a day (PM9)

The response by PM9 may not be unconnected with his background as a research expert conversant with processes of housing policy formulation beyond Nigeria. The participants' connection to international agencies may have influenced their line of thought to reflect the World Bank international poverty threshold. Nevertheless, there were suggestions on an income range using the local currency. Thus, most participants' responses seem to point to an earning capacity that is below ₦100,000. A participant working with an international organisation noted that:

I can confidently say that it is a household whose income level are below ₦100,000 and that is a combination of either the husband working or a combination of the husband and wife's gross income. (PM13)

Furthermore, a look at these characteristics against the three attributes reveals some interesting findings. For instance, correlating 'area of specialisation' against 'definition' showed that based on the frequency of responses, 'menial jobs' is the most important characteristic in defining low-income

households, and this characteristic is most important to housing finance participants. Furthermore, the correlation of ‘experience’ against ‘definition’ and ‘sector’ against ‘definition’ both showed participants behold earning to be the most important characteristic in defining low-income households.

7.3 Evaluating formal partnerships in low-income housing delivery

Discussing formal partnerships in low-income housing provision, participants point to the existence of various partnerships, some of them locally and a few of them with international partners. However, these they suggest are mostly operating on a small scale and not reliant on government support. As a result, the output (dwellings provided) is insignificant when compared to demand. Furthermore, because of difficulty in accessing land, these schemes are mostly located in areas of Abuja without basic infrastructure. On the existence of partnerships in Abuja, a participant claimed that:

Formally there are no partnerships in low-income housing, however, informally there are very effective partnerships (PM11)

This is corroborated by a participant who established that:

There are a lot of partnerships, but they are not formally recognised. For instance, there are some housing cooperative entities that attempt to do partnerships locally within their organisations. They exist both in some government organisations and the private sector, however, those in government organisations are not backed by the government instead they are based on internal local arrangements, so they are usually on a small scale. (PM2)

This, while revealing the absence of government support, may also be an indication of the potential benefits organisations see from such arrangements. Aside from a lack of government support, participants attributed the low level of formal partnerships in housing to a high level of corruption, which makes partnerships expensive, and exploitation because investors are primarily motivated by profit making. This appears to be common in partnerships such as where one party’s equity is land, while the other party, referred to as the investor, provides the funding. In such arrangements, there are speculations that landowners are often exploited by investors who finances the housing schemes.

Participants identified the need to involve key stakeholders in housing provision. The stakeholders include government, housing providers, financial investors, built environment professionals, legislators, international finance agencies, housing associations, the traditional institution, and end-users. Furthermore, participants emphasised specifically the importance of the traditional institution in housing provision. They argue that the traditional institution which has been in existence since pre-colonial era and respected at grassroot level could represent low-income groups. Moreover, they

play a key role in informal land transactions, especially in the Northern part of Nigeria, where Abuja is located. Informally, the traditional institutions are represented in communities by ‘district head’. The district head may supervise land transactions, and this is effective in avoiding disputes. However, it is important to point out that, while this is a common practice that is effective, it is not recognised within the provision of the Land Use Act.

In discussions on key actors in housing delivery, the research scrutinised the involvement level of the stakeholders by probing the participants. The participants unanimously agreed that some of the key stakeholders like the traditional institution, housing associations and end-users (the citizens) are usually not involved in the process. Additionally, there are suggestions that housing developers too are mostly ignored. This is the clearest indication yet that housing delivery in Nigeria is still approached top-down. This is echoed in the response of a participant who noted that:

In housing delivery, especially at the policy formulation (level) not all stakeholders are involved. Specifically, the citizens who are the consumers and even the housing providers to some extents are not involved in the process. – (PM3)

The responses suggest that the process is mostly carried out by the government with little consultation.

7.4 Assessing low-income housing in Abuja

The primary themes that emerged from participant responses are ‘average’, ‘commendable’, ‘inadequate’, ‘outskirts’, and ‘omits low-income earners’. While ‘average’ refers to the performance of either the government or the housing providers, ‘commendable’ denotes the performance of housing providers in increasing Abuja housing stock. Nevertheless, they argue that most of the houses by the private developers are not affordable. This stance is noted by a participant:

The private housing providers through the mass housing policy have improved the housing stock in Abuja, however, it has not been beneficial to low-income earners due to the high cost of the houses relative to their earnings – (PM6)

However, the three most important themes based on the frequency of responses are that the delivery omits low-income earners, provision is inadequate and low-income groups only find affordable housing on the outskirts. Participants argue that the housing delivery system neglects low-income groups, which is not peculiar to Abuja but is the case nationwide (Centre for Affordable Housing Finance, 2018), and the consequence of which is an annual growth in the housing deficit. A participant affirmed that:

Current policies and programmes do not address the problems of low-income housing in Nigeria, Abuja, and all over Nigeria in general – (PM10)

Seeking housing option in the city outskirts continue to encourage the growth of slums and absence of basic infrastructure for low-income groups. As was during discussions with low-income participants (see Chapter 6), the policymakers affirmed that low-income housing schemes are predominantly located in places that are often far from their workplaces. Another negative aspect of such places is that they are potential hubs for crime and insecurity. A participant said:

Because housing is expensive in Abuja, you must move out of the city towards the outskirts before you start seeing people living in large numbers, they live in slums, in village-like settings, they are living where there are no defined building codes, places that lack security. – (PM5)

Similarly, they corroborated the assertions made by low-income earners on the poor state basic amenities such as access roads, electricity, and sewerage. This the policymakers suggest contributes to increasing low-level of security in such settlements.

7.5 Barriers to low-income housing delivery

The barriers affecting low-income housing delivery in Abuja is central to the accomplishment of objective 4. Some of the barriers are clustered around main themes that are common to certain sub-themes. For example, the barrier ‘economy’ which refers to the state of the Nigerian economy has the following subthemes around: economic challenges (such as the recent recession and low economic productivity), heavy reliance on imports (and consequently foreign exchange), rate of inflation, interest rates (which is above 20%), unemployment and a lack of job security, low affordability, low wages, and a weak parity purchasing power. A Correlation of barriers to low-income housing delivery in Abuja against the participants (Figure 7.1) shows the varying level of prevalence of these challenges.

Participants identified 19 barriers, and of this the ten major barriers with the highest number of references are the state of the economy, process of policy formulation, housing finance, culture, commitment of stakeholders, land, spiralling cost of building materials, planning, infrastructure, and corruption.

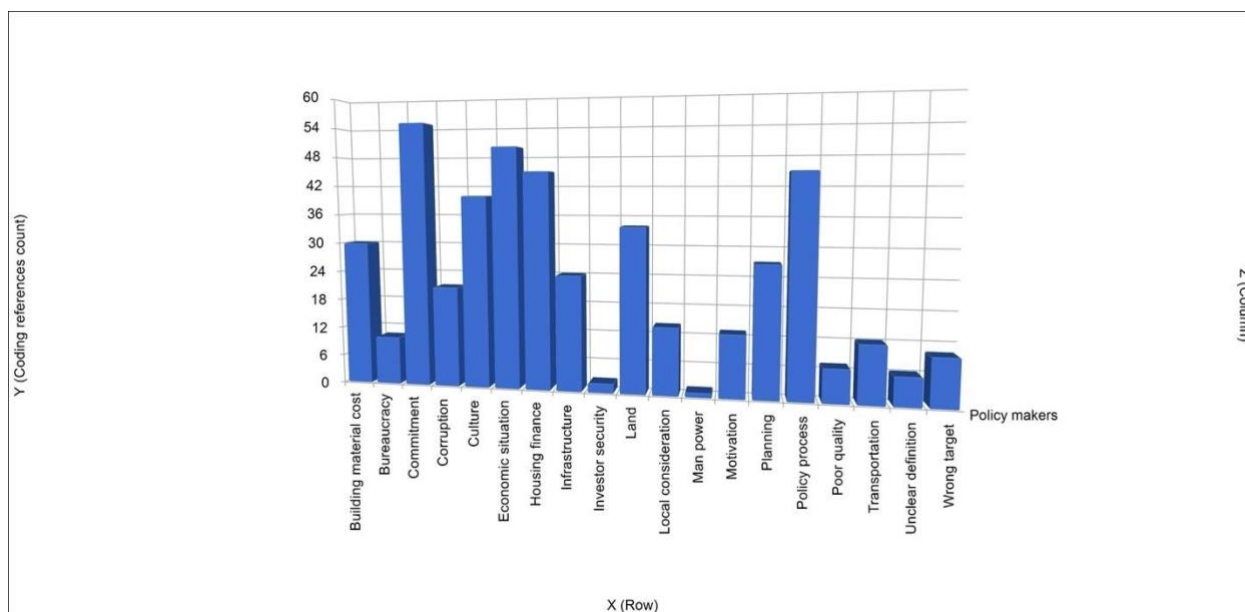


Figure 7.1: Challenges affecting low-income housing delivery in Abuja

Furthermore, economic state of the country (Pugh, 2001), corruption (Bakare, 2011), land (Ikejiofor, 2005), Planning, (Murdoch, 2000), infrastructure (Button, 2006), cost of building materials (Adedeji, 2012), and housing finance (Nubi, 2010) agree with previous studies. Though less important as perceived by participants' responses, but interestingly, two barriers mitigating against the phenomenon are stakeholders continuously working in isolation, and the fact that often local requirements are not considered in planning and construction. A close observation shows some relationship across the different barriers. For instance, being import dependent is directly related to the high cost of building materials (Wells et al., 1998), and the unavailability of infrastructure is likely to make provision of public transportation more challenging (Button, 2006). The issues associated with land, finance, and building materials cost have been observed to be among impediments identified by low-income earners. As a reminder, low-income earners emphasised a lack of tenure security, reliance on savings and family support to raise finance due to limited mortgage facilities, and the challenge of rising cost of building materials. However, while the low-income earners concentrated on the lack of mortgage facilities, policymakers equally emphasised the lack of housing finance to developers. They argue that the limited access to finance is a contributory factor to the high interest rates charged by commercial banks on loans and this results in spiralling cost of houses in the city. A participant established that:

Housing loans currently in Nigeria are obtained at 20 to 25 percent interest rates. What that means is the value of a house will have to double every 4-5 years because that is what an individual is paying for, it is difficult, it is unrealistic, and it is not sustainable. (PM1)

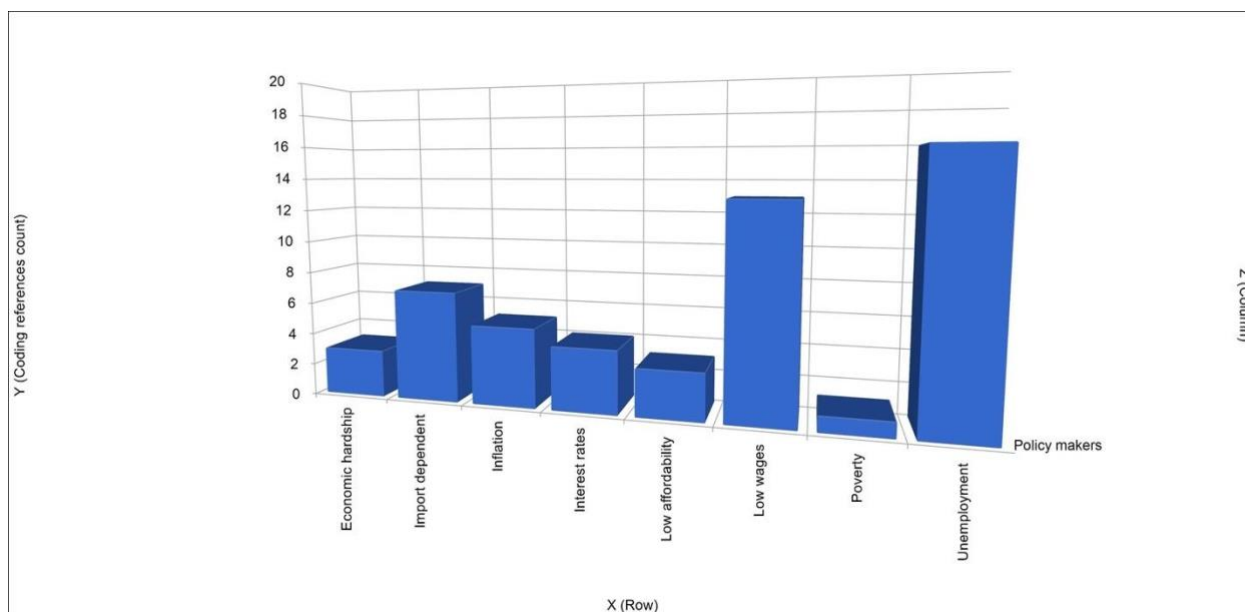


Figure 7.2: Clustered sub-themes around economic challenges to housing provision

Challenges related to the economy is identified as one of the major barriers facing low-income housing provision in Abuja (Figure 7.2). Some participants argue that the economy's low-level of productivity are among the factors affecting housing programmes. Additionally, the country's high level of unemployment and a lack of job security are viewed as greater challenges based on the frequency of participants' response. In arguing on the state of employment a participant said:

There is a high rate of unemployment or under-employment, a lot of those employed do not have secured jobs and are working in the informal sector and we operate such that there is a non-integration of the informal economy into formal housing provision, meaning exclusion of income base of those people from access to structured finance. (PM8)

However, during the interaction, a participant made a fascinating admission that suggests an inability of authorities to capitalise on initiatives that could boost financing. The participant P5, acknowledged that:

We are yet to fully draw on the potential of the capital market in funding housing projects, I feel if we are fully able to explore and maximise the potentials of the capital market where you can have larger amount of funds, where you can have long term funds, it would impact positively. (PM5)

The process of policy formulation is observed by participants to be an integral problem impeding efforts at reducing housing deficit in Nigeria with low-income housing in particular suffering neglect right from policy enactment. Participants admitted that the process hardly involves all vital stakeholders. Specifically, there was a unanimous agreement that consumers are a group of stakeholder mostly excluded when policy debates are carried out. A government policymaker

admitted that:

Most of these policies are from top-down, in my experience enacting housing policies we have never been tasked to go to the grassroots to interact with low-income earners and come up with policies based on findings from our interaction with them. (PM7)

This agrees with Powell (2015) who argue that housing policymakers design policies without adequate consideration of other key stakeholders. This results in ‘simplistic’ policies that “ignores the complex web of social interdependencies in which individuals and groups negotiate the housing system” (Powell, 2015; p. 321). Furthermore, the implementation of enacted policies was also found to be a form of barrier. Most participants agree that there are good ideas in the 2012 National Housing Policy, however, a significant part of it remain implemented. A look at the proposed strategies to provision of low-income housing in the 2012 National Housing Policy specifically noted that consideration will be given to the following areas (Federal Republic of Nigeria, 2012, p. 79):

- i. Ownership schemes, including cooperative ownerships schemes
- ii. Rental schemes
- iii. Co-ownership schemes
- iv. Encouragement of private sector involvement through Public-Private-Partnerships (PPP)
- v. Encouragement of Public-Public-Partnerships (Pb-Pb-P)
- vi. Home improvement schemes
- vii. Use of planning approvals to mandate the private housing developers and government to set aside a stipulated percentage of their developments for social housing
- viii. Resettlement schemes
- ix. On-site upgrading
- x. Building in stages or extendable units
- xi. Slum upgrading
- xii. The incorporation of micro-enterprises in housing scheme with a view to generating employment opportunities and enhancing the ability of the beneficiaries to repay their loans at reasonable periods with less strain.

However, of all these strategies, evidence suggest that implementation remain a hurdle. In the case of Abuja, one of the strategies adopted is the resettlement schemes where, according to the Federal Capital Development Authority (FCDA), there are three resettlement schemes: namely Apo, Galuwai/Shere, and Wasa schemes (Federal Capital Development Authority, 2018). The most notable of these three is the Apo Resettlement Scheme that was allocated to indigenes. Even though the indigenes are predominantly low-income earners, the criteria of allocation were not

made on the basis that they are low-income earners. Additionally, middle, and high-income earner indigenes can equally benefit from the scheme. However, non-indigene low-income groups cannot benefit from the scheme. Furthermore, those ‘indigenes’ who are farmers struggled to settle in such scheme and most of them sold their dwellings to ‘strangers’ and moved to distant villages where they continue to carry out their farming occupation. While the discernible large number of empty housing estates found within the city of Abuja is an evidence of Public-Private-Partnerships, it is hard to consider that a success because they are beyond the reach of most people.

The lack of implementation of policies participants termed as ‘good ideas’ may be as a result of them being un-implementable policies because they may be strategies without an institutional framework for implementation. This could be the reason why in the 2012 National Housing Policy, the government strategy on the ‘no and low-income groups’ is the provision of social housing in both urban and rural areas (Federal Republic of Nigeria, 2012). This group comprises of people earning between ₦4,500 and ₦18,000 (US\$13- US\$50). Nevertheless, it is unsurprising that these strategies were enumerated without any details on how they would be achieved.

A lack of commitment from government and housing stakeholders is identified as an inherent barrier affecting low-income housing provision. As shown in Figure 7.3 seven sub-themes of participants’ responses were clustered around this theme. The challenges participants raised are the absence of an effective regulation, a lack of continuity in policy (mostly due to successive changes in government), a lack of government intervention (through funding), a lack of political will, an over reliance on the private sector, a weak enabling environment and stakeholders working in isolation.

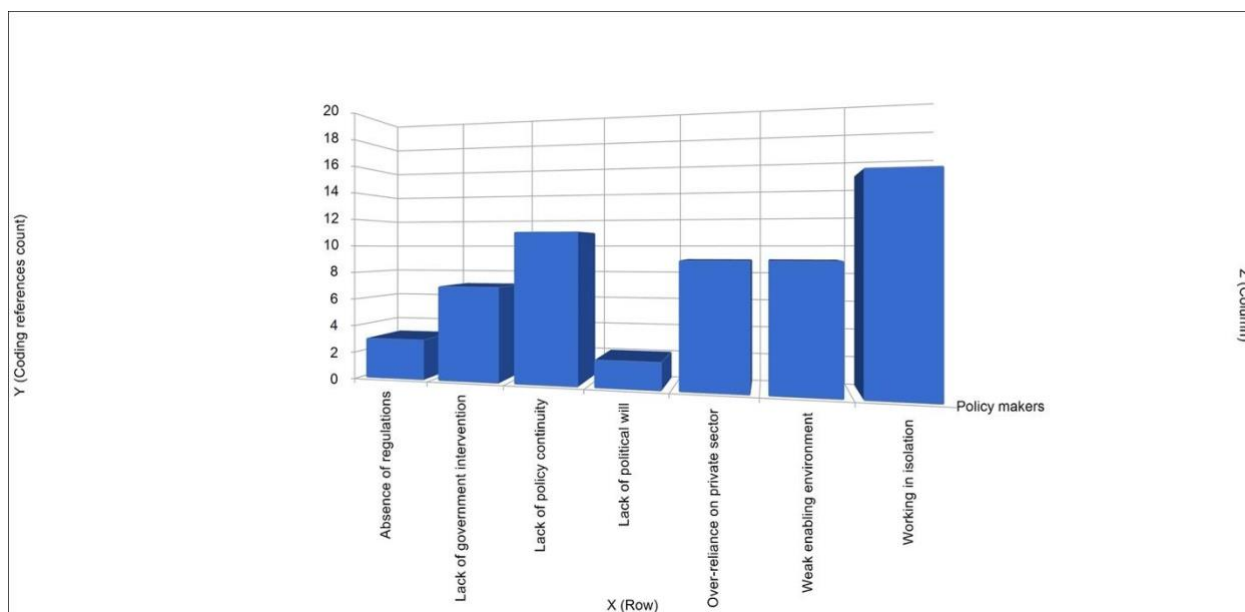


Figure 7.3: Clustered sub-themes around the theme 'commitment'

While a weak enabling environment and an over-reliance on the private sector in housing provision was emphasised by participants in the findings, one of the most striking outcomes is that stakeholders work in isolation. This duplicates initiatives that could have been avoided if ideas were shared through collaborative efforts. A participant noted that:

The stakeholders are involved in one way or the other, but the problem is they are not working together, you have a situation where each of the stakeholders are working in their separate spaces, they are working in isolation, they are not relating to each other, so the end product lacks synchronisation. (PM5)

An interesting barrier identified from the responses is that termed 'culture'. Culture in this context composed of people's perception and their mind-set with regards to access to housing and a desire for ownership raising the question of what constitutes effective demand. On people's perception, a participant acknowledged that:

There is a social perception that low-income housing is sub-standard, that it is housing that is not friendly to Nigerian culture and that is making it less acceptable. (PM1)

With regards to people's mind-set hindering efforts at provision, while some of the participants attributed as a challenge the phenomenon of self-building with personal savings which is perceived as a thing of pride and mark of accomplishment across cultures in Nigeria, an interesting point on this was raised by a participant who claimed that:

Within Nigeria there is usually resistance from people to live in flats. They would rather want to have their own compounds in a single unit, and with the current trend of land

becoming smaller, that mind-set needs to change. There is a need for people to know that decent accommodation can be found in flats. (PM13)

The trend across the globe and especially in developed economies is to build dwelling units smaller to reduce infrastructure costs. Building small does not only require the internal components to be smaller but also entails reducing outdoor spaces. For instance, in the UK houses are often built sharing party walls and each dwelling allocated a small space outdoor primarily for vehicular parking and a garden or utility area usually located at the rear end of the dwelling. In cases where both cannot be provided it is common to have the garden/utility area in front of the dwelling unit with the adjacent road service the dual purpose of both access and vehicular parking area. This can be replicated in Abuja with compact but security conscious designs due to a much higher demand for security. This is vital because mass housing is the only sustainable way of providing affordable low-income housing in Abuja.

Planning is viewed by participants as a challenge the city of Abuja faces. Themes emerging from this are ‘city planning’, ‘master plan’, and ‘exists informally’ (Figure 7. 4).

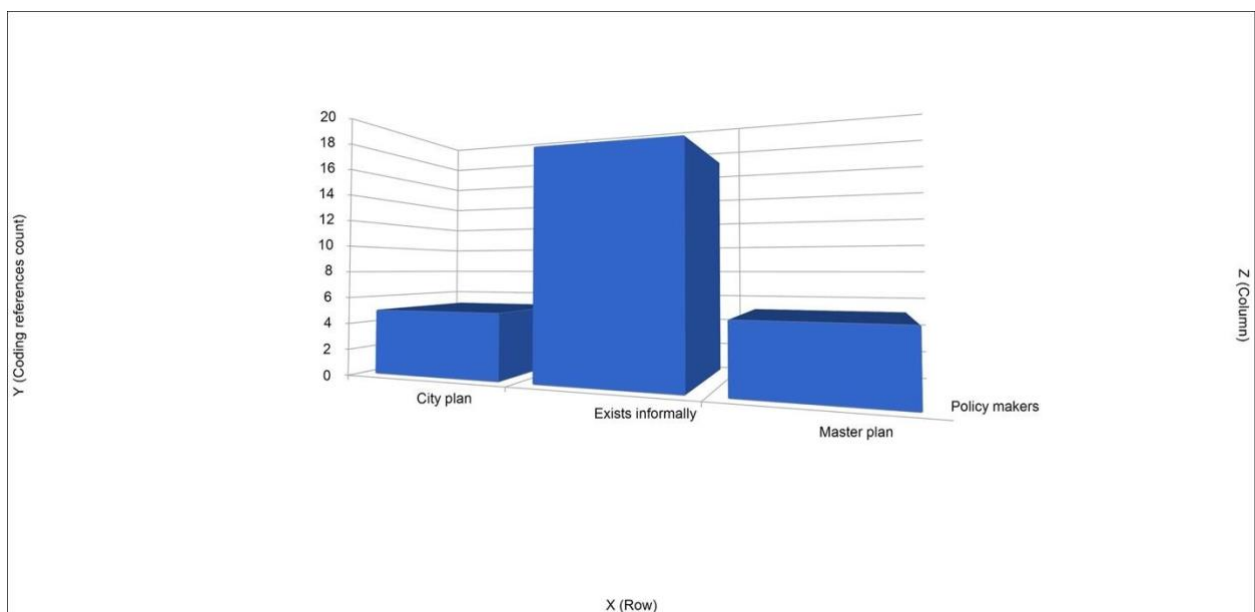


Figure 7.4: Clustered sub-themes around the theme 'planning'

The sub-theme ‘city planning’ dwells on the planning of satellite towns in Abuja. The satellite towns are an integral part of the Abuja master plan intended to accommodate most low-income earners in the city. However, settlements located in the satellite towns are disjointed with unplanned dwellings constructed without basic amenities like access roads, sewage, and refuse disposal units (COHRE, 2008). On the master plan, participants avowed that the way it is currently implemented it is

contributing to the growing housing deficit in Abuja. They attributed bureaucracies associated with the process of land title and a failure to impose the zoning system enshrined in the masterplan as contributory factors. Furthermore, there were claims that in a bid to enforce the master plan, building approvals and construction becomes more expensive due to the attachment of high building codes and regulation. A participant noted that:

You have a situation where the master plan itself makes land to be expensive, the government sets some unreasonably high building regulations, they make the possibility of achieving low-income housing to be very low or even unlikely. (PM11)

The resultant impact of this is reflected in participants' assertions that the inability of the master plan to capture the satellite towns has contributed to the spread of informal settlements. It is worth noting that a barrier identified by participants (as was during the exploratory study) is the lack of a clear definition of who a low-income earner is in housing policy designs (Chapter 5). The continuous emphasis on this challenge signifies its importance. The importance of this is underscored by PM9 who highlighted its effect on provision:

Our inability to define a low-income earner and what constitutes low-income housing is hindering efforts to provide it (PM9)

This further affirms that defining a low-income earner within Nigerian housing delivery in relation to current economic realities is paramount to an adequate housing provision.

7.6 Solution to low-income housing in Abuja: a policymaker's view

Since the aim of objective 5 is to develop a framework for sustainable housing provision, the study sought the perception of participants on solution to the challenge of housing for low-income groups in Abuja. As illustrated in Figure 7.5, participants outlined some drivers as key to assuaging the problem. These include approach, initiatives, commitment, control, funding (housing finance), infrastructure, land, protecting low-income housing allocations in the masterplan, building materials (local manufacture), subsidy, and transportation.

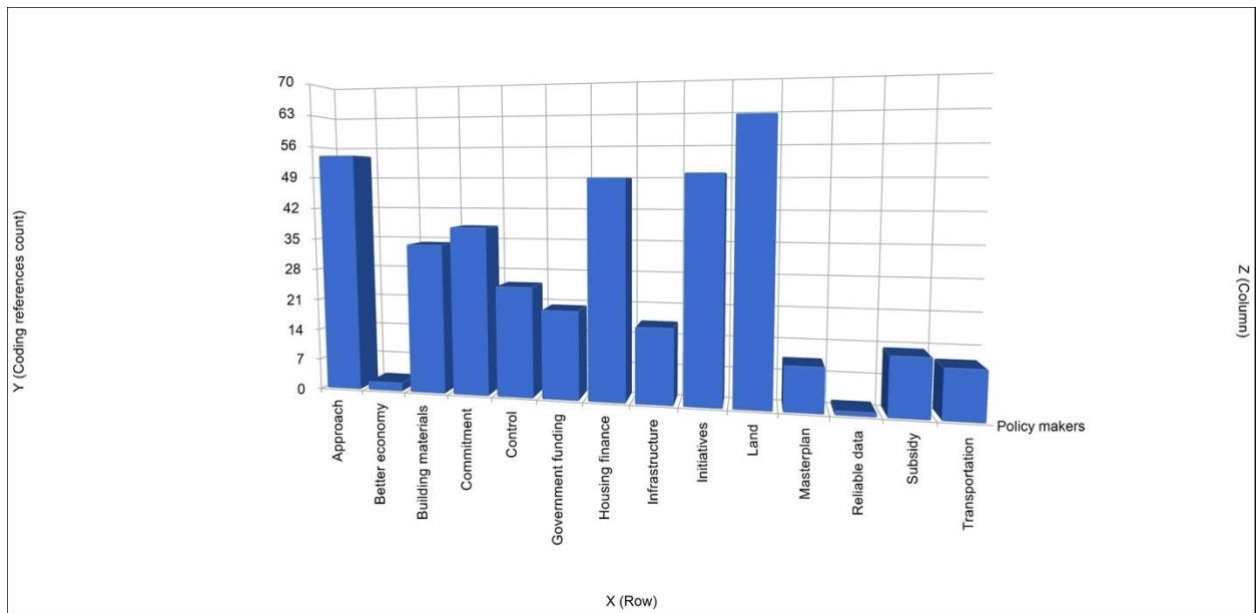


Figure 7.5: Drivers of low-income housing provision

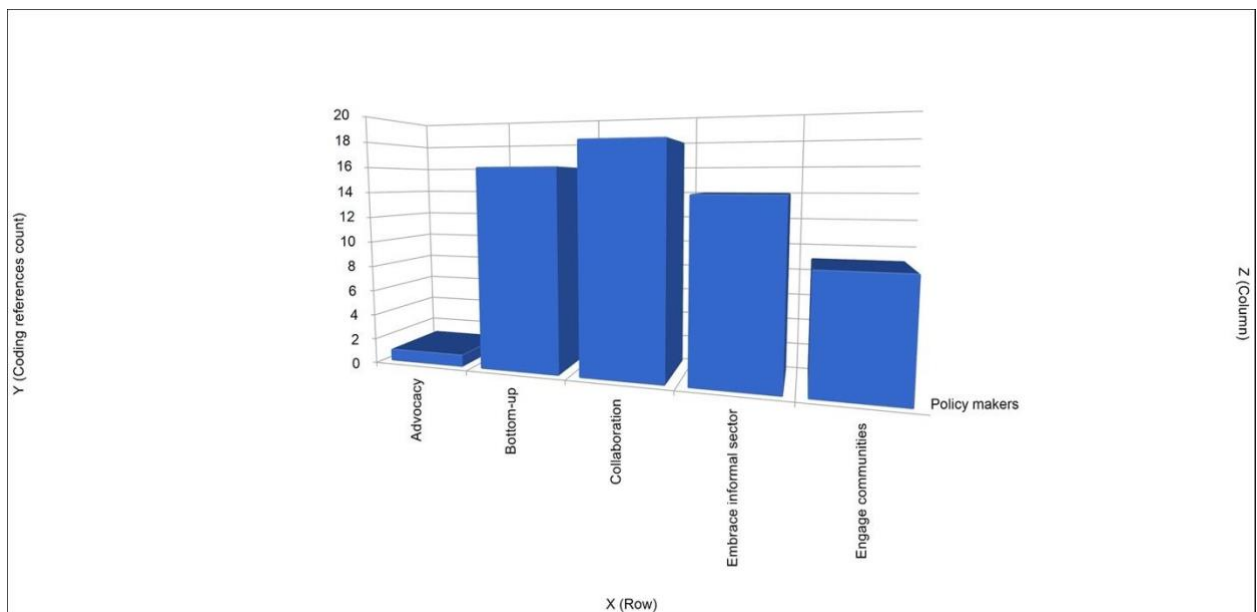


Figure 7.6: Sub-themes around 'approach to provision'

Regarding the approach, participants identified five themes which include the need for advocacy, a bottom-up approach, embracing the informal sector, and engaging communities. The three themes with the highest number of references are the need for a bottom-up approach, collaboration, and a need to embrace the informal sector (Figure 7.6). The need for a bottom-up approach may be further evidence of its neglect in government policy formulation process. The bottom-up approach is also referred to as the participatory approach and is widely recognised globally as the most suitable

approach to seeking solution to housing provision (Choguill, 1996b; Hamdi and Greenstreet, 1982; Nour, 2011; Lizarralde and Massyn, 2008). In arguing for a bottom-up approach, a participant noted that:

It will be most appropriate approach in enacting housing policies in Nigeria, through which people from the grassroots will have a voice, they will be included and involved in the process. It is my belief that such an approach can be able to address low-income needs in housing (PM4)

They argue that through the bottom-up approach ingenious ideas could be hatched and they could be replicated beyond Abuja and across the country, since Abuja's diversity is viewed as a representation of Nigeria's multi-culture. The clamour for a bottom-up approach is expressed in participants' argument that key stakeholders in housing delivery need to collaborate. Housing is beyond a single discipline and requires a multi-disciplinary approach and the search for a lasting solution to its delivery can only be achieved when professionals and other stakeholders work together. This argument is articulated by a participant who said:

The housing policy is not a single policy, instead it is a policy with sub-policies. Hence, when formulating we ought to talk about multiple stakeholders; government bureaucrats, legislators, landowners, financiers, professionals, end-users of the houses and even more. (PM9)

Furthermore, participants observed that the government needs to embrace the informal sector through creative ideas that would improve such settlements. Participants admitted that the informal sector continues to thrive when compared to the formal sector despite the enormous challenges it faces. They argue that this is the case in spite of the fact that vital components to housing delivery such as land and finance are mostly accessed through the informal sector. A participant reported that:

Up to 80 percent of our housing is in the informal sector due to the inability of the formal sector to keep up with our needs, that is a very large portion. For that we need to look at the informal sector, and that is why my works with the government is primarily on the logic that whatever it is that has 80 percent of people cannot be dismissed. (PM11)

This is affirmed by Dovey (2012) who argue that the formal and informal sectors can operate in tandem towards a better housing delivery. A practical evidence of incorporation of the informal with the formal sector is seen in the Katchi Abadi Improvement and Regularisation Programme (KAIRP), an informal scheme with a population of two million people in Karachi city of Pakistan where about 90 percent of the settlement have been marked for regularisation by the government (Hasan, 2014). This method can be adopted in Abuja satellite towns where government could encourage low-income groups in the informal sector to involve planning authorities who in turn

eases stringent planning regulations by carrying out layout surveys to ensure that dwellings are built in line with the layout of the area. Such surveys could be taken up as some form of subsidy, which would serve as an incentive to the low-income groups and an avenue to engage the government. A similar approach could be taken in approving dwelling design plans that should primarily ensure this complies only with minimum health and safety requirements. Such steps might appear little in the beginning but could gradually play a major role in changing how the informal sector builds, making regularisation easier. Additionally, through such approach low-income groups could be encouraged to work with instead of working at cross-purpose with the government.

Commitment is another main theme perceived as a foremost requirement in addressing low-income housing delivery. Sub-themes (see Figure 7.7) were grouped into political will, stakeholder commitment, comprehensive policies, and a better product delivery system. Of these, based on the frequency of reference, participants view government-private sector commitment, comprehensive policy and political will, as the most important factors that require commitment from stakeholders.

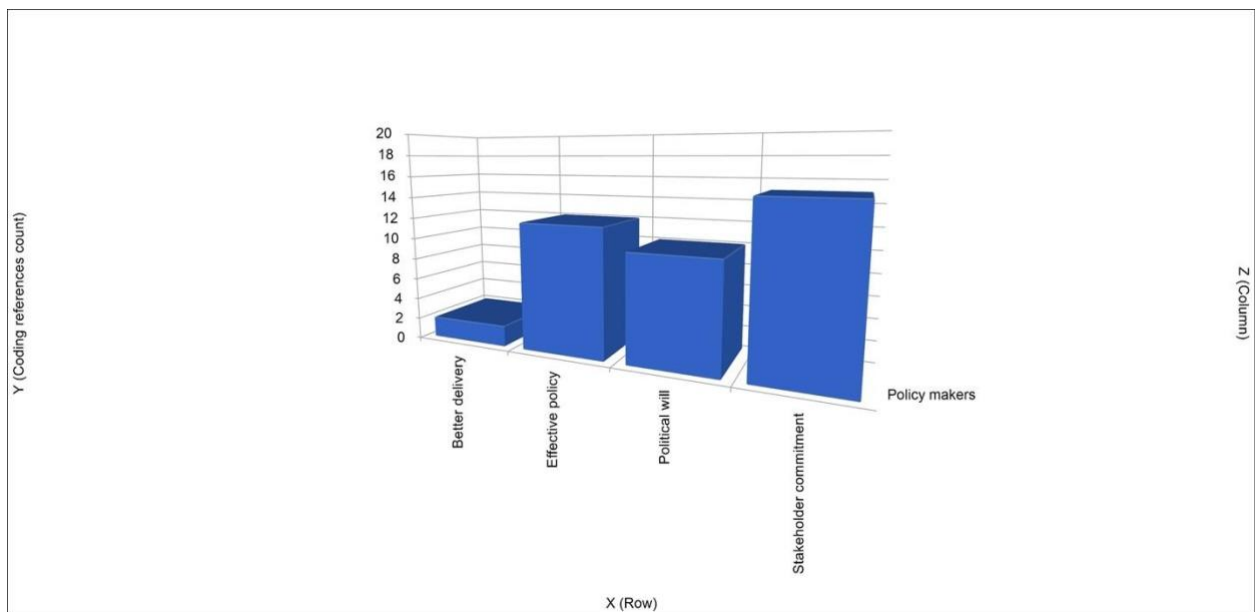


Figure 7.7: Clustered sub-themes around 'commitment'

The lack of political will is a reoccurring theme with participants stressing how politicians capitalise on this. For instance, at least one participant claimed that the debate on housing deficit draws most attention during election campaigns:

There is a need for political will from the side of the government to take low-income housing as critical. I think it has always been a case of political lip-syncing; politicians use it

as part of their promises when seeking for election, once they are elected it becomes an issue they do not even want to talk about. (PM2)

Several authors have reported the importance of political will as a driver of policies (Tsebelis, 2009; Feng, 2001). The need for a government-private sector commitment is found to be the most important factor participants expect if the situation is to improve. On a joint commitment from the government and private sector, the role between the two should be such that the government provides leadership through an effective enabling system. This would allow the government to monitor and regulate the process instead of acting as both an enabler and a provider. To support this a participant suggested that:

The government ought to take the initiative and lead the effort of bringing all relevant stakeholders together to draft these policies, afterwards provide the guidance, on which the private sector would follow and see that those ideas are brought to fruition. (PM5)

Furthermore, participants underscored the need for policies to be drafted through active collaboration among stakeholders. A key challenge to low-income housing delivery in Abuja is perceived to be a lack of implementation of policies; if this were to be reversed, policies must connect with contemporary reality. A participant said:

Policies are meant to connect with realities on the ground and address these problems, if they do not then the problem cannot be solved (PM1)

The collaboration between stakeholders should be the first step to formulating effective policies. This is because collaboration would provide a platform for participation that gives the process credibility, diverse ideas and a better chance at implementable policies. The need for initiatives to stimulate the housing sector is perceived as a needed boost by participants in low-income housing provision. They argue that globally, a thriving housing system is built on initiatives that impacts positively on macro-economy, planning and production. Furthermore, there is emphasis that consideration should always be given to local needs. Participants argue that often, creative ideas are borrowed from developed countries but fail when implemented because they are not suited to local context. They suggested the following initiatives: sustainable solutions (such that they can be replicated); embracing small-sized buildings (to counter land costs); embarking on rental and mass housing; providing both housing and infrastructure incrementally; economic empowerment through skill acquisition programmes; direct provision by the government; embracing local design; creation of cooperatives; and building vertically to lower the cost of infrastructure. Based on reference frequency the most important initiatives are economic empowerment, direct provision, incremental development, creation of cooperatives and seeking sustainable solutions.

Additionally, as part of a viable solution participants suggest the need for economic empowerment of the urban poor to counter the thread of uncontrolled migration and this can mitigate against the growing housing deficit. A participant noted that:

What is important is to economically empower people, once they are empowered, they will prosper because Nigerians are quite inventive with little resources. Then they will have access to decent accommodation, and affordability will kick in because if accommodation is decent the question of illness will be minimised, so instead of spending most of their resources on treatment, housing will be accommodated. That builds in confidence, it empowers people. (PM12)

There were arguments that the current enabler approach does not suit developing countries like Nigeria especially in low-income housing delivery. This is because the provision of low-income housing is not appealing to the private sector due to the low level of profit, compared to the high risk involved in its provision. Developers prefer to recover their investments within short term, hence low-income groups find housing developer schemes beyond their capability. Thus, some participants suggested the need for the government to be directly involved in housing provision. The government is viewed as the only investor that could absorb some of the costs associated to land and infrastructure. Additionally, government can accommodate a flexible payment system that is suitable to low-income groups. A retired government policymaker noted that:

It is only the government that can drive anything to do with low-income housing, I do not belong to that class that think the private sector will ever do it, it is just a farce, look at the UK for example you have the council housing, it is driven by the government. (PM6)

Interestingly, some participants recognise the need to establish housing cooperatives. This agrees with Keivani and Werna (2001) and Birchall (2004) who argue that housing cooperatives in developing countries are fundamental in targeting the urban poor. A participant succinctly proposes the case for cooperatives as follows:

We can establish cooperatives both in government and private sector, through which members can access plots of land directly, or through loans obtained from the cooperatives, through cooperatives people can acquire and own properties. (PM11)

This statement highlights the potentials of housing cooperatives in transforming the housing sector. Currently up to 80 percent of the housing delivery in Nigeria emanates from the informal sector that consists primarily of low- and middle-income earners (Ikejiofor, 2014). Establishing cooperatives and encouraging low-income group to join such cooperatives could help in easing access to credit facilities. It could also serve as a medium for engaging them in the housing policy process. Moreover, since obtaining reliable data on housing in Nigeria has long been a major challenge (Aluko, 2010), established cooperatives could be a source of reliable data on housing.

Because neither the government nor the private sector can provide adequate funding, participants argue that housing developments could be approached incrementally. Embracing this reduces the pressure on the limited resources available to the housing sector, while at the same time it allows proper structure and planning to evolve. For instance, development of new dwelling layouts can be allowed to commence through flexible planning that allows for the construction of dwellings in gradual phases. The provision of infrastructure can also be carried out in gradual phases. Developing the infrastructure could commence with provision of well laid but untarred roads that would allow people access to their dwellings. Overtime the roads could be tarred as the settlement grows. The argument for incremental development is outlined by a participant who suggested that:

... instead of taking a very big and ambitious policy to implement, implementation should be approached in phases. Let us approach housing by doing the basics gradually, we start small and build on it, such that we can build houses and infrastructure incrementally (PM11)

Globally, the application of subsidy in housing is a widely practiced initiative aimed at ensuring housing affordability especially to low-income groups (Aldrich et al., 1995; Gilbert, 2004; Pugh, 2001; Huchzermeyer, 2003). In this study, participants advocated for the introduction of subsidy to both housing providers and low-income households. This, they argue, is the common practice in similar emerging economies like Malaysia and China. While subsidy to housing providers could make low-income housing appealing to consumers, it would also increase their affordability. They argue that such subsidies to housing providers could be in the form of incentives such as tax waivers, and waivers on costs attached to land title, while for low-income groups it could be in the form of direct subsidy which may not entirely come from the government but also from the high-income earners with government serving as the supervising regulator. In such an arrangement, apart from the financial relief to the low-income groups, it also gives them the opportunity to live in the same neighbourhood with the high-income earners and thus closer to their workplaces. A participant noted that:

In some economies housing providers involved in low-income housing benefit from some subsidy from the government, such that where they lose money the government makes up for it. The lack of such in Nigeria is an issue (PM2)

The provision of housing dwelling is about residential units that are available, accessible, and located within areas of economic advantage. Control is another theme identified by participants as important to low-income housing provision. They recognised that even with effective policies and other major ingredients such as land and housing finance, once control is absent, the system is bound to fail. As observed in interactions with low-income groups, the few housing programmes targeting them are

often ‘hijacked’ by middle- and high-income earners. As such, particularly referring to low-income housing, a participant affirmed that:

For it to be successful it must be heavily regulated, and it should be targeted at empowering people and not spoon feeding them for life...if you compare Nigeria to some other emerging economies like China you have a situation where government have absolute control of land and can determine how houses are built as well as their selling prices. (PM2)

This is confirmed in the literature. For example, Ikejiofor (2014) established that failed housing programmes are associated with difficulties in targeting beneficiaries. Furthermore, Obiadi et al. (2017) contends that one of the three main factors impeding government efforts in providing housing for low-income groups in Abuja is an inability to differentiate between income groups and programmes meant for this group. This deficiency in the system often leads to middle- and high-income earners taking advantage of low-income housing schemes, to the detriment of the intended target group.

7.7 Synthesis of findings/ preliminary framework II

Preliminary framework II presents the drivers and recommendations to low-income housing provision based on the perception of policymakers. In a similar way to Table 6.8, Tables 7.3 and 7.4 present separately themes from the ‘barriers’ and ‘solution’ to low-income housing provision in Abuja.

Table 7.3: Policymakers’ themes on barriers to housing provision aligned to the SDIs

| BARRIERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|---|--|----------------------|---------------|
| | Economic | Environmental | Social |
| Bureaucracy | | | • |
| Commitment | • | | • |
| Corruption | | | • |
| Culture | | | • |
| Building material cost | • | • | |
| Economic situation | • | | |
| Housing finance | • | | |
| Infrastructure | • | | • |
| Land | • | • | • |
| Local considerations | • | | |
| Manpower | | | • |
| Motivation (incentive to housing providers) | • | | • |
| Planning | | • | • |
| Policy process | | | • |
| Poor quality | | | • |
| Investor security | • | | |
| Transportation | • | | |
| Unclear definition | | • | |
| Wrong target (Lack of project precedents) | | • | |

Table 7.4: Policymakers' themes on solution to housing provision aligned to the SDIs

| SOLUTION | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|---------------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Approach | | | • |
| Better economy | • | | • |
| Building materials | • | | |
| Commitment | | | • |
| Control | | | |
| Government funding | • | | |
| Housing finance | • | | |
| Infrastructure | • | | • |
| Initiatives | | | |
| Land | • | • | • |
| Masterplan (Appropriate design) | | • | |
| Reliable data | | | • |
| Subsidy | • | | |
| Transportation | • | | |

As presented previously in Figure 7.1, the policymakers identified 19 themes when discussing the barriers to low-income housing provision. Some of these barriers were discussed by participants across more than one of the sustainable development indicators. The themes identified as challenges when discussing the barriers and solution are mapped and presented as 'enablers' in Table 7.5.

Table 7.5: Combined themes from policymaker’s response on the barriers and solution aligned to the SDIs

| ENABLERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|--|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Bureaucracy | | | ● |
| Commitment | | | ● |
| Corruption | | | ● |
| Culture | | | ● |
| Building material | ● | | |
| Economic situation | ● | | |
| Housing finance | ● | | |
| Infrastructure | ● | | ● |
| Land | ● | ● | ● |
| Local wealth generation | ● | | |
| Manpower | | | ● |
| Financial incentives | ● | | |
| Investor security | ● | | |
| Transportation | ● | | |
| Unclear definition | ● | | |
| Project precedents | ● | | |
| Approach/policy process | | | ● |
| Material efficiency | | ● | |
| Localise building materials production | ● | | |
| Control | | | ● |
| Government funding | ● | | |
| Initiatives | | | ● |
| Appropriate design | | ● | |
| Reliable data | | | ● |
| Subsidy | ● | | |

Furthermore, the economic components, environmental components, and social components are presented separately in Tables 7.6, 7.7, and 7.8. A breakdown based on their responses highlights 14 economic barriers (Table 7.6), three environmental barriers (Table 7.7), and 11 social barriers (Table 7.7). Land is identified as the only driver discussed by the policymakers across the three pillars of SDI. Nevertheless, the effect of some themes on housing delivery were discussed from multiple perspectives. One of such is building materials, this was discussed under ‘building material cost’, ‘material efficiency’, and ‘local building material production’. This theme was viewed from the economic and environmental perspectives. For instance, on one hand, discussions on the economic challenges associated with building materials centred on the high cost of building materials attributed to dependence on importation, rising cost due to inflation, and fluctuation of the foreign exchange (particularly the US\$). As a result, participants highlighted the solution on access to building materials. They argue that economically, domesticating building materials comes with multiple benefit that include the creation of job opportunities, reducing reliance on importation, and

consequently lower cost of such materials. Furthermore, environmentally, the discussion centred on the need for increased material efficiency in construction. Particularly, discussions highlighted incidences of material wastage on construction site with argument that this not only is a waste of resources but also contributes to environmental problems especially within locations with poor waste disposal structure. It is observed that three themes emerged in relation to building materials.

Table 7.6: Policymakers economic components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|---------------------|------------------------------------|---|
| FINANCE | Government funding | Increase government funding in direct housing provision under the National Housing Programme |
| | Housing finance | Recapitalise mortgage institutions to increase beneficiary access and provide financial incentive to investors |
| | Local considerations | Create economic opportunities in rural areas to increase local wealth generation for local authorities |
| | Financial incentive | Encourage housing developers through provision of financial incentives |
| LABOUR | Job creation | Improve the current economic situation by creating employment opportunities |
| PLANNING | Project precedents | Encourage pilot projects to test viability of housing projects by saving costs long-term and embrace housing providers interested primary in low-income housing as agents of change |
| | Unclear definition | Develop a definition of low-income earner reflective of current economic reality |
| | Investor security | Provide security on investor funding to encourage foreign investors |
| | Subsidy | Provide subsidy to both housing developers and low-income beneficiaries |
| BUILDING MATERIALS | Building material cost | Control building material cost through price caps that discourages unilateral pricing by building material retailers |
| | Local building material production | Localise building material production for low-income housing projects to create jobs and reduce building material cost |
| LAND | Land use | Decentralise the process of obtaining secure land tenure to ease the process |
| INFRASTRUCTURE | Infrastructure investment | Invest in the development of infrastructure to generate investment in housing sector |
| | Transportation | Invest and develop the public transport system |

Table 7.7: Policymakers environmental components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|---------------------|---|
| FINANCE | - | - |
| LABOUR | - | - |
| PLANNING | Appropriate design | Promote sustainable designs that takes advantage of natural environment |
| BUILDING MATERIALS | Material efficiency | Reduce material wastages on in construction sites and promote sustainable use of building materials |
| LAND | Land use | Control construction activities such as quarry mining to protect land |
| INFRASTRUCTURE | - | - |

Table 7.8: Policymakers social components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|-------------------------|---|
| FINANCE | - | - |
| LABOUR | Manpower | Improve the training of artisans through skill acquisition programmes |
| PLANNING | Bureaucracy | Decentralise public services such as housing to increase efficiency |
| | Commitment | Improved commitment of all housing stakeholders |
| | Corruption | Eliminate corruption in housing delivery |
| | Culture | Continuous awareness to stakeholders on sustainable provision strategies |
| | Approach/policy process | Promote the adoption of a mix of bottom-up and top-down approaches in housing policy design |
| | Control | Enforce master plan implementation |
| | Initiatives | Encourage self-help housing through incremental development |
| | Reliable data | Promote research and encourage data gathering culture |
| BUILDING MATERIALS | - | - |
| LAND | Advocacy on land use | Encourage the construction of compact dwellings to reduce land use |
| INFRASTRUCTURE | Provision of amenities | Provide amenities such as access roads, schools and hospitals in low-income schemes |

Local building material production emerged from suggestions on measures that could improve the current economic situation. Furthermore, themes targeting a better economic situation are increasing investor security to attract more investments in the housing sector, and local wealth generation that can improve local authorities revenue generation. An increased local revenue generation gives local authorities the leverage to allocate more funds to housing delivery. Furthermore, two themes - land and planning were discussed across all the three pillars of sustainable development.

7.8 Summary

This Chapter presented an empirical study with the policymakers' stakeholder group. A total of 13 policymaker participants took part in the interviews. The Chapter accomplished objectives 4 which was set to evaluate the contemporary situation of low-income housing in Abuja. In a similar way to the previous chapter, themes that emerged from problems highlighted at the exploratory study and considered integral to effective low-income housing were analysed from discussions with the policymakers. The policymakers had a fascinating perception on who a low-income earner is in Nigerian housing context. Majority of the participants argue that it is difficult to define a low-income earner in current context attributing this challenge to a lack of adequate and reliable data. This reaffirms the argument highlighted by participants at the exploratory study on absence of definition and raises questions on suitability of contemporary approach to provision. The argument on the difficulty to define comes on the background of participants acknowledging the current minimum wage (N18,000) as inadequate to cater for the housing and non-housing needs of an individual. Notwithstanding, participants argue that suitable definition must take cognisance of earning prowess of citizens and should reflect contemporary context and guided by indicators such as international poverty line and Purchasing Power Parity.

Assessing formal partnerships in low-income housing delivery suggests the existence of partnerships though at an informal level. This corroborates the perception of low-income groups who confirmed *informal partnership* arrangements between private developers and aspiring homeowners. Furthermore, it supports arguments that a weak level of commitment from government in driving low-income housing provision exist. Additionally, the study established that existing housing provision arrangement is approached *top-down*, and this often results in neglect of key stakeholders in the process. The assessment of provision in Abuja highlighted themes such as '*inadequate*', '*outskirts*', and '*omits low-income earners*'. The theme inadequate argues that provision does not meet demand, with low-income earners omitted from the target group and this results in the creation of low-income settlements on the outskirts of the city.

Several barriers impeding effective housing provision were highlighted, these include housing finance, land, infrastructure, cost and availability of building materials and planning approach. Furthermore, participants attribute the problem to the over reliance of government on the private sector and a weak administrative structure. In underlining the problems associated with housing finance, while a lack of housing mortgage penetration among low-income earners was raised, emphasis was laid more on limited access to housing finance by developers attributing this to poor *investor security*, high interest rates, and rising inflation. Interestingly, participants also discussed the

lack of collaboration in housing policy designs and implementation with stakeholders working in isolation, resulting in suboptimal output. There were also suggestions by some policymakers on the need to change the *mind-set* of low-income earners on a social perception that views low-income housing as a sub-standard product as well as their resistance to multi-family accommodation arrangements. Participants established that for a sustainable provision there is need for government to increase its commitment to low-income housing provision. Furthermore, efforts must concentrate on the provision of housing finance, including the introduction of targeted subsidies in policy designs. Additionally, bottom-up approach is considered as integral to a sustainable provision. Specifically, this requires bottom-up approach that consults all key stakeholders, policy designs that embraces the informal sector, and awareness programmes aimed at enlightening the housing stakeholders through workshops and seminars.

The next Chapter is the last of three Chapters examining low-income housing provision in Abuja. The Chapter discusses the perception of housing providers on the situation, barriers, and the way to an effectual housing delivery.

CHAPTER 8: HOUSING PROVIDERS' PERCEPTION ON LOW-INCOME HOUSING IN ABUJA

8.0 Introduction

This Chapter discusses the main study with the third and final stakeholder group - the housing providers. This consists of both government and private housing providers. Discussions presented in this Chapter contributes to objective 4. The Chapter is structured into seven sections. Firstly, the profile of the participants is presented. Secondly, a discussion on the characteristics the participants identified in defining a low-income household follows. Thirdly, the perception of housing providers about formal partnerships in low-income housing provision in Abuja is examined. Furthermore, the fourth sections deliberate the state of formal partnerships on low-income housing provision in Abuja. The fifth and sixth parts examines the barriers and solution to low-income housing provision. Additionally, a synthesis of the drivers and recommendations under enablers produces preliminary framework III which adds to the overall 'framework for sustainable provision of low-income housing' is presented.

8.1 Profile of housing provider participants

The third and final stakeholder group is the housing providers. This group constitutes participants who are government and private housing providers in Abuja, Nigeria, as is the case in most developing countries, has a policy approach that enables the direct provision of social services by the government, including housing (Daniel, 2014a). Thus, because of the enabler approach, globally, housing providers, and especially those in the private sector, play an integral role in housing provision (Shinyabola and Olayele, 2019). While the government drives the process of policy formulation in housing provision, the housing providers are saddled with the responsibility of effectively providing dwelling units for inhabitants. However, despite this enabling approach by the Nigerian government, there are still some instances when the governmental departments play an active role in housing provision, such as the Federal Ministry of Power, Works, and Housing (FMPWH) and the Federal Housing Authority (FHA). According to the 2012 National Housing Policy, the FMPWH which prior to a name change in 2015 was known as the Federal Ministry of Lands, Housing and Urban Development is tasked with "ensuring adequate and sustainable housing delivery and maintenance of a conducive living environment" for Nigerians (Federal Republic of Nigeria, 2012; p. 22). To ensure adequate provision of housing the ministry is responsible for the formulation of Nigeria's housing policy. Additionally, it is also tasked with the responsibility of coordinating the activities of all other public and private sector organisations in the housing sector

(Federal Republic of Nigeria, 2012). Similarly, the FHA is a housing agency that is owned by the Federal Government of Nigeria and supervised by the FMPWH (www.Fha.org.ng). Part of the responsibilities of the FHA is the preparation of National Housing Programme proposals and the execution of such programmes on behalf of the government (Federal Republic of Nigeria, 2012). Thus, the pool of this groups' participants comprises of both the private and public sector providers. In total, 12 interviews were conducted through telephone (see Table 8.1 for the profile of participants).

Table 8.1: Housing providers' profile

| Participant | Sector | Experience (Years) | Background |
|-------------|------------|--------------------|-----------------|
| HP1 | Private | 9 | Entrepreneur |
| HP2 | Government | 36 | Architect |
| HP3 | Private | 7 | Quantity Survey |
| HP4 | Government | 30 | Architect |
| HP5 | Government | 9 | Architect |
| HP6 | Private | 5 | History |
| HP7 | Private | 25 | Entrepreneur |
| HP8 | Private | 16 | Architect |
| HP9 | Government | 30 | Architect |
| HP10 | Private | 10 | Civil engineer |
| HP11 | Private | 15 | Civil engineer |
| HP12 | Private | 35 | Economics |

The participants consist of five architects, two civil engineers, one quantity surveyor, one economist, one historian, and two participants who ventured into housing provision as entrepreneurs. Of these, seven are in the private sector with the other five in public sector. Furthermore, all participants were involved in the provision of housing dwellings in Abuja, except one who worked as a government provider but has retired recently. The predominance of private sector is aimed to reflect their role as a key driver to housing provision. The telephone interviews lasted between 40 and 90 minutes. The interview schedule for housing providers is presented in Table 8.2:

Table 8.2: Housing providers question schedule

| |
|---|
| <ol style="list-style-type: none">1) Can you please tell us your background?2) How long have you been involved in housing development?3) In your opinion, who should be stakeholders in housing policy?4) How would you describe a low-income household in Nigeria?5) What is your opinion about housing affordability for low-income earners in Abuja?6) How would you describe current policies on low-income housing provision?7) Is there any room for improvement? Can you please explain?8) What approach would be deemed appropriate in enacting policies for low-income housing?9) What formal partnerships exists currently in low-income housing delivery in Abuja?10) What is the impact of these partnerships on housing provision?11) How would you describe the performance of government as enabler of housing in Abuja?12) What are the economic barriers affecting low-income housing provision?13) What are the social barriers affecting low-income housing provision?14) What are the environmental barriers affecting low-income housing provision?15) Aside these, what other major factors affects low-income housing provision in Abuja?16) What do you understand by social housing provision?17) What role can social housing play towards adequate housing provision for low-income earners in Abuja?18) What other suggestions do you have that could improve low-income housing provision in Abuja? |
|---|

Three main attributes aided in grouping the housing providers. Each of this attributes has two sub attributes attached and this was followed in presenting their profile (Table 8.1). These are:

- a) Sector (the provider participant is either from the government or private sector)
- b) Experience (years the participant has been involved in housing development)
- c) Background (participant discipline either it is 'building related' or 'other'. 'other' refers to either a non-building related discipline or an unknown background)

8.2 Defining low-income households

Participants were asked to describe their understanding of what a low-income household was (see interview schedule). Based on the frequency of response, they identified three main characteristics of a low-income household in Abuja; those that are economically vulnerable, those with a low earning ability and most of the population (see Figure 8.1). While the economically vulnerable and those with low-earning ability may appear similar, they are deliberately separated. This is because those with a low-earning ability are in permanent employment but with paltry earning. However, those tagged as economically vulnerable may earn a considerable amount, but do not have job security,

hence their source of income was unreliable. Expatiating on the economically vulnerable characteristics, a retired government provider described a low-income household as thus:

A low-income household is one that has a cumulative income that is insufficient to provide the basic needs of the family on a regular/sustainable basis (HP2)

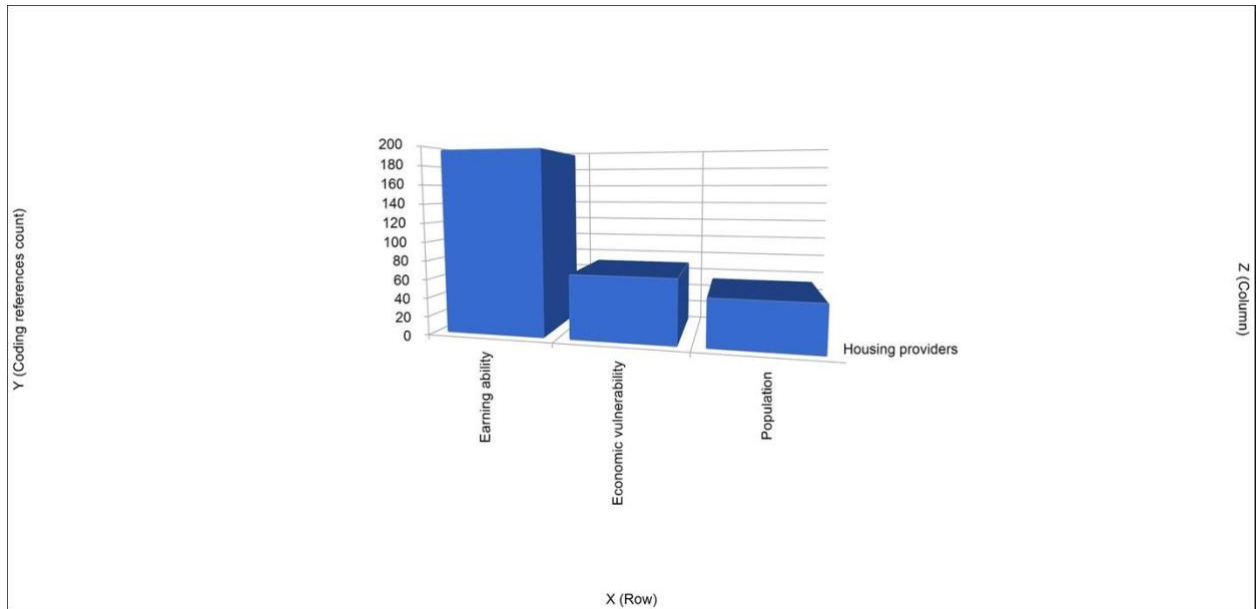


Figure 8.1: Housing providers grouping of low-income groups

A private participant offered a different definition of a low-income household and based it on mortgage contribution. The participant observed that:

A low-income household is one that could afford a mortgage repayment not exceeding ₦20,000 monthly. This to me are the people that are low-income earners (HP6)

The definition given by HP6 may reflect the participants' background. HP6 is part of the only formally recognised housing provider engaged strictly in low-income housing provision in Abuja. Furthermore, because their scheme is open to both those in formal and informal employment, their target is less on the precise earning of a household and more on their ability to keep up with monthly predetermined mortgage repayments. Their payment plan targets a fixed sum of about ₦6,000 (US\$20) for those without a fixed monthly earning and for those with a fixed monthly earning; the developer deducts 30 percent of monthly earning. However, in describing a low-income household, a private developer HP3 said:

In Abuja, and Nigeria in general, more or less the middle-income class has disappeared. What we have are people who are in the high earning bracket and everybody else that is more or less as a low-income earner, and the majority are in the low-income class. (HP3)

HP3's argument is that the current economic state in the country has virtually eliminated the middle-income class, leaving a small portion of the high-income class and the majority left as low-income earners. This is a similar argument to that made by both the policymakers and low-income groups. A similar look at the characteristics against the frequency of response by participants indicates varying degree of importance attached to each characteristic. The characteristic 'earning ability' based on the frequency of cases coded is viewed as the most important characteristic, with 'population' (indicating most of the population) considered more important than the characteristic 'economically vulnerable'.

8.3 Formal partnerships in low-income housing in Abuja

In discussing about the formal partnerships existing in low-income housing, participants were divided in classifying it as either 'non-existent' or existing 'informally' (Figure 8.2). While those that suggest it is non-existent based their argument on the fact that they perceive partnerships as mere rhetoric written on paper, those that made the case for its existence informally used physical evidence of schemes constructed through partnerships.

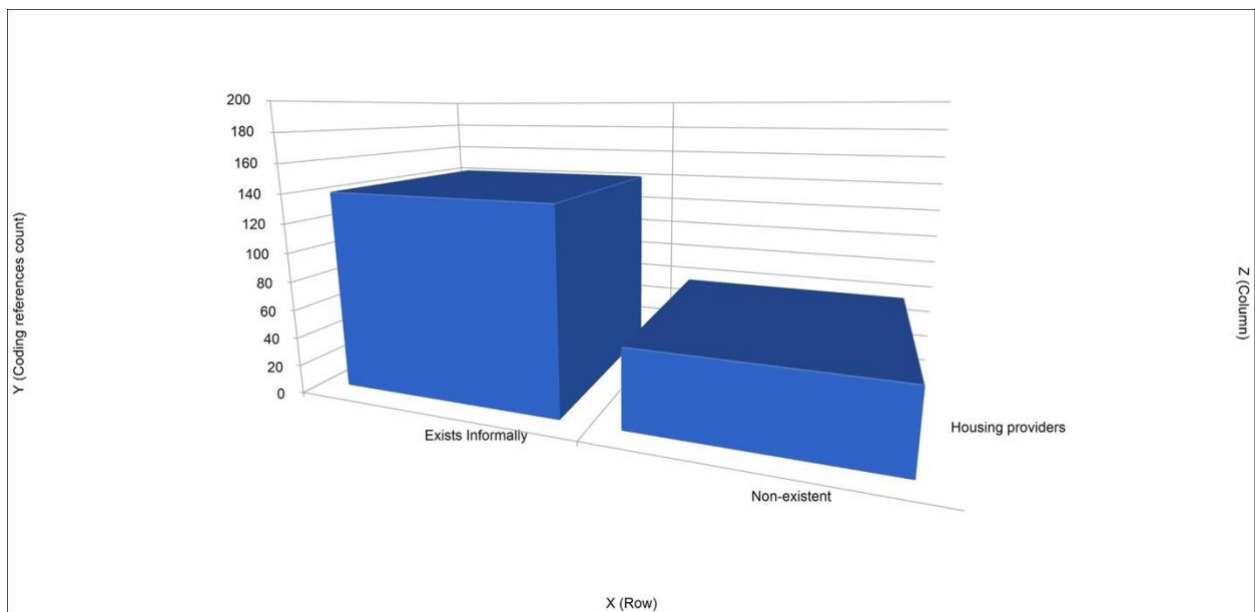


Figure 8.2: Status of formal partnerships in housing provision

Aside from partnerships within unions and informal cooperatives, an example of an informal partnership highlighted by participants is that discussed in the preceding Chapter with policymakers where a private developer and local landowners partners to develop housing schemes. The existence of such schemes is underlined by HP11:

there are some pockets of informal partnerships, an example of this is partnerships between local landowners and private housing developers. (HP11)

Another similar form of partnership involves a private developer mobilising a small group of individuals (usually less than 10), where the developer's equity is the parcel of land for the housing development, the small group of individuals through their individual savings or ability to mobilise capital partners with the developer to finance the scheme. In conjunction with the beneficiaries, the developer draws up plans on both construction timelines and how the offtakers can make payment. According to a participant, the payment is usually in 6-8 instalments and through that arrangement the developer can make some profit. In both cases, the housing provider usually takes the lead, and, in some cases, there are accusations from beneficiaries of exploitation by the housing providers. When probed to understand the key actors to be involved in low-income housing delivery, some of the participants were not specific, instead preferring to proffer a response like that by HP8, who said:

I think for it to be effective we need to get a broad spectrum of people as stakeholders involved in policy as much as possible, it should not just be builders or developers. (HP8)

However, when probed further participants identified the following stakeholders as fundamental to effective housing provision; government, housing developers, financial regulators, professional bodies, associations, trade unions, legislators, judiciary, landowners, researchers, and end-users. In some cases, participants acknowledged that there might be other stakeholders that might not have been mentioned. Nevertheless, a participant argued that there is a need for caution in identifying those that represent an important sector or trade within the housing value chain. Furthermore, in scrutinising the level of involvement of the stakeholders, it became obvious that while some are hardly consulted, there is a certain group that is omitted – the end-users. This is highlighted by HP9 and corroborated by HP3:

Unfortunately, the primary stakeholders, the targeted end-users are usually left out of any policy making process because their opinions are hardly sought after (HP9)

The homeowners are not included, we do not have any platform currently that seem to consider them in making these policies. (HP3)

This may be interpreted as a further proof that government's approach is top-down. Easterly (2008) argues that often insisting on top-down approach poses negative consequences and setting out a bottom-up agenda gives a better chance at achieving positive impact. Furthermore, Muraya (2006) demonstrated that considerable success could be achieved in low-income housing provision in developing countries through a bottom-up approach. However, Green et al. (2014) contends that a mix of bottom-up with top-down approach with the aim of attaining balance provides a platform to

accomplishing better outcome. This is because while bottom-up would ensure that participation is reflected at local level, top-down would deal with issues such as policy designs.

8.4 Assessment of low-income housing provision

The primary theme ‘assessment’ generated a cluster of six sub-themes: ‘dismal’; ‘scarce’; ‘unaffordable’; ‘outskirts’; ‘PS employees excluded’ meaning efforts exclude private sector employees; and ‘LIG excluded’ meaning efforts excludes low-income earners (Figure 8.3). Overall, most participants rated government’s performance in provision of low-income housing as dismal. This is coupled with scarce availability of low-income housing in Abuja. In addition, it is compounded with current efforts in housing delivery excluding low-income groups especially those employed in the private sector and their only option is to seek housing on the outskirts of Abuja. This agrees with responses of both low-income groups and policy makers.

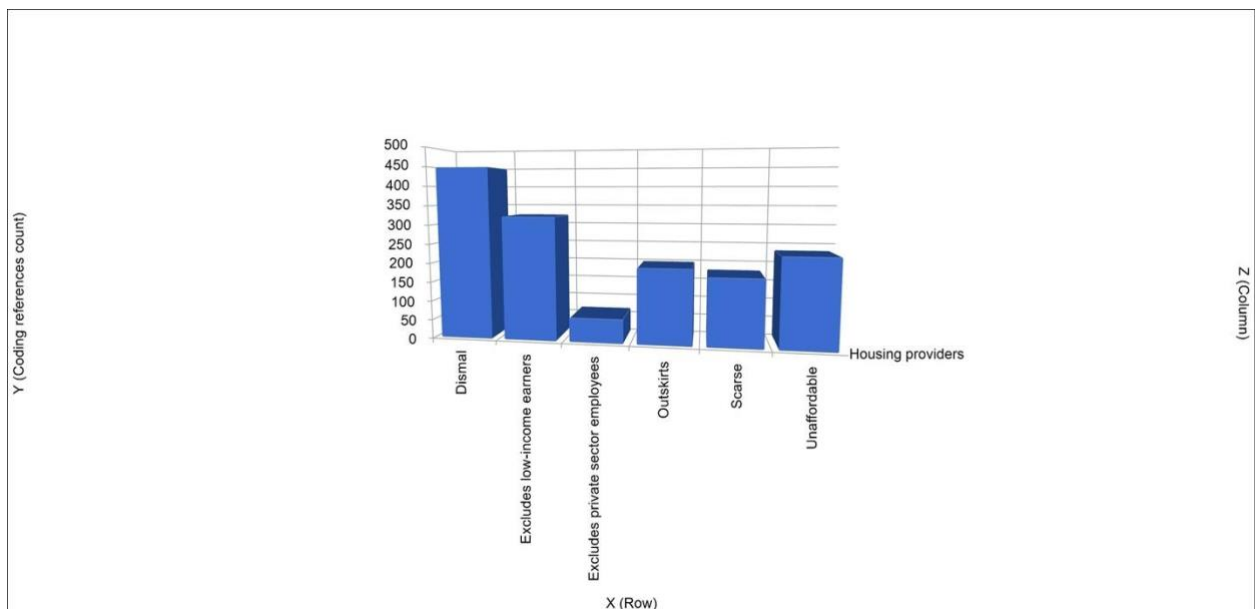


Figure 8.3: Themes associated to 'assessment of provision'

While emphasizing the poor performance of government, HP9 also highlighted the importance of governments responsibility:

Government in Nigeria has not performed creditably in enabling housing provision. In any developing economy such as Nigeria, the provision of low-income housing is a cardinal social responsibility of the government. (HP9)

They affirmed that formally, the major mode of housing delivery in Abuja is through Public-Private-Partnerships. However, it has been established that housing provided through the Public-Private-

Partnerships is often beyond the reach of low-income groups in Abuja (Ikejiofor, 2014). The exclusion of low-income groups from the PPP schemes and its effect is underlined by a private housing provider who said:

There is the Public Private Partnerships (PPP), there is also the Build-Operate and Transfer, these are all existing partnerships but unfortunately because they are not aimed at the poor, they do not seem to address the issue of low-income housing delivery. (HP10)

As highlighted by policymakers, low-income housing provision is primarily through the informal sector. The most organised of those informal partnerships operate:

... in the form of cooperative societies and unions. There also exists informal partnership between title holders and developers. (HP4)

Another important point raised by a participant is that contemporary efforts exclude low-income groups in the private sector. Both draft policies and practical efforts seem to focus on low-income groups in the public sector even though they are the minority when compared to those in the private sector. An evidence of this is clear in the access to mortgage facilities as portrayed by HP1 who established that:

The reality is that even the few mortgage opportunities available are strictly for people working in the public sector, private employees are excluded when the majority of the population is in the private sector (HP1)

Because of all these, housing in Abuja is expensive and unaffordable to most people living in the city. The situation is compounded further by the low-level of affordability due to the unavailability of jobs and the meagre wages paid within the available job opportunities. On this HP11 said:

in Abuja the situation is that there is a very low level of affordability as such housing is scarcely available for low-income earners. (HP11)

Thus, as emphasised by both policymakers and low-income groups, the housing providers highlighted the poor state of settlements on the outskirts (as well as their distance to the city) where low-income groups reside.

8.5 Barriers impeding low-income housing provision in Abuja

The study identified several barriers that are impeding the provision of low-income housing. As were in the case of both low-income groups and policymakers, the housing providers were engaged on the challenges hindering the provision of low-income housing in Abuja. Participants identified 23 barriers out of which this study identified the following 10 barriers as the most important ones impeding adequate provision. This is because on the one hand they have the highest frequency of

occurrence, while, on the other hand some of the other barriers termed less important are somewhat related to the most important ones. The most important barriers are finance, land, low affordability, low-income is undefined, approach, building materials, infrastructure, bureaucracy, corruption, mind-set of citizens, importation and over reliance on the private sector (Figure 8.4). Furthermore, identified but deemed less in importance are poor policies, absence of commitment, low wages, and culture. The key barriers are briefly discussed in the next section. The theme ‘low-income is undefined’ is deemed very important but not discussed here because it had been established already during the exploratory study and discussed in detail (see section 5.3.1).

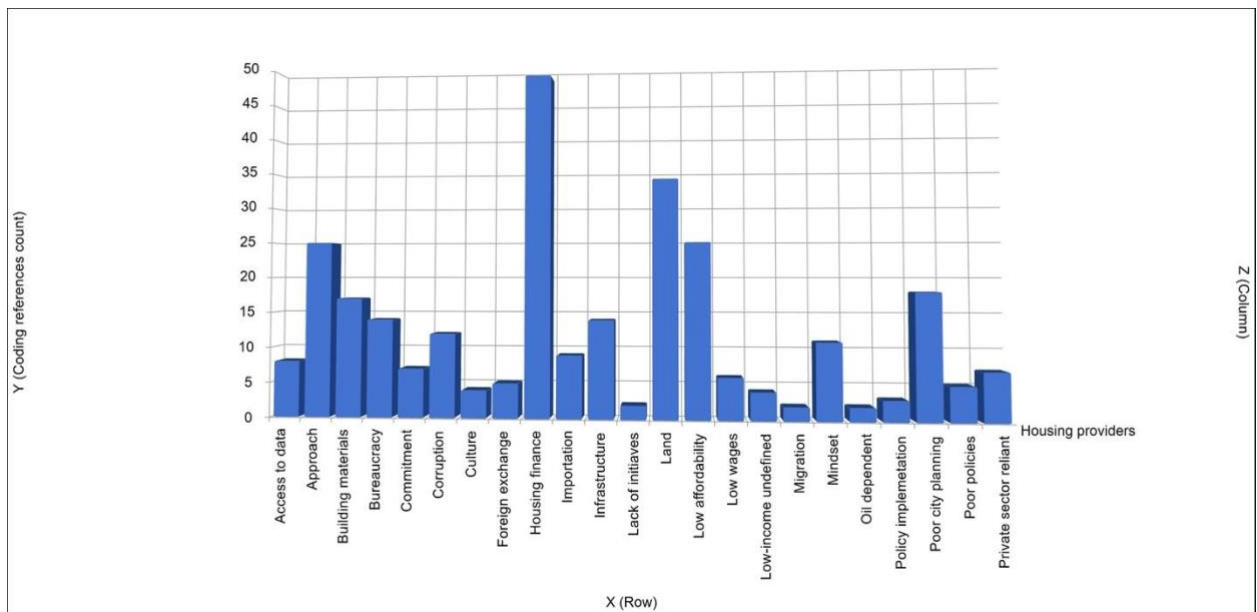


Figure 8.4: Barriers to low-income housing provision

8.5.1 Housing finance

As established by both the low-income groups and policymakers, major challenges with this phenomenon are challenges associated with finance, land, and infrastructure. Furthermore, the challenge associated to housing finance generated several themes. In addition to this, as were with low-income groups and especially policymakers, the current state of the housing finance sector in terms of both demand and supply is viewed as a major hindrance to low-income housing. The response of participants on housing finance is clustered into seven sub-themes. They are - development funding (for housing providers); equity contribution; inflation; interest rates; lack of subsidy; mortgage; and tax (Figure 8.5).

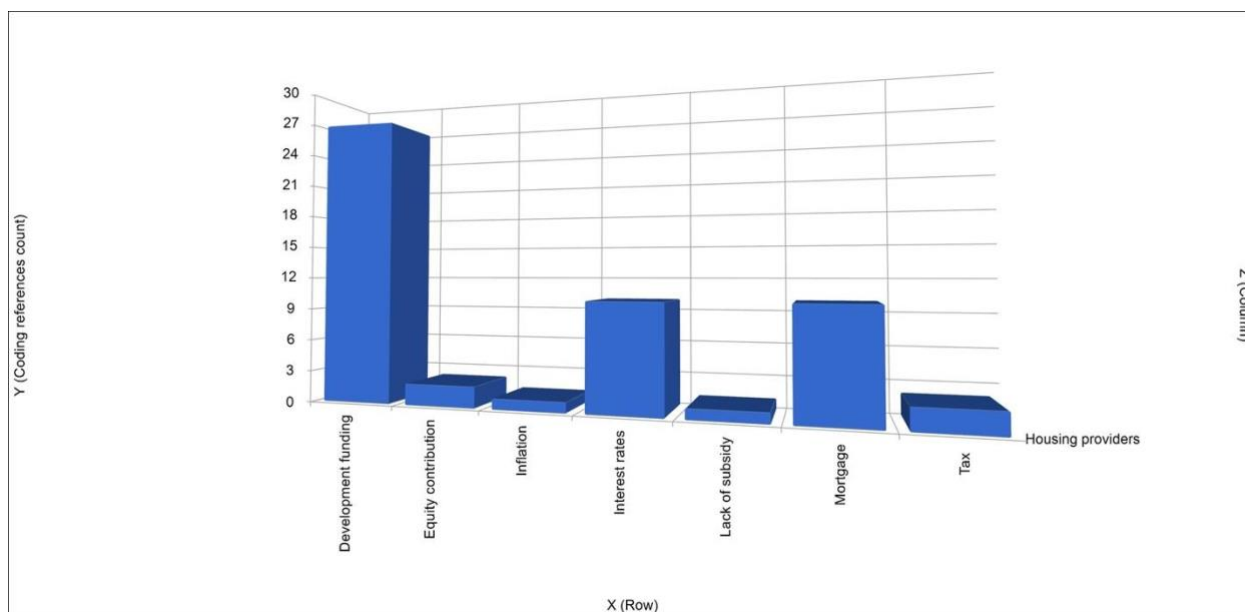


Figure 8.5: Barriers associated with access to housing finance

Those issues associated with housing finance were discussed more broadly within this group of participants, which could be an indication of their susceptibility to negative effects associated with the phenomenon. The sub-themes highlighted by participants under housing finance are at the middle of all issues related to finance, such as access to funds, interest rates, taxes, mortgage, and equity contribution, and inflation. There was more emphasis on responses to challenges providers face with development finance and high interest rates they contend with. For example, participants complained about the plight of offtakers in accessing mortgage and raising the equity contribution termed as ‘deposit’. The challenge relating to development finance is outlined by HP7 who established that:

...Nigerian banks do not provide funding to housing developer even with up-to-date documentation such as land title and detailed market plan, ...they may only in rare cases finance the offtakers at high interest rates with short term loans (HP7)

Corroborating the argument, there were suggestions that an integral part of this problem is a failure to have a grasp of the potentials of capital market with regards to housing provision. This was succinctly put by HP8 who said:

I think the financial sector needs to be far more developed than it currently is, there isn't sufficient understanding of it, there is little or no support at all from the banks to developers that seem to go into the sector, there is no support whatsoever with regards to funding. (HP8)

While the failure of the financial sector and especially commercial banks in Nigeria to provide finance for housing development could be because of limited willingness of those institutions to

explore the potentials of the capital market as alluded by HP8, the reluctance may be out of fear issuing loans that becomes non-performing. A study by Adeyemi (2011) on reasons for bank failure in Nigeria identified one of the major problems is non-performing loans. The study argued that those at the helm of affairs sometimes abuse their position by granting unsecured credit facilities to people they have close relationship with. This is supported by Kargi (2011) who in assessing the credit risk of Nigerian Banks and its impact on their performance established that the non-performance of credit portfolios largely contributes to banks financial distress.

Another barrier attached to the challenge of accessing development finance is cost of interest rates. Participants highlighted the negative impact interest rates are having on the limited sources of development finance unanimously affirming that the interest rates associated to credit facilities are a major obstacle further impeding developers' access to development finance. The problem with high interest rates is highlighted by HP1:

In Nigeria there is no any financial institution that provides development finance to a housing developer at less than 15 percent (HP1)

It is established in literature that a high interest rate is usually associated with negative impact on investments in Nigeria (Ayadi et al., 2008; Onwumere et al., 2012; Akomolafe et al., 2015). Onwumere et al. (2012) contends that rise in interest rates has decreased investments arguing that liberalisation of interest rates on lending has “a negative impact on investment” (p. 134). Furthermore, the response from HP1 on the negative impact of interest rate is corroborated by HP7 who established that:

all of them would say they are looking towards their banks to give them mortgages, where the interest rates are too high... you cannot get housing finance at a single digit interest rate...it is only in Nigeria that you will paying a mortgage interest at 21 percent or above, with such you are doomed to fail. (HP7)

However, some scholars have a contrary view to this. They view interest rate as a less effective policy tool. For instance, a study by Painter and Redfearn (2002) on the impact of interest rate to 'long-run' home ownership established that while interest rate influences housing starts in the short run, long-term this influence tends to fade. Furthermore, Kim and Min (2011) argued that low-interest rates that were administered following the Asian financial crisis succeeded in raising housing prices. In addition, Enyioko (2012) argue that adoption of interest rate policy in Nigerian banking system may not in the long-term be a tool that promotes financial stability. Enyioko (2012) argued that ensuring interest rates are market driven provides a better chance at sustainable access and stability. Another indication of issues related to interest rates on housing in Nigeria is demonstrated in the Federal Mortgage Bank of Nigeria's (FMBN) inability to sustain development finance in form

of Estate Development Loans (EDL) to housing developers. These loans were designed to be accessed by the housing developers at 10 percent interest rates but according to a participant this was suspended in 2011. The suspension is unconnected with scarcity of finance and the FMBN's ability to keep up with subsidising it.

The lack of mortgage facilities to beneficiaries is highlighted by participants as a major challenge. This is also emphasised by both the policymakers and low-income groups. Furthermore, diverse literature discussed the underlining issues encumbering access to mortgage and their debilitating effects (Adedeji, 2012; Akinwunmi, 2009; Daniel, 2014b, Ukway et al., 2012). Importantly, the situation is aggravated because banks can only provide short-term loans which are not suitable for housing procurement. The lack of mortgage facilities is highlighted by H9 who noted that:

There is an abject lack of mortgage facilities, which is hindering any chance the low-income earners have at accessing housing. (HP9)

Participants highlighted the immense challenge both housing developers and individual contributors to the National Housing Fund experience in trying to access funding. The challenge in accessing funding is highlighted by HP3 who affirmed that:

...the NHF is not readily available to everybody, it takes a very long time but then eventually only the patient few accesses it maybe after some few years of submitting their application. (HP3)

While the contributions of subscribers have been a major source of the NHF funds, it is important to note that the reason for delays echoed by HP3 is that there is a paltry return in contributor funds compared to its potentials. This may not be unconnected to the claim by some participants that most of private organisations and government organisations do not keep up with their contributions to the fund. Awotona (1990) established that while insurance companies are expected to invest about 6 percent of their investible funds in mortgages, commercial banks invest less than 2 percent, and merchant banks contributes 5 percent of total lending. The Central Bank of Nigeria (CBN) is to serve as the overseeing institution in ensuring that all investments by contributing institutions as stipulated in the NHF act are made. However, some participants claim that the CBN has failed to compel contributing institutions especially commercial banks, merchant banks, and insurance companies to meet up their quota of required investment funds.

Additionally, Ogu and Ogbuozobe (2001) established that FMBN is inadequately funded compared to the billions of US dollars expended on largely elusive public housing schemes. For instance, between 1977 and 1991, the FMBN granted loans to less than 9,000 people in the country. Meanwhile, between 1979 and 1986, only ₦1.2 billion was available for mortgage loans while

outstanding applications for mortgage funds totalled ₦3.6 billion. Additional evidence on the dismal performance of mortgage for housing in Nigeria is highlighted in the measly return of less than 100,000 transactions between 1960 and 2009 (Daniel, 2014b).

One of the criteria for accessing mortgage is a subscriber's ability to raise the equity contribution required to initiate housing transaction. Specifically, the FMBN mortgage comes with varying percentage of equity contribution depending on the mortgage value; the highest being ₦15 million. Since the equity contribution is expected to come from subscriber's savings, coupled with the low-earning ability of most of the citizens, raising equity contributions is a huge task to most mortgage subscribers.

8.5.2 Land

As highlighted previously, a contentious issue in housing provision in Nigeria is the difficulty in accessing secure land title. This is a challenge also noted by both the policymakers and low-income groups. Often, access to unencumbered land is a major obstruction to housing provision by the private sector in Nigeria (Ogu and Ogbuozobe, 2001), and over the years the main impediment to accessing development land has been the Land Use Act of 1978 (Akeju, 2007; Aluko, 2012). Furthermore, Mabogunje (2010) maintained that the land use act has impeded the growth of an effective housing market in Nigeria, leading to land speculation, and disjointed system of physical planning in towns and cities. As a result of the speculation land has become very expensive especially in 'hot-spots' like Abuja. In highlighting the effect of land speculation in Abuja, HP12 noted that it has succeeded in raising the cost of land in not only the city but even within its immediate environments. HP12 further commented on the expensive nature of land in the city:

Abuja is an expensive area in terms of land, in terms of living costs, it's much higher than other parts of the country, a land that you can get in Abuja, I mean 1000 square meter land that can be obtained for ₦100,000 in some cities, in Abuja you are talking of millions of naira (HP12)

Thus, because of some clamour for amendment to the act, an attempt was made at reforming land use situation in Nigeria. In 2009 a Presidential Technical Committee on land reform was set up with seven terms of reference; one of which was to make recommendations on an effective, simple, and sustainable land administration system in Nigeria. While Mabogunje (2010) affirmed the need for a sustainable land system prompted setting up of the committee, he further states that:

...the appreciation of the need for land reform had come from the difficulties experienced as the country embarked on a major housing provision reform through mortgage financing. (p. 9)

Mabogunje (2010) contends that preceding administrations had expressed reservations on the process of mortgage access under the Land Use Act, arguing that it impedes effort at developing a sustainable housing market in Nigeria. Mabogunje (2010) further argued that while the Land Use Act is a problem, its implementation has significantly contributed to its deficiency. For instance, a key part of the Act is the setting up of the land use allocation committee in all the 36 states of Nigeria to aid in providing some form of decentralisation in decision-making. However, in many states this has not been implemented and it has contributed to impeding efforts at housing delivery (Mabogunje, 2010). Since land is directly connected to housing finance through title documents, this challenge continues to linger. Aside this challenge, participants also point to the cumbersome and repeated nature of documentation that is costly and time consuming. A participant stated that:

you have to do re-certification again because they will tell you waiting for a year to get approvals for your drawings to commence that the land approval you were issued had elapsed and that's is not only time consuming but is expensive. (HP3)

Furthermore, the cumbersome nature of documentation in housing development was highlighted in the World Bank's 2017 report on ease of doing business, which ranks Nigeria 169 out of 190 countries (World Bank, 2017). Such statistics hardly encourage investment in vital sectors like housing.

8.5.3 Low affordability

Low affordability is identified as a challenge impeding low-income housing in Abuja. This is consistent with the findings in the study on low-income groups despite Abuja being viewed as an elite city (see section 5.3.2). However, the challenge of low level of affordability exists in Abuja as affirmed by HP11, and even though corroborating this HP5 contends that it is not peculiar to Abuja alone but across the country:

in Abuja the situation is that there is a very low level of affordability as such housing is scarcely available for low-income earners. (HP11)

Because affordability is low in Nigeria in general and particularly in Abuja realistically it is difficult to say you can achieve your housing need as a low-income household and still be able to meet your other needs. (HP5)

Overall, the low level of affordability can be attributed to two major impediments; the state of Nigeria's economy which is associated to a low level of production, and the low wages people earn in most sectors of the economy. The existence of a low-level of affordability established in this study agrees with that by Ndubueze (2009) on urban housing affordability problem in Nigeria. The study established the existence of a high level of affordability challenge with three out of every five

households experiencing housing affordability problem. Furthermore, Akinyode (2016) highlighted the low-level of affordability in Nigeria resulting in a growing poverty level that forces households to live in dwellings that are substandard both in terms of quality of construction and availability of infrastructure. The high level of affordability problems in developing countries like Nigeria is not related to housing alone but also to items such as medicines which remain highly unaffordable even though most of the supplies are generic versions (Steinbrook, 2007).

8.5.4 Approach to provision

Participants identified approach by stakeholders and government in tackling low-income housing as a stumbling block to provision. A range of issues were raised by participants to underscore the prevalence of this negative approach, including a lack of appropriate legal frame, previous efforts neglecting the informal sector, the desire to build dwellings with large spaces both indoor and outdoor, top-down policy enactment, a lack of collaboration between stakeholders, reliance on expensive construction styles (largely due to resistance to modern alternative construction method), the enactment of stiff laws and building codes that makes low-income housing expensive, an inability to proffer compact design solutions that aids in lowering the cost of infrastructure, and government’s ‘direct’ provision through contractors that often deliver housing dwellings at inflated prices (Figure 8.6).

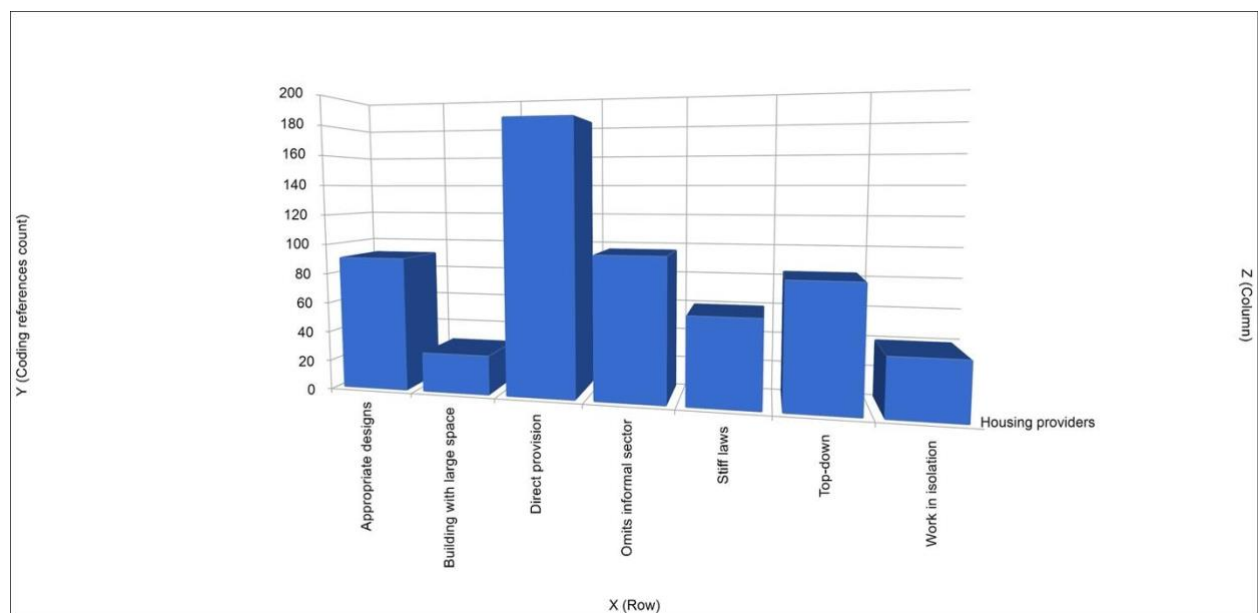


Figure 8.6: Sub-themes associated with ‘approach to provision’

Explaining how direct provision results in increased costs of dwellings, HP7 said:

A problem even in that is they are contracting it out and because contractors are motivated by profit, the prices of the houses are still not within an affordable level for a majority of citizens, - (HP7)

The housing providers argue that government's direct provision through contractors does two things. First, it divides the government's attention from being an effective enabler, and since contractors are engaged and the contracts are awarded at inflated rates it makes it difficult for private developers to compete with those contractors in purchasing building materials. Second, since the contractors are motivated by a quest for profit, both the cost incurred due to the inflated contract awards and contractor's profit margin are passed on to the end-users. This makes the cost of housing beyond the means of most people. The failure of direct provision by government was confirmed in a study by Tipple (1994) on housing provision in Sub-Saharan Africa which established that direct provision was an 'inadequate response' to its growing housing deficit. As was highlighted by policymakers, the housing providers also acknowledged as a constraint the absence of collaboration among stakeholders. The housing providers admitted that most stakeholders preferred to work in isolation. The culture of working in isolation is evident in the response of HP12:

stakeholders have been involved but then they have been involved individually, they don't work together...working individually does produce a little result but if you work together one result reinforces another, and eventually you get a more accommodating, a more holistic, a more impacting relationship that produces a much better result. (HP12)

This points to the fact that the key challenges to adequate housing provision lie beyond tangible barriers such as access to land, infrastructure, and finance. Because even if those tangible barriers are assembled, their utilisation cannot guarantee success if stakeholders continue to work in isolation.

8.5.5 Bureaucracy

Bureaucracy is an impediment to housing provision in Nigeria and is documented in literature (Morah, 1993; Ikejiofor, 2005). Participants discussed the level of impact it has on housing provision. They argued that it significantly adds to the overall cost of housing delivery. HP3 established that for a business to be sustainable, all bureaucratic costs incurred are built back into the total cost of a dwelling unit and transferred to the end-user. HP3 noted that:

when you know there is no guarantee like that with finance, you have to struggle for it, you also incur significant cost with approval processes, then you have no choice but to build to content with increasing prices and interest rates, you also have to spend so much on marketing which adds to your administrative cost, your cost rises daily and, in the end, it is the off taker that face the burden of all of these. (HP3)

There are some necessary government processes such as building approvals and registration of property that contributes to lengthening approval processes, resulting in delays with huge cost implications to housing providers that impacts on the cost of houses to end-users (Makinde, 2014).

8.5.6 Corruption

Uslaner (2010) argued “corruption represents a world where the rich get richer and the poor get poorer” (p. 1175). The study participants noted that corruption debilitates efforts at housing provision in Abuja. While it is a phenomenon experienced globally, it is more severe in developing countries such as Nigeria. It is a major problem affecting the economic growth of Nigeria (Ogbeidi, 2012). It is a phenomenon that has bedevilled the country for decades (Osoba, 1996; Tignor, 1993). The deep-rooted system of corruption in multiple sectors is echoed in the response of HP4:

...another major factor affecting low-income housing are corruption in land allocation, planning approvals, and even access to funds (HP4)

The perception that corruption is an inherent culture in Nigeria was reflected in Smith (2007) argument that “the Nigerian factor suggests that Nigerians have concluded that corruption is so endemic that it defines the nation” (p. 8). Participants discussed how deep-rooted corruption impedes planning and implementation processes. This takes various forms, including paying for land allocations, access to finance, and housing providers paying to be awarded contracts for the construction of dwellings. This also contributes to the rise of housing cost that is often transferred to the consumer.

8.5.7 Mind-set of citizens

Participants expressed that the mind-set of citizens causes some concern in efforts at proffering sustainable solutions to the provision of affordable housing in Abuja, arguing that people ought to differentiate their housing need and from desire. For instance, in a situation where a household seeks to purchase of a house, an ideal demand should constitute what the household could financially afford. This is further compounded by a strong desire for home ownership among citizens as highlighted in the response of HP4:

The penchant for home ownership. Everyone wants to be a landlord living privately in a fenced bungalow. (HP2)

According to Tipple (2015) there is an assumption that “ownership is seen as the optimum tenure as a dwelling is conceptualised as a major financial asset which stores equity which can be liquidated if and when needed” (p. 417). The World Bank Group (2016) estimates that in Nigeria, up to 66 percent of households own the homes they live in, with the other 33 percent on various other

occupancy status. In agreement, Ferguson et al. (2014) established that there is substantial evidence indicating that ownership of a secure tenure holds much more importance to people in developing countries than in developed countries. Furthermore, there is generally a predilection for home ownership among the poor in developing countries for both their social and economic status (Hasan, 2014). Closely linked to mind-set is culture which is also an attributed barrier impeding low-income housing provision in Abuja. This is fuelled by Nigeria's multi ethnicity with more than 250 ethnic groups (Daramola and Aina, 2004). Because of multi-ethnicity, there is difference in design preference within ethnic regions. While the Northern part of the country favours a conservative private oriented dwelling, the Southern and Eastern parts of the country is more receptive to the modern semi-private setting. The reality of this may not be unrelated to the evolution of housing forms in the various regions of the country which were influenced by "climatic conditions, socio-economic and cultural background" (Agboola and Zango, 2014; p. 62). The argument on design preference is succinctly emphasised by HP7:

for instance, in Northern part of Nigeria including Abuja, if as a developer you construct a scheme made of semi-detached houses most people will run away from it because everyone wants their house demarcated alone with wide space for outdoor activities, we have those issues here – (HP7)

To understand the difference in the design preference, a study conducted by Rikko and Gwatau (2011) identified four different traditional housing forms depicting Nigeria's multi-ethnic composition. Agboola and Zango (2014) argued, this is also influenced by "...urbanisation and current expertise". The four distinct architectural styles are in Northern region, the Middle Belt, Eastern region, and the Western region (Rikko and Gwatau, 2011). While Islam influences the building form in the Northern region with the integration of courtyards, the housing form of the Middle Belt region is influenced by 'external factors' associated with modernism. Additionally, the architectural form of an Eastern housing form is distinct with the dwelling units rectangular in form and often without external windows. Furthermore, housing form of Western region is rectilinear in shape with courtyards (Rikko and Gwatau, 2011).

8.5.8 Building materials

Access to building materials is a stumbling block to housing providers' effort at providing affordable housing. Adedeji (2012) established that building materials are the most important component of housing construction. The participants identified that building materials such as cement whose major raw materials are found locally are too expensive. The negative impact building materials make on housing provision is echoed in the comment made by HP5:

Personally, I feel the biggest problem affecting efforts at affordable housing is the cost of the building materials. – (HP5)

The reason for the high cost of building materials even those produced locally is related to the poor state of infrastructure. Oyedepo (2012) argues that while the economic growth of a country is dependent on its ability to provide critical infrastructure such as power supply, its supply in Nigeria is epileptic when compared to demand. It is epileptic and besieged with challenges in both generation and transmission (Okafor, 2008). Okafor (2008) established that while the Nigerian economy requires about 10,000 Mega Watts for an uninterrupted power supply, less than 3,000 MW is currently generated. This failure impedes the growth of the industries in the country because to survive they must generate their source of power (Okafor, 2017). This in turn reduces production capacity and increases the cost of production, all of which is transferred to the consumer. Therefore, there can be no significant developmental growth to a country's economy without a sustainable power supply. Furthermore, another reason established by participants is the heavy reliance on imported materials. The effects importing these materials causes is detailed by HP5:

Like I said earlier, the major economic challenge is the cost of building materials, most of these materials are imported and if they are imported, that means their cost is determined by exchange rates, so as long as we are importing, the cost of these building materials will continue to be high. (HP5)

It is important to point out that the import of building materials is vital. However, to limit this, protect and enhance the production and patronage of local building materials, factors such as current erratic power supply experienced must be addressed. This is essential to avoid rising cost of building materials because of supply shortage (Akanni et al., 2014). In addition, since the building industry is a major consumer of building materials, adopting local building materials could decrease energy consumption more than conventional building materials (Morel et al., 2001).

8.5.9 Infrastructure

As observed by housing providers, infrastructure is viewed as a major obstacle hindering housing provision for low-income groups in Abuja. While the primary infrastructure are social services such as schools, hospitals and communal areas for recreation, secondary infrastructure are services such as access roads and sewage systems. The distinction between these two forms of infrastructure is highlighted because their provision is often divided between the government and housing providers. While primary infrastructure is the responsibility of the government, secondary infrastructure is the responsibility of housing providers (Federal Republic of Nigeria, 2012). Participants argued that the provision of infrastructure is central to the development of all sectors and especially housing. They also affirmed that one of their main priorities is to encourage government to take up its

responsibility of providing both the primary and secondary infrastructure along and within settlements. On the secondary infrastructure, HP9 made clear where the responsibility lies:

the provision of infrastructure which is essentially a municipal function is still lacking and not considered by the government as an important ingredient in bringing down the cost of housing. (HP9)

Currently, the common practice is housing providers provide infrastructure within their schemes, the cost of which is borne by potential buyers in such schemes. The consequence of this is that dwellings are produced at a much higher cost.

8.6 Solution to low-income housing in Abuja

The housing provider responses on how to adequately provide low-income housing in Abuja can be sub-divided into 12 main themes: approach; commitment; control; data; effective policies; enabling environment; finance; infrastructure; initiatives; land; leadership; local production; and policy implementation. Furthermore, themes with the highest number of responses from responses (highest frequency) are finance, approach, commitment, land, control, infrastructure, and initiatives (Figure 8.7). Therefore, these seven themes with the highest frequency were termed as the most vital to low-income housing provision and thus discussed in the following section.

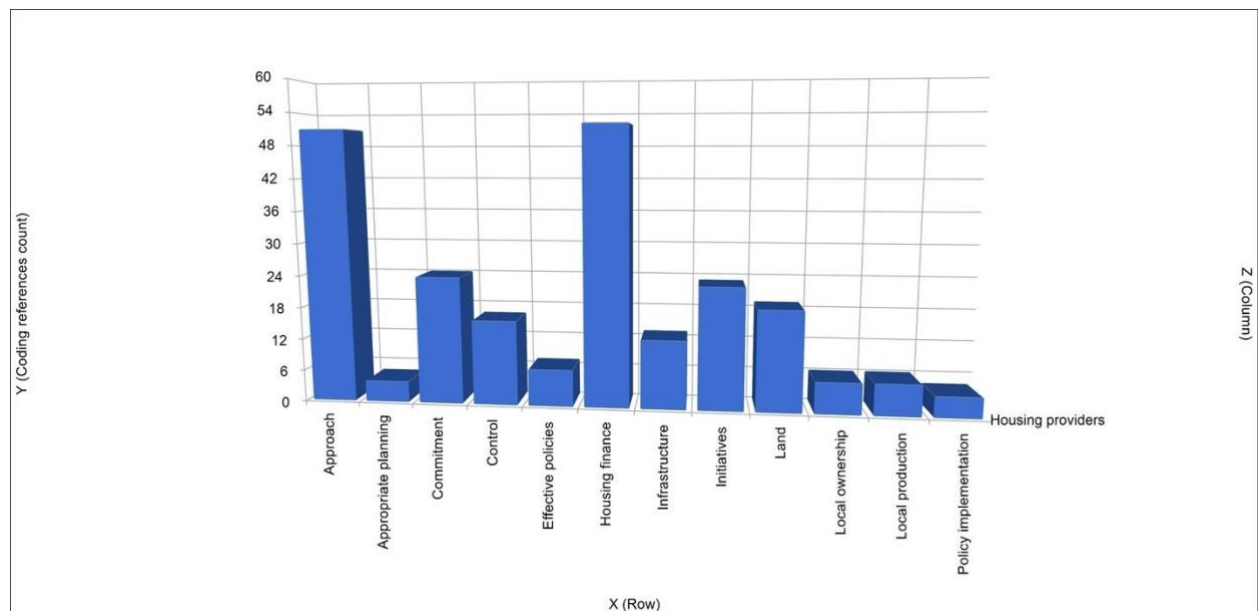


Figure 8.7: Solution to a sustainable low-income housing provision

8.6.1 Housing finance

For housing providers, housing finance may be the most important barrier in mitigating against low-income housing. In the context of this study, housing finance constitutes both development finance

for housing providers and mortgage facilities for housing consumers. The case for providing housing finance is echoed in the comments made by HP6 that:

If we are to sort the issue of housing finance, it ought to be tackled from two perspectives; provide development funding and also provide mortgage funding. (HP6)

The negative impact posed by an inadequate housing finance in developing countries and particularly Nigeria is widely established in literature (Bardhan and Edelstein, 2008; Renaud, 2009; Warnock and Warnock, 2008; Centre for Affordable Housing Finance in Africa, 2016). Participants argue that the provision of long-term development finance at low-interest rates is fundamental to reducing the housing deficit. Furthermore, access to long-term funding can only be attained under a conducive environment where the government provides the regulatory framework that incentivise financial institutions, who according to the housing providers currently consider the housing sector a high-risk venture. The need for governmental development finance is outlined by HP3:

the efforts of the government should be channelled at providing support in form of financing strictly for housing, this takes us back to project financing for housing providers, if the developer has access to financing readily available at good rate then we can provide affordable housing (HP3)

The various modes of financing suggested including the provision of intervention fund by the Central Bank of Nigeria as was the case implored by the government in financing the agricultural and education sectors. Furthermore, the setting up of a construction bank like the Nigerian Bank of Industry, with regulations aimed at giving appropriate incentives to financial institutions, especially commercial and merchant banks, to provide long-term development finance.

Another important part of housing finance that needs urgent reform is the mortgage sector. Participants argue that there are huge potentials in the mortgage sector requiring immediate attention. More importantly, housing mortgage provision needs to go beyond current arrangement which targets only public sector employees. Instead, it should target all low-income groups including private sector and self-employed individuals that currently accesses housing through the informal sector. This is noted by HP9 who argued that:

Policies should provide for a strategic move for government to set up large funding mechanism that would provide mortgage financing targeted at low-income groups both in the public and private sectors with a particular aim at raising their affordability index – (HP9)

In most developing countries, mortgage finance only serves a fraction of the ‘upper-middle class’, leaving the urban poor marginalised and unable to afford commercially produced dwellings (Ferguson et al., 2014). Thus, injection of funding can revitalise the mortgage sector and specifically

that could be done by recapitalising and reforming the Federal Mortgage Bank of Nigeria to serve both the public and private sector low-income groups. Primary Mortgage Institutions (PMI) serves the formal sector, while Micro-Finance Institutions (MFI) supports the informal sector. Participants also outlined the importance of provision of government subsidy to both housing providers and the beneficiaries. While to the housing providers it could serve as an incentive to embrace a housing class overlooked because of a perceived high level of risk in investment return, to the beneficiaries the subsidies could raise their level of affordability in access to housing. The subsidy to housing developers could come in various forms such as tax breaks and waivers, provision of secondary infrastructure within a developer's scheme, free access to development land, and reduction of planning permit costs incurred in the documentation process. A suggestion of subsidy incentive was offered by HP6:

For example, the issue of ground rent which most developers have to pay if not completely waived should significantly be subsidised to encourage the low-income cadre in joining the affordable housing train (HP6)

Furthermore, as part of a subsidy incentive HP6 also pointed out the need for tax waivers as an incentive that draw the interest of housing providers. In making the case for tax concessions and waivers, HP6 contends that:

To make this sector appealing to developers the government will need to waive a lot of those taxes, so as to reduce the heavy cost incurred by developers (HP6)

Participants also argued that subsidy for housing developers alone may not be sufficient, hence the need for subsidy to beneficiaries as well for optimal impact. The case for subsidy to beneficiaries is emphasized by HP4:

Low-income groups cannot afford adequate housing unless there is an intervention from the government in form of subsidies either directly or indirectly (HP4)

The provision of subsidy could be targeted on both front; incentives to low-income housing providers and direct grants to end-users in the form of either grants, loans, or both. The fact that low-income housing is often dependent on funding even in developed countries might be a pointer that its provision without any form of subsidy is an improbable task. Furthermore, the provision of subsidy in housing could trigger a ripple effect on various sectors of the economy. This could spill a chain of development that starts with improving low-income groups housing situation. In turn, it could improve their productivity and in the long run reduce the cost of housing which is often a product of increased demand from its consumers.

8.6.2 Approach to provision

The way housing delivery is approached is perceived to be integral to adequate provision. Thus, the central theme ‘approach’ consists of ‘decentralisation’, ‘embracing informal sector’, and ‘collaboration’ (Figure 8.8).

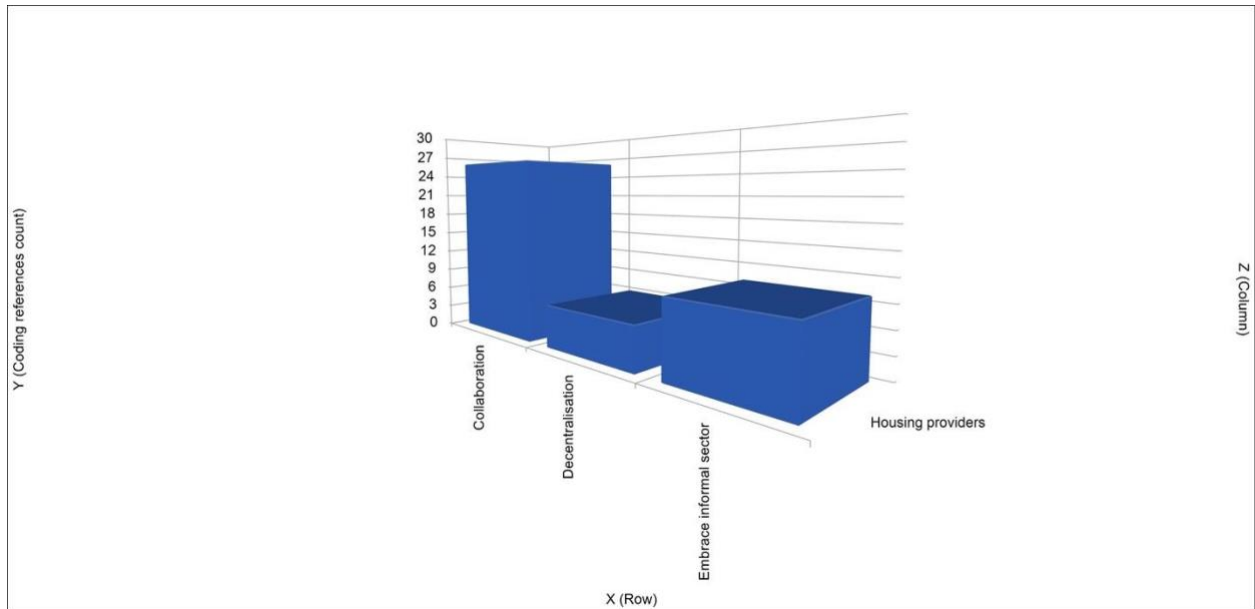


Figure 8.8: Sub-themes of 'approach to provision'

8.6.2.1 Decentralisation

Some of the participants identified decentralisation as an important concept in housing provision. They argue that the current system concentrates power to few people in government, which results in side-lining the interest of most of the population. Daniel (2014a) established that decentralisation is one of the three fundamental components required in an effective enabling strategy. The impact of decentralisation is underlined in the services of international agencies such as the International Monetary Fund (IMF) which views decentralisation as a vital tool in dispensing aid and loans (UNDP, 2007 in Daniel, 2014a). The impact decentralisation could make is stated by HP5:

...if services and decision making are decentralised the cost of housing would not be that expensive, because the interest of the common man would be protected (HP5)

Additionally, decentralisation or pluralism as it is also known encourages accountability and effective management (Cohen and Peterson, 1997). Since, Nigeria practices federalism which is modelled on the sharing of administrative responsibility (Daniel, 2014a), introducing decentralisation in the

process of housing delivery may not be an insurmountable task though it could face stiff resistance by some sections of the government who might be afraid of losing their grip on power.

8.6.2.2 Embrace informal sector

Another approach identified in overcoming the huge housing deficit is the need to embrace the informal sector in policy formulation. This view is also shared by the policymakers who established that up to 80 percent of Nigeria's housing is provided by the informal sector. As such, the growing housing deficit they contend with is partly due to the government's neglect of the informal sector in policy planning. The importance and reason for embracing the informal sector is emphasised by HP8:

Obviously, there must be somewhere they are staying and there must be something they are doing to provide shelter for themselves, whether this shelter meets acceptable international standard is a completely different thing, but I think we need to recognise that people are doing this (HP8)

There are arguments in literature that incorporating the informal incremental model of housing development by the urban poor would lead to a sustainable and practical housing policy (Berner, 2001). Furthermore, Keivani and Werna (2001) contend that in developing countries, due to high cost associated with formal housing, low-income groups rely on the informal sector for housing provision. As a result, if efforts are made at incorporating the informal sector it would inject practical solutions and, in the process, replace the present status quo which appears to be working at cross purpose with the formal sector.

8.6.2.3 Collaboration

With the process of policy formulation and implementations perceived as a vital component to adequate housing provision for low-income groups, participants identified three linked components that are crucial to this: a bottom-up approach, consultation, and collaboration. They contend that embracing a bottom-up approach would give all stakeholders and especially the end-users a platform to proffer practical solutions. The current policy process favours a top-down approach as affirmed by a government policymaker who established that to their knowledge there had never been a housing policy that engaged end-users. The need for a bottom-up approach was highlighted by a government housing provider:

The ideal approach is to largely involve the targeted end-users in policy formulation by getting sufficient information on their true situation both financially and their affordability standing at all times. (HP9)

This is substantiated by HP8 who asserts that:

We need to involve the people who are supposed to be the consumers of these houses, we should involve them a lot more. I think where we need to start is by putting the ordinary man in the middle of our planning, this is something that we have not done in Nigeria unfortunately, we have not looked critically at the common man (HP8)

The bottom-up approach is associated with participation and is crucial to effective low-income housing since end-users are best suited to make seemingly decision on their housing needs (Lizarralde and Massyn, 2008). Indeed, it has been established that the concept of community participation has been in existence for decades in the rural development processes (Nour, 2011). However, its practicability in developing countries is often doubted because of various constraints such as limited availability of financial resources at grassroots level, and a lack of expertise at local level on the area of interest (Tosun, 2000; Li, 2006). This notion could be because there is no agreed single 'best' approach to the engagement of stakeholders in a participatory process since socio-politico-economic contexts vary between locations (Davidson et al., 2007). Furthermore, while Davidson et al. (2007) demonstrated a varying level of challenges to community participation, they also established its successes in developing countries in a comparative study on post-disaster reconstruction projects in five developing countries. Specifically, what is most important to a successful community participation is the need for dynamic planning that outlines both short- and long-term goals expected of a process. It also needs to clearly identify and define all stakeholders in the process by providing clarity on their roles. Additionally, a review and feedback mechanism should be incorporated to track implementation. In carrying out this, a key component of the participatory process is consultation among stakeholders. A participant outlines the benefits in consulting stakeholders:

There is room for improvement if people engage themselves on the real issues and proffer solutions to those real issues. There is always room for engagement and once people get themselves engaged and look at the results at the end, then there could be solution to it. (HP12)

The need for consultation was also highlighted by policymakers who noted that currently stakeholders work in isolation, and this has resulted in pulling and interpreting existing policies in different ways and often work at cross purpose with each other. Often consultation paves the way for the process of collaboration which (Czischke, 2018) is the norm and an integral part of a paradigm shift in public participation towards public service delivery in developed capitalist economies (Czischke, 2018). Unlike in the developed world, the process of collaboration is generally new in developing countries like Nigeria. There is still some level of scepticism about people's perception on collaboration with the elites often less receptive because they perceive it as a challenge to their authority.

8.6.3 Commitment

To develop a mechanism that offers effective policies on low-income housing (and implementation), there is a need for commitment from the government. The commitment needs to be sustained such that there should be continuity in government policies which would be a major shift from the normal circle. This should be incorporated in a policy and legislated at the national level since successive governments have discontinued policies enacted by previous administrations, only to introduce new policies and processes to supersede previous ones. HP1 suggests there is a need for commitment on the part of the government:

There should be seriousness on the side of the government, when they make the promise of providing 1 million houses, they should adhere to it...if we are to improve the well-being of the country, I think investing in agriculture and housing should be the priority...both sectors require serious government commitment (HP1)

However, four participants noted that there are some elements of commitment from the present administration to ease housing provision by creating a model that encourages every state government to provide development land for housing projects and ensuring that the cost of land is not included. This is confirmed by HP7 and corroborated by HP8:

The present government has some interest in housing, there are attempts through encouraging state governments to provide lands for housing (HP7)

I think there is goodwill at the very top right from the presidency there is an intention to begin to solve these problems and there is a certain level of political will right at the top, this administration has shown a recognition that something different needs to be done to be able to address the housing problem (HP8)

However, current government's approach of providing free development land is an unsustainable approach that has been attempted by previous administrations without much success. While it deprives the government of a major source of revenue, it also gives room for violation in form of hoarding and land speculation for financial gains.

8.6.4 Land

As alluded by policymakers and low-income groups, the housing providers argued that an effective land allocation system in Abuja would facilitate housing provision for low-income groups. In the context of Nigeria, the importance of land to housing development is highlighted on "the substantial evidence that has accumulated over the years on the importance of secure access to land and housing to livelihood strategies of poor urban households" (Ikejiofor, 2006; p. 448). The importance of land to housing provision for low-income groups in Abuja is underlined by HP10 and corroborated by HP12:

We need the government to provide more un-encumbered land for developers, also we need the government to ease the process of land title (HP10)

The cost of the land has to be subsidised by government in terms of providing these lands at extremely low prices to both developers and individuals interested in housing development (HP12)

At least two of the housing providers argued that they prefer accessing land informally and go through the process of regularising to access legal title. Their reason is that often direct government land comes with encumbrances and in most cases the landowners are not compensated.

8.6.5 Control

Control is identified as one of the important components negating efforts at low-income housing provision in Abuja. Participants identified three key areas where control is required. These areas include housing developers' access to development finance, and supervision to regulate quality. Additionally, it identifies the need to regulate the selling prices of the dwellings. It further identifies the need to target the right beneficiaries. Lastly, it recognises the need for control over the cost of building materials. The access for housing developers to housing finance ought to be closely monitored with payments in instalments subject to reaching initially laid out milestones. The reason for a need to control the housing developers' access to development finance is put by HP7:

...of course, we know some of us (housing developers) could be crazy a times but that is the case with everything that is monitored, it will be abused. So, funding should be released in parts based on targets, this monitors what the developer is doing, so with monitoring we can get there. (HP7)

Aside from the development finance, there is also the need for proper regulatory mechanism particularly with supervision to dissuade substandard works motivated by the provider's desire for large profit. Since the cost of building materials is a major cause for concern, some participants contend that there is urgent need for both control of pricing and regulations on minimum standards of building materials because often substandard materials flood the market and impede efforts at affordable housing long-term. On regulating selling prices of the dwellings, a private developer said:

...in term of regulations you shouldn't just wake up and just decide unilaterally that your houses should be disposed at a high cost, let it be such as attempted in Lagos where in a certain place you cannot sell above a certain price, there must be some regulation on that, you should not just come up with anything and expect it to sail through (HP11)

The need to control and regulate beneficiaries who access low-income schemes is paramount to safeguard against abuse as was the case in previous programmes that ended in the hands of politicians and their cronies (Ikejiofor, 1996b). On this HP3 contend that:

If we provide for instance a social housing scheme where low-income households will access dwellings based on need, people should be allocated houses strictly on requirement, otherwise it will end up like previous attempts that failed. (HP3)

The process of control can be viewed from two concepts; primary and secondary control (Heckhausen and Schulz, 1995). Heckhausen and Schulz (1995) theory of control establishes that while:

“primary control refers is directed at the external environment and involves attempts to change the world to fit the needs and desires of an individual, secondary control is targeted at internal processes and serves to minimise losses in, maintain, and expand existing levels of primary control” (p. 248).

Consequently, both forms of control are required in this instance, with primary control targeting the huge housing deficit by leveraging on the secondary control that cuts problems associated with lack of planning, bureaucratic delays, and wastages.

8.6.6 Infrastructure

Infrastructure is established as a pre-requisite to low-income housing in Abuja. The provision of infrastructure as underlined by all participants is a fundamental challenge in Abuja. Although it is established that Phase I is the most developed in terms of infrastructure provision, Phases II, III, and IV have considerably high level of infrastructure development. This is in contrast with the five suburban districts and other satellite settlements that lack adequate infrastructure. As a result of the shortage of infrastructure, the government introduced a programme called ‘land swap’ where it allocates land to private investors who, in turn, provide infrastructure, and subsequently recoups their investment by dividing the allocated development areas into commercial parcels of land. However, the programme failed because it was fraught with fraud and turned out to be just a scheme to grab land by some elites. The housing providers conceded that what ensued from the land swap programme was for the government to provide primary infrastructure to the development land allocated, with the developer expected to provide all secondary infrastructure within their housing scheme. However, it was also noted that this approach contributed to the increasing cost of the dwellings. At least, three of the private developers emphasised the huge impact this has on housing cost, hence the case for the provision of infrastructure by the government was stressed:

One major need in housing provision in Abuja is the provision of infrastructure within the estates because there is no point building an area and it becomes a slum, and if infrastructure is not provided within it will become a slum. The provision of infrastructure is another area that has really made the cost of housing high. If the primary infrastructure is provided by government to open up land and provide access roads, electricity then people can go on and build their houses (HP12)

Aside from the direct impact it has on housing, the provision of adequate infrastructure has the potential to enhance the prospects of a country attracting foreign direct investment (Asiedu, 2002).

8.6.7 Initiatives

The theme ‘initiative’ consists of four sub-themes, namely ‘masterplan’, ‘technology’, and ‘instalment development’ and ‘advocacy’. Initiatives are additional ideas participants believe is fundamental to effective housing policies. They contend that policymakers ought to observe global trends in low-income housing with the aim of adapting best practices to suit local contexts. For instance, a private housing provider argued that the key to an effective policy requires an effective master plan, an area where Abuja’s deficiency is obvious because of consistent distortions to the original masterplan. Furthermore, the provider emphasised that its major weakness lies in its failure to anticipate and comprehensive plan for low-income groups. For example, the participant argued that a simple evidence of this failure could be seen in the inability of the city planning to provide bus terminals even though it is common knowledge that most low-income groups use commercial transportation to commute. Thus, to draft an effective housing policy in Abuja:

Town planners need revisit the Abuja master plan and make adequate provision for low-income groups not just in terms of housing but other basic services such as transportation. Without incorporating low-income groups, most people would be leaving in desperate conditions that is detrimental to their health and well-being (HP10)

The Abuja master plan places much more emphasis on economic planning ahead of physical planning which significantly diminishes its effectiveness with some residential zones largely converted to commercial zones. Aside from the revision of the masterplan, there were also suggestions for the need to advocate and subsequently enforce the use of alternative building materials. The inability to embrace alternative building materials is attributed to a culture of resistance to change (from the widely used cement hollow blocks) and which has led to wide scale infrastructure decay. Additionally, three participants suggested embracing an incremental model such that planning, and development be carried out in incremental phases. They pointed out that housing, finance, and infrastructure can all be developed and accumulated incrementally, with the benefits viewed from multiple angles; easing the financial burden on the government and increasing the ability of the beneficiary to pay for such schemes. On this point, it was noted thus:

We need to devise some measures in terms of developing incrementally, housing, infrastructure and even finance. One could design in such a way that it can be expanded... In a similar way the beneficiary could access finance only tied to each phase of the development. – (HP4)

While this may sound reasonable there are authorities that argue against its sustainability long-term. For instance, Ubani et al. (2014) argue that incremental planning encourages short term planning and decentralised products, however it often becomes fragmented.

8.7 Synthesis of findings/ preliminary framework III

The perception of housing providers to constituent drivers and recommendations produces preliminary framework III. As previously presented in the preliminary frameworks for low-income groups and policymakers, the themes discussed by the housing providers are presented separately in Tables 8.3 and 8.4.

Table 8.3: Housing providers themes on barriers to housing provision aligned to the SDIs

| BARRIERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|--------------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Approach | | | • |
| Building material | • | • | |
| Bureaucracy | | | • |
| Commitment | • | | |
| Corruption | | | • |
| Culture | | | • |
| Data | | | • |
| Housing finance | • | | |
| Foreign exchange and inflation | • | | |
| Poor city planning | | • | • |
| Importation and tax | • | | |
| Infrastructure | • | | • |
| Lack of initiatives | | | |
| Land | • | • | • |
| Low affordability | • | | |
| Low wages | • | | |
| Low-income undefined | • | | |
| Migration | • | | • |
| Oil dependence | • | | |
| Mindset of people | | | • |
| Poor policy implementation | | | • |
| Poor policies | | • | • |
| Private sector reliance | • | | • |

Table 8.4: Housing providers themes on solution to housing provision aligned to the SDIs

| SOLUTION | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|-----------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Approach | | | • |
| Commitment | • | | • |
| Control | | | • |
| Effective policies | | | • |
| Appropriate design planning | | • | |
| Housing finance | • | | |
| Infrastructure | • | | • |
| Initiatives | | | • |
| Land | • | • | • |
| Local ownership | | | |
| Local production | • | | |
| Policy implementation | | | • |

While 23 themes were identified as barriers, 12 themes were enlisted under the solution. Combining these produces ‘enablers’ which is presented in Table 8.5. As a reminder, some of the barriers were discussed by participants across more than one of the sustainable development indicators. The barriers include building materials, poor city planning, infrastructure, land, poor policies, and poor policy implementation.

Table 8.5: Combined themes from housing providers response on the barriers and solution aligned to the SDIs

| ENABLERS | SUSTAINABLE DEVELOPMENT INDICATOR | | |
|--------------------------------|-----------------------------------|---------------|--------|
| | Economic | Environmental | Social |
| Approach | | | • |
| Building material | | • | |
| Bureaucracy | | | • |
| Commitment | • | | |
| Corruption | | | • |
| Culture | | | • |
| Access to data | | | • |
| Incentives | • | | |
| Housing finance | • | | • |
| Foreign exchange and inflation | • | | |
| Infrastructure | • | | • |
| Land | • | • | • |
| Low affordability | • | | |
| Low wages | • | | |
| Low-income undefined | • | | |
| Migration | • | | |
| Mindset of people | | | • |
| Policy design | | • | |
| Control | | | • |
| Appropriate planning | | • | • |
| Local wealth generation | • | | |
| Local production | • | | |
| Improved policy implementation | | • | • |

Furthermore, Tables 8.6, 8.7, and 8.8 presents separate grouping of economic, environmental, and social components as discussed by the housing providers. They were arranged according to key elements, drivers, and recommendations. In all 29 drivers produced 34 recommendations. A further breakdown in Tables 8.6, 8.7 and 8.8 shows the respective drivers and recommendations under each of the three pillars of sustainable development. The economic components consist of 12 drivers with 17 recommendations (Table 8.6). The environmental components consist of five drivers with five recommendations (Table 8.7). Additionally, the social constituents comprise of 12 drivers with 12 recommendations (Table 8.8).

Table 8.6: Housing providers economic components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|------------------------------|--|
| FINANCE | Housing finance | Provide adequate access to beneficiary mortgage |
| | | Develop and capitalise microfinance institutions to increase their ability to provide funding required to low-income groups |
| | | Maintain single-digit interest rates to ensure that housing loans remain attractive to housing providers and control inflation through viable economic policies to ensure that cost of building materials remain low |
| | | Revise beneficiary equity contribution by eliminating low-income groups equity contribution and introduce a cap figure that excludes equity contribution |
| | | Increase effort at raising development finance for access by housing providers |
| LABOUR | Underemployment | Raise low-income group wages |
| | Create employment | Reduce migration by creating employment opportunities in both urban and rural areas |
| PLANNING | Low affordability | Reduce low affordability by increasing removing equity contribution in low-income housing schemes, and adopt rental payment on monthly basis in line with monthly salary payment |
| | Low-income undefined | Develop a practical definition of low-income groups that takes cognisance of relevant economic variables |
| | Local wealth generation | Improve local revenue generation by investing on other sectors such as farming to reduce dependence on oil |
| | Incentives | Introduce tax breaks to housing developers as incentive, provide beneficiary grants/loans as subsidy, and abolish VAT on low-income housing as an incentive to housing providers and low-income groups |
| | Commitment | There is a need for an increased government funding through budgetary allocations to housing |
| BUILDING MATERIALS | Foreign exchange | Reduce material importation to curb foreign exchange demand |
| | Local production | Domicile production of building materials and encourage the use of local materials to significantly reduce dependence on importation. |
| LAND | Land use | Improve access to land title to make housing delivery cheaper, faster and more accessible |
| INFRASTRUCTURE | Transportation and amenities | Provide primary infrastructure |
| | | Improve public transportation system |

The perception of housing provider participants mostly focuses on drivers related to finance, land, and policy designs. However, some emphasis was placed on approach, infrastructure, and building materials. As highlighted in section 8.6, discussions on building materials emphasised more on importation. Specifically, access to foreign exchange as well as concerns on inflation and interest rates were attributed to raising cost of building materials. This further emphasised the importance of localising the production of building materials as highlighted by the housing providers and

policymakers in the preceding Chapter. Three themes relating to policy emerged. These include, ‘poor policies’, ‘policy implementation’ and ‘poor city planning’.

Table 8.7: Housing providers environmental components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|--------------------|--------------------------------------|---|
| FINANCE | - | - |
| LABOUR | | |
| PLANNING | Master plan implementation | Adhere to master plan provisions and its implementation guidelines to protect environment |
| | Appropriate planning | Control dwelling plan designs to dissuade emergence of slums |
| | Policies on environmental protection | Enact environmental centred focuses on protection from land degradation and pollution against activities such as mining |
| BUILDING MATERIALS | Material use | Promote sustainable material use |
| LAND | Land use | Provide physically viable land for other economic activities such as farming |
| INFRASTRUCTURE | - | - |

While they are related, they distinctly vary. Poor city planning embodies the implementation of the city master plan, and this as argued by some participants as contributory to the creation of slums around the city. There are perceptions that violations in policy implementation and particularly the poor attention accorded infrastructure in districts accommodating low-income groups contributes to the housing challenge. Furthermore, poor policies indicate policies designed without stakeholder consultation. Additionally, a weak structure for policy implementation exists. This derails continuity in implementation.

Table 8.8: Housing providers social components

| KEY ELEMENTS | DRIVERS | RECOMMENDATIONS |
|----------------|--------------------------------|--|
| FINANCE | Housing finance | Create and develop housing cooperatives to target the informal sector |
| LABOUR | - | - |
| PLANNING | Approach | Embrace collaboration and bottom-up approach in housing policy design process |
| | Bureaucracy | Adopt decentralisation in housing delivery process |
| | Corruption | Eliminate corruption in public service delivery by improving the working condition of public employees |
| | Mind-set of people | Discourage the affinity of people to expansive dwellings through advocacy and awareness |
| | Access to data | Develop a comprehensive housing data bank that can be used in policy designs |
| | Appropriate planning | Control the creation of slums by protecting against master plan infringement |
| | Control | Provide regulatory controls and enforcements in implementation of projects |
| | Culture | Consult to localise housing solution for wider acceptance among cultures |
| | Improved policy implementation | Provide feedback mechanism on projects implements for review of its success |
| | BUILDING MATERIALS | - |
| LAND | Access to land | Avoid sighting housing development in remote locations |
| INFRASTRUCTURE | Provide amenities | Provide amenities such as electricity and water |

In discussions with the housing providers, unlike that with policymakers, subsidy did not emerge as a main theme. Instead, it emerged as a sub-theme associated to housing finance. However, the theme ‘incentive’ emerged where participants highlighted the need for initiatives that subsidises low-income housing. Additionally, the introduction of tax breaks to housing providers, grants to beneficiaries and the abolishing of Value Added Tax on low-income housing schemes to lower cost also relates to subsidy provision. Only one theme – land emerged across the three pillars of sustainable development. Economically, its value lies in its link to housing finance since access to formal finance depends on secure tenure. Environmentally, there were claims that housing projects for the urban poor is mostly sited in unsuitable terrains. From a social perspective, participants argue that the dearth of basic amenities exist in low-income schemes. Furthermore, such locations are mostly far from workplaces and deprived of good public transport system. Therefore, the provision of these as argued by participants is integral in reducing social segregation.

8.8 Summary

This Chapter presented an empirical study on low-income housing provision in Abuja with the third stakeholder group - the housing providers. In the context of the study the housing providers comprises of both government and private housing providers and are identified as a major stakeholder in housing delivery. Twelve housing providers were interviewed: four government housing providers and eight private housing providers. The Chapter contributes to Objective 4 of the study. This objective evaluates the contemporary situation of low-income housing in Abuja. Discussions in the chapter centres on defining a low-income earner, partnerships on low-income housing provision, assessment of provision, barriers, and solution to a sustainable provision.

The housing providers identified three characteristics of a low-income household. This includes individuals with a low earning ability, comprising of public and private sector workforce. Another group is individuals who may be earning a considerable amount but without job security. Discussions on formal partnerships generated two themes: '*non-existent*', and '*exists informally*'. This implies that when compared to level of need, formal partnership is non-existent in current housing delivery process except informally between housing providers and end-users. A common form of this partnership is between landowners and private developers. This corroborates the perception of policymakers and low-income earners. The housing providers acknowledged PPPs as the major form of formal partnership existing but argue that this is often beyond the reach of low-income groups.

In assessing low-income housing provision, the housing providers used terms such as *dismal*, *scarce*, *unaffordable*, *outsskirts*, *private sector excluded*, and *low-income groups excluded*. The consensus among the housing providers is that government performance has been abysmal. This agrees with the perception of policymakers and low-income earners. Some fascinating insights unravelled during discussions on barriers impeding effective provision. The problem of housing finance focused on impediments that include lack of long-term facilities, exorbitant interest rates, bureaucracy which prolongs documentation processes, and inflation. Furthermore, a low level of affordability is highlighted as a major problem affecting low-income groups access to housing. This is attributed to a low level of production in the country and a poor wage structure in most sectors of the economy. They also echoed the perceptions of policymakers and low-income groups that contemporary provision centres on a top-down approach guided by *stiff planning laws* and building codes. Not to mention the reliance on expensive construction styles, and *resistance to stakeholder collaboration*. Additionally, a *penchant for homeownership* in Nigeria is highlighted as another problem which contributes to raising infrastructure and land costs.

Consequently, to overcome these barriers, the housing providers offered some recommendations. Firstly, a sustainable approach to provision must be centred on *decentralisation of services, embracing the informal sector* in policy designs, and collaboration between housing stakeholders in policy designs and implementation. Arguments for the embrace of the informal sector calls for upgrading of informal settlements and adapting ideas from such that could lower building cost. Additionally, participation must be an integral part of policy designs through which information on important aspects are factored. Secondly, as highlighted by policymakers, the housing providers calls for government commitment to housing delivery. This commitment ranges from provision of *effective legal framework* that *protects investors*, to an administrative framework that guides sustainable provision. Additionally, provision targets set by authorities must be pursued vigorously and where those targets are not achieved, lessons could be learnt, and adjustments made to deter reoccurrence. Thirdly, *regulatory control* must be embedded in housing delivery. Furthermore, provision standards should target *minimum building standard* to guard against high cost. This can be implemented through adequate supervision of housing projects to ensure that providers do not compromise standard in pursuit of high profit. Additionally, the cost of building materials must be controlled to protect against incessant price hikes. In low-income rental schemes control on pricing is required to protect against unilateral increase by landlords. Likewise, in rent-to-own low-income schemes control aids in protecting against speculation.

The next Chapter synthesises the findings and develops a framework for sustainable provision of low-income housing. This is achieved by merging preliminary frameworks I, II, and III presented in chapters 6, 7, and 8.

CHAPTER 9: DEVELOPING THE FRAMEWORK FOR SUSTAINABLE PROVISION OF LOW-INCOME HOUSING

9.0 Introduction

This Chapter discusses the processes followed by the research to develop a framework for sustainable provision of low-income housing in Abuja, Nigeria. The Chapter accomplishes objective 5. As a reminder, objective 5 develops a framework for the sustainable provision of low-income housing. The Chapter is structured in to five parts. The first part briefly discusses the justification for developing the framework. The second part reviews the proposed framework by detailing the process of its construction. The framework construction draws from three preliminary frameworks that emanated from the main study with participants on the perceptions of low-income group, policymakers, and housing providers. The third part highlights the constituents of the proposed framework with sub-sections briefly discussing the drivers under the tripartite pillars of sustainable development. The fourth part presents the process of validation followed to develop the final framework. The fifth part concludes the Chapter by discussing the responsibilities of the stakeholders in the implementation of the framework.

9.1 Premise for a sustainable framework

The premise of a framework for provision of low-income housing in Abuja emanated from reviewed literature (Chapters 2 and 3) and the exploratory study conducted at the early stage of the research (see Chapter 5). Particularly, housing provider participants at the exploratory study argued that low-income housing in Nigeria and particularly in Abuja is devoid of structure for its provision. This was corroborated by literature which established that the process of housing provision in Nigeria is hindered by a poor structure of delivery (Ikejiofor, 2014). Hence, this study argues that for low-income housing provision in Abuja to be successful, a structure for its provision is needed. This justifies the need for a framework. Frameworks are comprehensively collocated tools that help in providing focus and logic, they also serve as devices for integrating and interpreting information (Harris et al., 2009). Furthermore, because ‘sustainability’ is a contested concept due its complex, normative, and subjective nature (Rotmans, 2006), within the context of this research sustainable housing provision implies housing delivery that is affordable, accessible, and replicable.

9.2 The proposed framework

This study argues that a sustainable low-income housing provision in Abuja provides a foundation for bridging Nigeria's rising housing deficit and its impact goes beyond the construction of physical dwellings for low-income groups. Instead, it provides a platform to develop sustainable communities, social equity, and justice, and promote the health and wellbeing of the urban poor. As guidance for implementation, drivers are highlighted and accompanied with recommendations. Implementors would need to focus on the vital drivers that determine the ability of low-income groups to access affordable housing. The drivers are grouped into economic, environmental, and social indicators. The proposed framework was developed from empirical interactions with participants through three phases of the study: the exploratory study the main study, and the validation phases. The three phases alongside an extensive literature review provided the basis the constituent drivers and recommendations highlighted in the framework. The conceptual structure of the framework which is guided by a combination of 4Rs (remedy, recommendations, responsibility, and review) is depicted in Figure 9.1. First, remedy consists of vital drivers constructed on the three concepts of sustainable development – economic, environmental, and social components. Second, recommendations are accompanying sets of recommendations attached to each of the highlighted driver for implementation. Third, because of the need to guide implementation and track input, responsibility outlines housing stakeholders responsible for the implementation of each driver. Fourth, review assesses the implementation of each driver and determines its success or otherwise, adjustments where required and feedback from stakeholders. Primarily, the framework is a tool for policymakers' action in the design and implementation of housing for low-income groups in Nigeria.

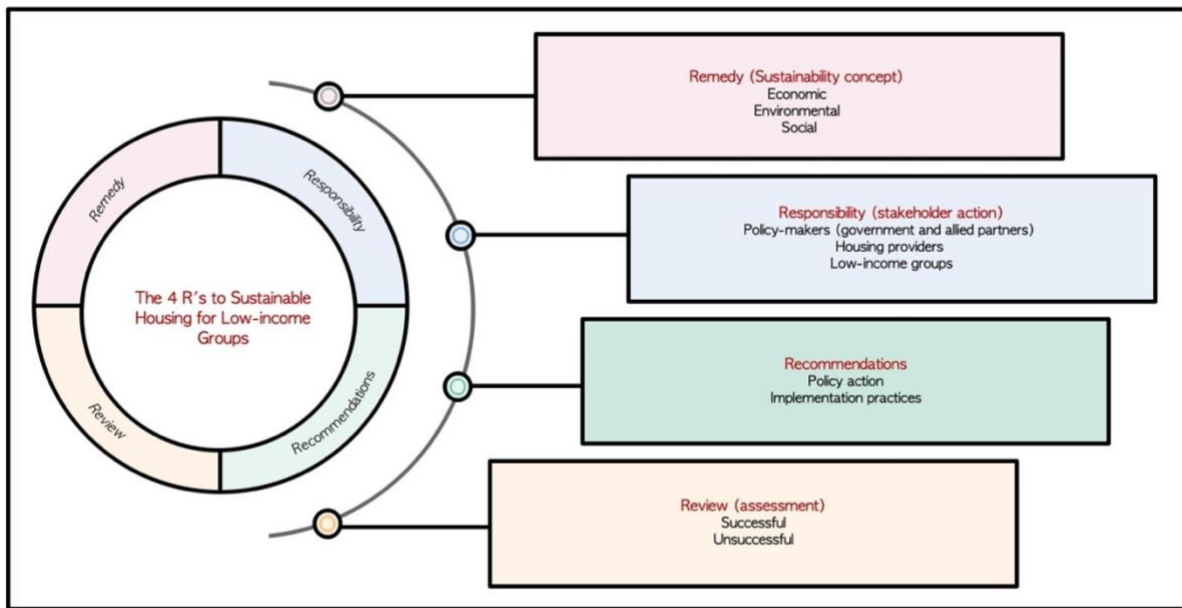


Figure 9.1: The 4Rs' guiding the conceptual structure of proposed framework

9.3 Constituents of the framework

The following section details the various levels and components of the proposed framework. The proposed framework consists of three parts. Part I comprises of the 'constituent components' consists of key elements, drivers, and the recommendations. The 'key elements' are six themes from UN-HABITAT (2008) framework on an effective structure for housing provision and synthesis of literature. The six themes include planning (or groundwork); land; labour; finance; building materials; and infrastructure. Furthermore, 'drivers' and 'recommendations' completes Part I. Part II comprises of 'responsibility' and it consists of the 'driver relevance' and 'stakeholder required to lead in taking action'. The driver relevance weighs the importance of a driver to the success of housing provision, while the stakeholder required to lead in taking action identifies the most important stakeholder in taking action on the driver. Additionally, Part III consists of the review which is a periodic assessment that rates action on a driver either successful or unsuccessful. The framework drivers are developed from an empirical study with three key stakeholder groups in housing provision discussed in Chapters 6, 7, and 8. The barriers and solutions discussed by the three groups generated the drivers and recommendations to an adequate and sustainable provision. Thus, as illustrated in Figure 9.2 the framework draws from discussion with low-income groups, policymakers, and housing providers. Additionally, as highlighted in the conceptual framework of the study and subsequently in participants' respective question schedule, the tripartite pillars of sustainable development guided the question structure.

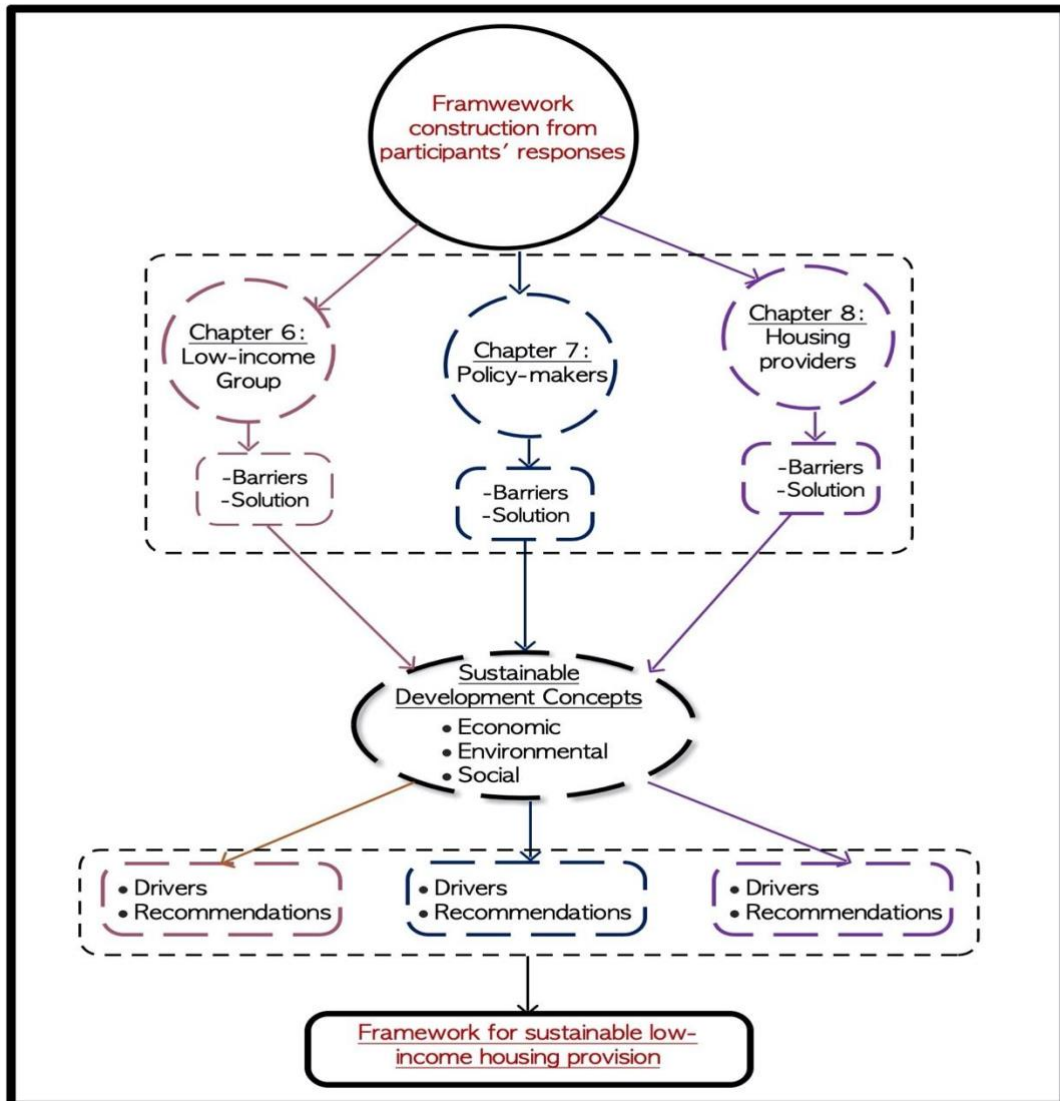


Figure 9.2: Construction process of framework from participants responses

The framework drivers are constructed from the themes and sub-themes to adequate housing provision. The themes are mapped in the three empirical Chapters with the participants (see Tables 6.5, 7.5, and 8.5). The perception of participants on what is essential to ameliorate the challenge forms the crux of the recommendations.

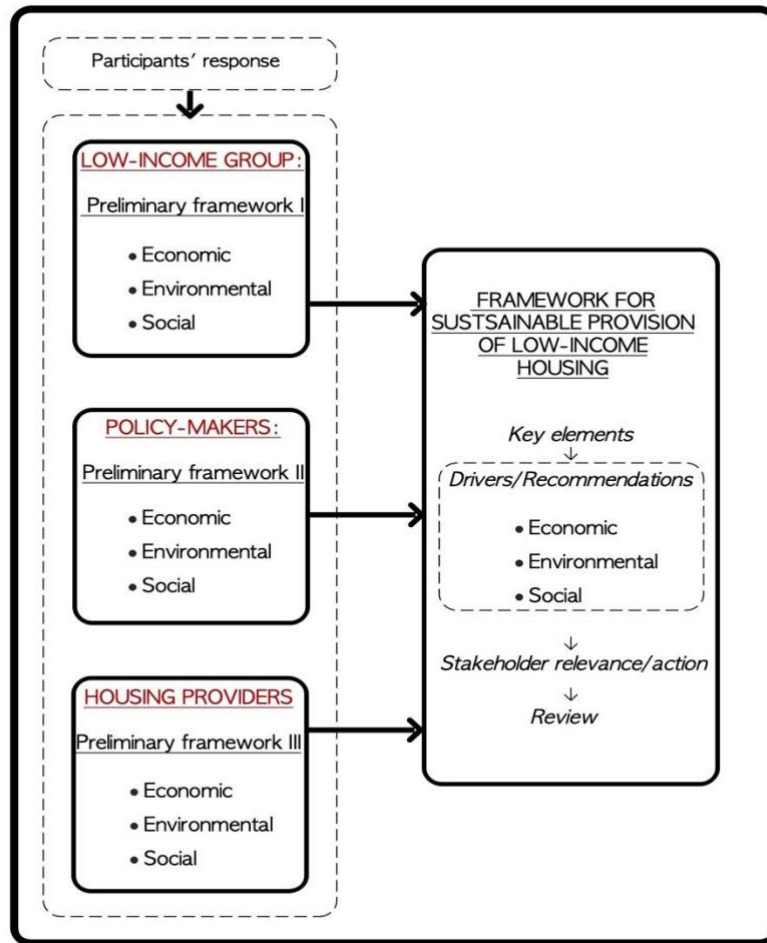


Figure 9.3: Assembling preliminary framework I, II, and III

To assemble the framework, preliminary frameworks I, II, and III developed in Chapters 6, 7, and 8 respectively were merged. This is done by integrating the components under the ‘economic constituent’, ‘environmental constituent’ and ‘social constituent’ together. For instance, the ‘economic constituent’ of the low-income group, policymakers, and housing providers are combined to produce the overall framework’s ‘economic constituent’. Duplicates or identical drivers and recommendations are combined in the process (see Appendices 9.1, 9.2 and 9.3). Similarly, this process is applied in the construction of the ‘environmental constituent’ and ‘social constituent’. Therefore, the framework is constructed by separately combining the drivers and recommendations of the three stakeholder groups based on the three concepts of sustainable development. For instance, the drivers and recommendations drawn on the economic constituent of low-income groups, policymakers, and housing providers are assembled to generate the final economic component of the framework. In a similar way the ‘environmental constituent’ and ‘social constituent’ are subsequently assembled. Additionally, this process is illustrated in Figure 9.3.

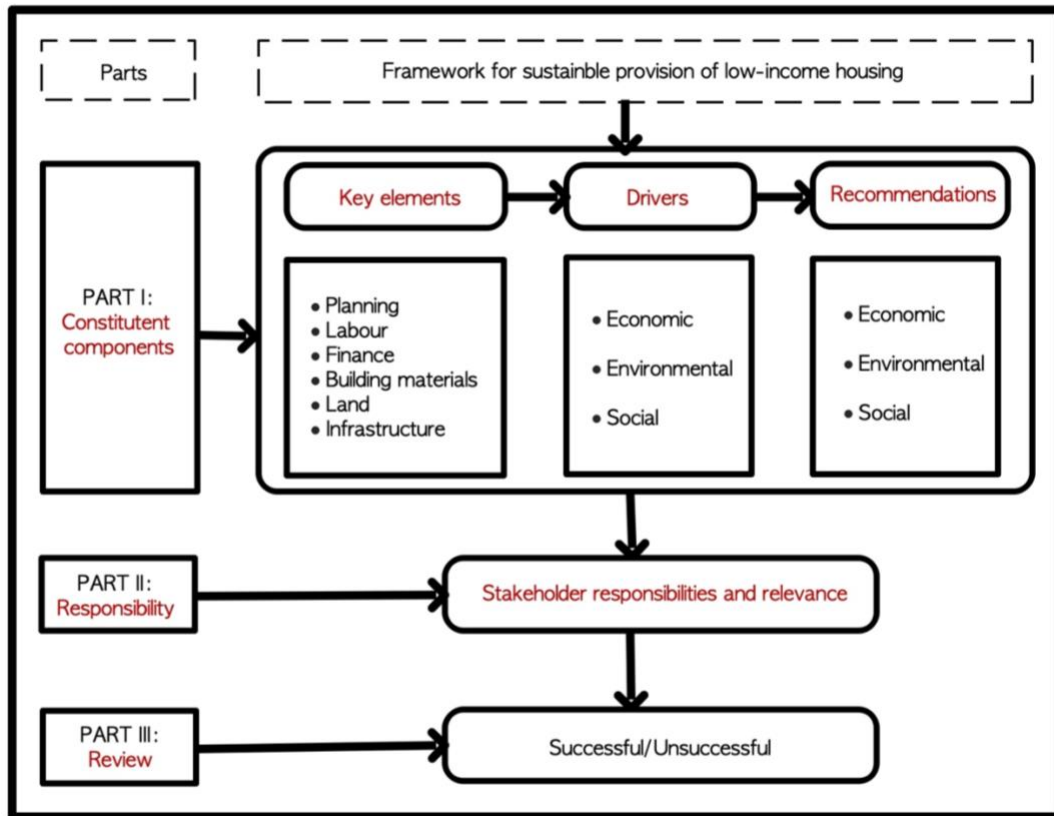


Figure 9.4: The proposed framework

The framework is in three parts (Figure 9.4). Part I is the ‘constituent components’ and consists of key elements, drivers, and the recommendations. Part II is termed ‘responsibility’ and it consists of the driver relevance to the success of housing provision and the stakeholder required to lead in acting. The study argues that the respective relevance to low-income housing provision of the various drivers is not equal. Therefore, it is important to indicate the level of relevance of each driver. Indicating the level of relevance allows for an order of priority to be accorded the drivers in the allocation of resources. Additionally, Part III consists of the review which is a periodic assessment that rates action on a driver either successful or unsuccessful. The detail of drivers and recommendations in the framework is shown in Tables 9.1, 9.2, and 9.3 representing the economic, environmental, and social components of the framework. Overall, the framework consists of 34 drivers, each of which is accompanied by a recommendation. A further breakdown shows the proposed framework consist of 16 economic drivers, five environmental drivers, and 13 social drivers. A brief discussion on the drivers follows in the next section.

Table 9.1: Economic constituents of the framework

| ECONOMIC CONSTITUENTS | | | | | | |
|--------------------------|--------------------------------------|---|------------------|-------------------------------------|------------|--------------|
| PART I | | | PART II | | PART III | |
| KEY ELEMENT | DRIVER | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER REQUIRED TO LEAD ACTION | REVIEW | |
| | | | | | SUCCESSFUL | UNSUCCESSFUL |
| <u>FINANCE</u> | Access to capital | Source and provide adequate funding for housing providers, and establish effective legal/administrative framework that protects investors | High | Financial Institutions | | |
| | Beneficiary mortgage/loans | Recapitalise mortgage institutions to increase scope of beneficiary access and provide loans for dwelling improvement to low-income groups | High | Financial Institutions | | |
| | Develop micro-finance institutions | Develop/capitalise microfinance institutions to increase their ability to provide funding required to low-income groups | Medium | Financial Institutions | | |
| | Control interest rates and inflation | Maintain single-digit interest rates to ensure that housing loans remain attractive to providers and control inflation through viable economic policies | High | Financial Institutions | | |
| <u>LABOUR</u> | Create employment | Reduce migration by creating employment opportunities through farming, local production, and small-scale businesses | High | Federal Government | | |
| | Raise wages | Increase wages and minimise casualisation to raise standard of living and job security. Furthermore, create uniform wage structure across public and private sector | Medium | The Legislature | | |
| <u>PLANNING</u> | Raise affordability | Raise low-income groups housing affordability by removing equity contribution in low-income housing schemes and adopt rental payment on monthly basis in line with monthly salary payments. | High | Federal Government | | |
| | Subsidy | Provide subsidy to developers and to low-income beneficiaries through tax breaks, grants, cross-subsidised schemes, and abolishing of VAT in low-income housing provision | High | Federal Government | | |
| | Define low-income earner | Develop a practical definition of low-income groups that takes cognisance of relevant economic variables | High | Federal Government | | |
| | Commitment and direct provision | There is a need for an increased government funding through budgetary allocations to housing and direct provision under the National Housing Programme | Medium | Federal Government | | |
| | Project precedents | Encourage pilot projects to test long-term cost viability of housing projects and incentivise housing providers primarily interested in low-income housing | High | Federal Government | | |
| <u>BUILDING MATERIAL</u> | Building material cost | Control building material cost through price caps that discourages unilateral pricing by building material retailers | High | Federal Government | | |
| | Local building material production | Localise building material production for low-income housing projects to create jobs and reduce building material cost, curb importation of materials and over-reliance on foreign exchange | High | Federal Government | | |
| <u>LAND</u> | Land title | Improve access to land title (for increased housing providers access to finance and beneficiary access to land for self-help housing) by decentralising the process of obtaining secure land tenure to ease the process | High | Federal Government | | |
| | Low-income groups land access | Improve access to land for self-help housing and economic activities such as farming for low-income groups | Medium | Local Authority | | |
| <u>INFRASTRUCTURE</u> | Infrastructure investment | Invest in the development of infrastructure to generate investment in housing sector | High | Federal Government | | |

Table 9.2: Environmental constituents of the framework

| ENVIRONMENTAL CONSTITUENTS | | | | | | |
|-----------------------------------|--|--|------------------|--------------------------------------|------------|--------------|
| PART I | | | PART II | | PART III | |
| KEY ELEMENT | DRIVERS | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER REQUIRED TO LEAD ACTION | REVIEW | |
| | | | | | SUCCESSFUL | UNSUCCESSFUL |
| INFRASTRUCTURE | Energy conservation and waste disposal | Encourage the use of sustainable and alternate source of energy in the design of low-income settlements. Additionally, provide a good waste disposal system in low-income settlements to improve health and living conditions of inhabitants | High | Local Authority | | |
| PLANNING | Appropriate design | Promote sustainable designs that takes advantage of natural environment to reduce energy consumption in low-income dwellings | High | Private/government Housing Providers | | |
| | Policy planning | Adopt planning policies aimed at controlling urban sprawl and development of unplanned settlements. | Medium | Local Authority | | |
| BUILDING MATERIAL | Material efficiency | Adopt the use of sustainable materials in housing projects and small-sized dwellings to reduce material wastage. | High | Private/government Housing Providers | | |
| LAND | Viable land | Provide physically viable land for dwellings and other economic developments | Medium | Local Authority | | |

Table 9.3: Social constituents of the framework

| SOCIAL CONSTITUENTS | | | | | | |
|--------------------------------|-------------------------------|--|------------------|--------------------------------------|------------|--------------|
| PART I | | | PART II | | PART III | |
| KEY ELEMENT | DRIVERS | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER TO LEAD ACTION | REVIEW | |
| | | | | | SUCCESSFUL | UNSUCCESSFUL |
| FINANCE | Housing finance | Create and develop housing cooperatives specifically targeting low-income groups in the informal sector | High | Private/government Housing Providers | | |
| LABOUR | Manpower | Improve the quality of skilled labour in the construction industry through training and skill acquisition programmes | High | Professional Bodies/associations | | |
| PLANNING | Corruption | Eliminate corruption in public service delivery by decentralising housing delivery process, and improve transparency in service delivery | High | Federal Government | | |
| | Culture change | Discourage the affinity of people to expansive dwellings and encourage flexibility on space | Medium | Low-income earners | | |
| | Approach | Improve government commitment by engaging representatives of low-income groups like traditional institutions. Embrace the informal sector and promote the adoption of a mix of bottom-up and top-down approaches in housing policy designs | High | Federal Government | | |
| | Collaboration | Promote stakeholder alliances that encourages collaboration in search of practical solutions | High | Professional Bodies/associations | | |
| | Research and data | Promote research in housing policy design processes, building material production, technology use and develop a comprehensive housing data bank that can be used in policy designs | High | Federal Government | | |
| | Initiatives | Adapt minimum building code standard in low-income housing schemes to lower project costs, incorporate direct provision/social housing and encourage self-help housing through incremental development | High | Local Authority | | |
| | Control | Provide regulatory controls and enforcements in implementation of projects and protect against violation of the master plan | High | Local Authority | | |
| | Advocacy and review | Promote advocacy through workshops, seminars and provide a feedback mechanism on housing projects implementation for stakeholders | Medium | Federal Government | | |
| LAND | Location security | Avoid sighting housing development in remote locations and boost security structure around low-income schemes | High | Private/government Housing Providers | | |
| | Land use | Encourage the construction of compact dwellings to reduce land use and cost of construction | High | Private/government Housing Providers | | |
| INFRASTRUCTURE | Provision of social amenities | Provide secondary amenities such as hospitals, parks, access roads, electricity, and water in low-income schemes | High | Federal Government | | |

9.3.1 Economic drivers

9.3.1.1 Finance

This study argues that access to housing finance is an integral requirement to housing delivery in Abuja. This is echoed by low-income groups (Chapter 6), policymakers (Chapter 7), and housing providers (Chapter 8). Therefore, the study under the key element finance has identified four drivers related to provision of funding. These drivers are identified as fundamental to low-income housing provision. They include access to capital or development finance, capitalisation of microfinance institutions, low-income groups access to mortgage, and the waiver of mandatory equity contribution by low-income groups in securing a mortgage.

9.3.1.2 Labour

The role of labour in low-income housing provision focuses on majorly three drivers: employment, wages, and development of manpower. While with regards to employment sustainable provision hinges on job creation and job security, an increase in minimum wage to reflect current economic reality in Nigeria, enforcing the adoption of the established minimum wage, and structuring of rent payment in line with how salaries are paid. Additionally, a major economic component of labour is the development of requisite manpower in the construction industry. The suggestion by participants that the need to develop the skilled manpower in housing delivery processes agrees with Kolo et al. (2014) argument that the lack of adequate skilled labour as a constraint impeding the construction industry in Nigeria.

Consequently, the importance of job creation and security cannot be overemphasised to improving the quality of life of low-income groups and access to social rights such as housing. Furthermore, the need for an increased unified minimum wage is reflected by Tipple (2015)'s study on ten assumptions usually made in housing policy-making in Africa where he argues that it is "... not that housing in Anglophone Sub-Saharan Africa is too expensive; it is that incomes are too low" (p. 414). The study established that ensuring an increased productivity and people's income is more likely to produce a positive impact on production than focusing solely on reducing the cost of building a house. Participants argue that in discharging this driver, the support of other stakeholders is required. While the federal government leads action on this driver, support is required from the legislature, financial institutions, and housing providers. This is because aside from the need for an increased unified minimum wage, there is also an urgent need to enforce compliance especially on the private sector who are mostly the main culprits (Aminu, 2008). Furthermore, a legislation enforcing rent payments on a monthly structure like how salaries/wages of both public and private

sector employees are paid is recommended. This increases the affordability of low-income groups to housing in Abuja.

9.3.1.3 Planning

Planning commences the process of a sustainable provision. In planning a sustainable provision to low-income housing, the following drivers are required: provision for subsidy, factor housing affordability, local authority empowerment, effective public sector services, and regulation of interest rates. Firstly, an element of subsidy either directly or through indirect incentive to housing providers is vital to low-income housing provision. Secondly, any strategy must consider the housing affordability of the consumers to make the required impact. Thirdly, decentralisation is required through empowering local authorities in initiating strategies and decision-making. Lastly, the control/regulation of interest rates is fundamental in providing incentive to housing providers and protecting consumers. These drivers are briefly discussed in the next section.

9.3.1.4 Subsidy

Housing subsidy to low-income groups is common practice especially in developed countries. This ranges from the social housing in England and other European countries (Scanlon et al., 2015), Canada (Bourne, 1986), Australia (Bourassa and Yin, 2006), United States (Galster and Zobel, 1998), and China (Huang, 2004). For instance, on an annual basis the United States government spends more than \$25 billion on various forms of housing subsidies to low-income groups (Sinai and Waldfoegel, 2005). Grigsby and Bourassa (2003) contend that countries need to subsidise their low-income housing in order; “to improve public health, to reduce social injustice, to preserve the social order, to increase equality of opportunity, and to accommodate population growth” (p. 973). In the case of Nigeria, a continued lack of government subsidy targeting low-income groups directly increases the likelihood that they would continue to struggle for decent housing.

From the empirical study, it is evident that a sustainable low-income housing provision in Abuja and generally in Nigeria requires subsidies such as the provision of tax waivers and concessions to low-income housing providers as an incentive, the abolishing of Value Added Tax (VAT) on all forms of low-income housing, a targeted direct grant to low-income groups, and the adoption of cross-subsidisation to low-income groups in multi-class mass housing schemes.

9.3.1.5 Housing affordability

The challenge of housing affordability plays a central role in low-income earners access to housing in Nigeria. As established in this study often, low-income groups are left to seek for accommodation on the outskirts which lack basic amenities and has a high cost of transportation to workplaces, all in

a bid to secure housing that is affordable. During the exploratory study of this research a participant noted that:

My salary is small, and I spend a minimum of ₦500 every day on transport alone to go to work, this takes at least 40 percent of my salary on transport only (LIG1)

Hence, increasing the affordability of low-income earners through raising the minimum wage and applying this generally to capture not only employees in the public sector but also those in the private sector would be a step in the right direction. Tipple (2015) established that an acceptance by policymakers that contemporary housing challenge “might be one of affordability rather than the cost of construction and infrastructure” would ensure that more effort is made at raising wages and the level of productivity. In raising the housing affordability of low-income groups, policymakers ought to consider low-income groups income to housing expenditure, ability to raise equity contribution required to buy a home, and cost of commuting. The importance of transportation in housing affordability is reflected by Pullen et al. (2010; p. 60) argument that “... it is impossible to consider housing affordability without an in-built transportation factor, considering the substantial impact transportation can have on household’s living cost over a 25-year period”. Hence, the need to factor not only the affordability of a dwelling at the point of its sale but also in relation to the cost of transportation the “life-cycle cost” that is associated with living in that dwelling.

9.3.1.6 Project precedents

Piloting small housing projects as precedents could be an effectual way of policy enactment and increasing the likelihood of successful implementation. Piloting projects as a demonstration of its success convinces relevant stakeholders of its practicality and the associated importance in alleviating the acute housing shortage as well as its benefits to low-income groups. For example, the importance of piloting precedents in policy process is reflected in the effective change of planning/building standards in Mumbai where an organisation referred to as Mahila Milan constructed on cardboard a model house which reduces the overall cost of a dwelling by about 30 percent but does not comply with planning standards. Consequently, the model was tested by constructing a pilot project, and upon the establishment of its practicality (being both acceptable and affordable), the local authorities in Mumbai revised an aspect of the building code and incorporated it in planning laws (Payne and Majale, 2012).

This demonstrates that piloting projects avails the opportunity to practically experience previously unanticipated challenges. Additionally, it provides an avenue to test its acceptability to beneficiaries. Through project precedents, housing developers with genuine interest in low-income housing get to

be offered the opportunity to demonstrate their ability to construct dwellings that can be accessed by low-income groups either for rental or ownership.

9.3.1.7 Commitment and direct provision

This suggests the need for a financial commitment from government through annual budgetary allocations and policy designs on the National Housing Programme. The lack of financial commitment from the government was highlighted in Chapter 3 with the case of a budgetary allocation that could construct not more than 650 dwelling units. Participants, and particularly the low-income earners argue that with the high cost involved in construction of dwellings, direct housing provision is required to supplement and reduce the level of reliance on the private housing providers.

9.3.1.8 Define low-income earner

A major challenge highlighted in both the exploratory study and main study impeding low-income housing provision in Nigeria is the failure to define a low-income earner. This is argued by participants despite a definition of this group in the 2012 National Housing Policy. Their argument is on the perception that this definition is inadequate considering current economic reality. As discussed in Chapter 6, current definition projects low-income earner at people earning between US\$ 50 and not more than US\$ 200. Argument on the inadequacy of this definition is echoed by Chime (2016) who established that up to 80 percent of employees in the public sector find it difficult to purchase dwellings valued above US\$ 14,000 even with access to mortgage through the subsidised National Housing Fund Scheme. The cost of dwellings is much higher when compared to the salaries of public sector employees. Hence, their challenge lies in raising equity contribution and meeting the monthly deductions without significant impact on the ability to meet non-housing needs.

9.3.1.9 Control interest rates and inflation

From the empirical study, important drivers to housing in Nigeria are interest rates and inflation. It has been observed that literature is replete with studies on the impact of interest rates as well as inflation on housing provision (Chiu et al., 2003, Taylor, 2007, Berger-Thomson and Ellis, 2004, Kim and Min, 2011, Kuttner and Shim, 2016, Tsatsaronis and Zhu, 2004). Often, high interest rates impede housing provision by reducing the amount of funds available for housing development and adds to the burden of repayment of debts (Chiu et al., 2003). Additionally, Tsatsaronis and Zhu (2004) contends that interest rates and inflation are major long-term determinants of house pricing. However, there are also contrasting arguments in literature to the impact of interest rates on housing

provision. For instance, Painter and Redfearn (2002) established that while “interest rates can influence the aggregate supply of housing...and homeownership is largely dependent on income and demographics” (p. 245). Notwithstanding, in this study participants argue that maintaining single digit interest rates and stable inflation rates are important to adequate low-income housing delivery.

9.3.1.10 Building materials

There are two economic drivers related to building materials. These are control of building material cost and the development of local manufacturing industry to curtail importation. Olotuah (2002) argue that building material cost occupies a central role in efforts at lowering the cost of construction. Furthermore, the use of local building materials is common in countries that have succeeded in providing of low-income housing. This is because most of their building materials are produced locally because local production is at the centre of strategic planning. Aside from the need to use local building materials, there is also the need to incorporate technology to complement human resources. Furthermore, there is a need for the provision of infrastructure such as access roads and electricity that local manufacturing of building materials can thrive on. In the process of incorporating technology caution should be taken to ensure that the technology provided complements (and not displace) human resources. Incorporating technology with human labour would ensure that local production becomes easier, faster with an increase in output, and better in terms of quality.

9.3.1.11 Land

Most of the participants interviewed during the study attested to the hardship in obtaining land allocation, and even in instances where they are successful with allocations, obtaining title documents often becomes a herculean task. Most housing providers in this study highlighted how this limits access to housing finance. Often, this they echoed impedes efforts at housing provision as highlighted by HP3:

We took more than a year to process the land title of a building project, the system is so corrupt, there is so much bureaucratic bottle-necks and in the process of waiting you may lose an investor, or the interest rate on funding you have secured for the project keeps accruing. (HP3)

Therefore, unencumbered access to land through effective allocation is paramount to easing housing developers challenges. Furthermore, a large population of Abuja as is with most cities in Nigeria are low-income earners. In the case of Abuja this include the local indigenes referred to as the ‘gbagyis’. A major problem facing most of the low-income earners as highlighted during this study is access to land for economic activities such as farming (Jibril and Garba, 2012). This is much of a problem that

there are cases where resettled indigenes abandon their settlements because government/local authorities have failed to provide land for activities such as farming in resettling them. Henceforth, local authorities need to factor the provision of land for these economic activities in planning for low-income settlements.

9.3.1.12 Infrastructure

Kodongo and Ojah (2016) contend that “access to infrastructure provision promotes human development, and better quality of life through improved productivity and sustainable growth” (p. 105). Specifically, the provision of infrastructure is an integral component to an effective housing delivery. As is in literature, the need for infrastructure and other basic amenities in low-income housing provision in Nigeria is evident in the empirical study (see Chapters 6 and 7). For instance, reviewing the challenges related to poor infrastructure provision, a study by Yoshino (2008) on the domestic constraints to manufacturing and exports from Africa established that the poor state of public infrastructure is adversely impeding manufacture and exports from the continent. An example of this impact is felt by Rwandan coffee farmers who make only the initial payment of 20 percent of their produce with the remaining 80 percent lost in costs related to poor infrastructure (Agénor, 2010). Consequently, in line with infrastructure related challenges associated with low-income housing provision in Abuja this study has identified three sub-drivers related to the need for amenities. They are the provision of access roads, an effective transportation system, and the provision of secondary amenities

9.3.2 Environmental constituents

The environmental constituents identified in this study have the least number of drivers. This may not be unrelated to a limited level of importance attached to environmental sustainability in Nigeria (Ogunleye, 2003). This despite the building industry having a major impact on the environment due to not only the pollution it emits (Ijigah et al., 2013), but also its use of materials, energy, and water (Akadiri et al., 2012). Thus, under the environmental constituents, four key elements emerged; they are infrastructure, planning, building material and land. Furthermore, under these are five drivers across key elements.

9.3.2.1 Infrastructure

This key element consists of two drivers: amenities in dwellings and good waste disposal. Important to the improvement of the quality of life of low-income earners is the provision of electricity and water supply. However, an important part of that stable provision is the need to adopt the use of sustainable and renewable sources to energy. This include the use of solar energy and is perceived to

be a cheaper alternative long-term. Additionally, low-income settlements need a good waste disposal system to improve health and living conditions of inhabitants and waste management to their dwellings. To achieve this, efforts should focus on enlightenment especially since “people in Abuja have a poor attitude towards waste management” (Agunwamba as cited in Imam et al., 2008; p. 471). Furthermore, Imam et al. (2008) suggested that improvement in waste disposal in Abuja can be achieved through the creation of central collection points shared by several households and the involvement of communities through their representatives.

9.3.2.2 Provision planning

Two drivers emerged from the key element ‘planning’, they are ‘policy planning’ and ‘appropriate design’. This calls for the need to adopt sustainable design principles and policy planning with regards to control urban sprawl and unplanned settlements. This agrees with Alyami and Rezgui (2012; p. 57) who established that a driving objective of embracing sustainable principles in construction “...is ensuring best practices in terms of resource consumption (energy, material, and water)”. The other two sub-drivers are under the driver appropriate design planning (building design and town planning). In agreement with this, Akadiri et al. (2012; p. 127) noted that “Architects, designers, engineers and others involved in the building process have a unique opportunity to reduce environmental impact through the implementation of sustainable objectives at the design development stage of a building project”. Urban sprawl originates from unplanned and uneven form of urban growth which leads to an inefficient use of available resources (Bhatta et al., 2010). It also often leads to a lack of basic amenities such as access roads, sanitation, and water (Sudhira et al., 2004). Satellite towns and villages in Abuja are prone to this phenomenon; this is largely owing to the high rate of urbanization to Abuja and a corresponding high cost of land and housing within the city centre. Thus, the government and local authorities need to control development of such satellite towns and villages to mitigate against the environmental impact this poses.

9.3.2.3 Land

Land is another key element that was identified under the environmental constituents. The driver is a need to ‘control land use activities’. The driver recommends deliberate efforts by local authorities at provision of viable land for construction of low-income dwellings. Furthermore, access to viable land is enhanced by controlling land use activities such as mining for construction activities and road construction. This driver also requires the lead of local authorities for enforcement. This could be supported by legislatives that protects land degradation. While such legislation provides protection against depletion, it also offers the opportunity for economic activities such as farming to thrive which in turn serves as a revenue generation medium.

9.3.3 Social constituent

The social constituents identified consist of five key elements, 13 drivers, and 13 recommendation. The five key elements are finance, labour, planning, land, and infrastructure. Planning consists of nine drivers. Furthermore, the other two key elements – land and infrastructure have one driver each; location and provision of amenities by government. Additionally, three ‘key elements’ of finance, labour, and infrastructure all have one driver while the ‘key element’ land is discussed under two drivers. The drivers are briefly discussed in the next section.

9.3.3.1 Provision planning

The key element planning consists of eight drivers and eight recommendations. The drivers under planning are - corruption; culture change; approach; collaboration; research and data; regulatory; control; collaboration; initiatives; control; and implementation and review. They are highlighted as follows:

9.3.3.1.1 Corruption

Public sector service delivery is key to the success of any government’s attempt at impacting on the life of the citizenry. While there are many challenges hindering the success of public service delivery in Nigeria, corruption continues to be the most elusive to tackle (Chuta, 2004). The provision of adequate low-income housing depends on the willingness of the government to eliminate corruption associated with the various phases of policy formulation and implementation. This ranges from land allocations for low-income schemes, identifying the right beneficiaries, and ensuring transparency in allocations. Furthermore, another area within public sector services that could positively impact on provision is an effective tax system. The development of an effective tax system could; raise revenue to finance government expenditure, redistribute wealth and income to promote welfare and equality of citizens, and regulate an economy which creates an enabling environment for business to thrive (Abiola and Asiwah, 2012). Therefore, social services such as housing could benefit from increased revenue generated through an effective tax system.

9.3.3.1.2 Initiatives

All three groups of participants were unanimous in emphasizing the need for initiatives to improve low-income housing provision in Nigeria. While low-income groups argued that such initiatives should be a focus on implementable policies, housing providers and policymakers argued that efforts henceforth should desist from imposing foreign initiatives. Rather it should adopt initiatives that are locally oriented. One of such initiatives is the need to embrace the informal sector since it contributes to most sectors of the Nigerian economy.

Often participants argued that high level of standard expected of housing generally in Abuja is detrimental to a sustainable low-income housing because high building standard comes with additional costs to the developing a housing unit. This agrees with Payne and Majale (2012) who contend that it is common in developing countries for authorities to impose 'inherited or imported' building codes and designs from developed economies without modification to local context. This study suggests the need for local authorities to enact and regulate the implementation of building codes enforcing minimum standard of security, health and safety, with less emphasis on aesthetics to deter additional cost.

Furthermore, the provision of social rental housing is also viewed by policymakers and housing providers as an essential element to improving low-income housing in Abuja. The significance of social housing in reducing housing shortage and slums is espoused in literature (Van der Heijden, 2002, Haffner and Heylen, 2011, Oxley and Smith, 2012). For instance, Murie (1997; p. 437) argued that the introduction of social rented housing in Britain contributed in alleviating the housing shortage in the country and "...has had a major impact on the development of British cities". However, for this initiative to be effective there is a need to ensure its provision and control with local authorities, through involvement of housing associations, non-profit organisations, and low-income housing scheme providers.

Another initiative involves the creation of critical mass through identified 'agents of change'. This involves identifying and supporting stakeholders that are interested in low-income housing. These include housing providers, non-governmental organisations, local authorities, communities, and associations. According to Payne and Majale (2012) the essence of creating critical mass through these agents "...is essential not only to effect real change but also to ensure the continuity of initiatives" (p.104). For instance, while conducting this research, a housing provider known as The Fuller Centre for Housing involved in low-income housing schemes was identified. The Fuller Centre for Housing constructs housing schemes in a town called Karu which belongs to a neighbouring state to Abuja (Nassarawa State) but is still considered as an outskirt of Abuja because of its proximity to the city. The Fuller Centre for Housing through low-interest funding was able to construct about 500 units of low-income housing schemes and allocated to low-income groups based on predetermined criteria. Supporting 'agents of change' such as The Fuller Centre for Housing could be a catalyst for the much-needed development of low-income housing sector in Nigeria.

Additionally, further effort should include embracing government controlled incremental development that encourages incremental construction while ensuring that city planning is

maintained. The need for control in the incremental development is to ensure that slumming is avoided. Furthermore, developing housing cooperatives would provide a rally base for developing and improving access to finance to low-income groups. It will also serve as base for enlightening these low-income groups on possible ways of accessing housing finance.

9.3.3.1.3 Approach (to provision)

The research established that a primary driver to adequate housing provision is the mode of approach to provision embraced by government authorities. This study established that an effective low-income housing provision in Abuja is dependent on incorporating some five approaches - bottom-up; effective feedback loop; decentralisation of public services; embracing traditional authorities; and a top-down approach.

The need for a bottom-up approach is observed in the responses of both the policymakers and housing providers. Interestingly, some of the policymakers acknowledged the absence of this in the current policy formulation processes and opined that it is needed to make the required progress on housing delivery (see Chapter 6). Globally, bottom-up approach is recognised to be a practicable process of implementing housing policies by engaging all stakeholders including local communities (Muraya, 2006). There is a growing evidence that a bottom-up approach improves policy decision making on social services such as housing, health, and employment and increases local accountability (Foley and Martin, 2000). A primary variable to the success of bottom-up approach is the existence of an effective feedback loop which provides individuals and local communities the opportunity to assess and suggest amendments to policy formulation.

9.3.3.1.4 Control (regulatory)

According to all three groups of participants regulatory control is a fundamental requirement to low-income housing provision in Abuja. Low-income groups argued that without government regulatory control most of the urban will not access social services. Additionally, policymakers argued that without regulatory government control even effective policies are bound to fail. Furthermore, housing providers contends that without government controlling majorly three areas, the current housing challenge will continue to linger. Firstly, control access to development finance by vetting both housing developers and low-income earners to ensure that the right beneficiaries are targeted. Secondly, there should be price control on house sales/rents and building materials to check incessant price increases as well as exploitation by landlords. This will also counter profiteering and speculation by those primarily motivated by profit making. Lastly, strict and consistent supervision is required to ensure compliance.

9.3.3.1.5 Stakeholder collaboration

Centrally highlighted during the study is the absence collaboration between stakeholders. Often various stakeholders work in isolation and that has been detrimental to efforts at tackling the growing housing deficit. An effective collaboration would require commitment from all stakeholders and especially the government, this will include the establishment of an effective interdisciplinary alliance between various stakeholders through professional bodies and associations that shares ideas and experiences towards identifying what works and what may not. Furthermore, it is very important that collaborative alliances are transparent. This would ensure that all participating stakeholders are given due credit in the process.

9.3.3.1.6 Culture change

What participants' term an 'unrealistic demand' on housing by low-income groups is highlighted as another barrier impending effort to sustainable housing provision. In this context, the term unrealistic means low-income groups demand housing that may not be line with their economic reality. This calls for the need for flexibility and adaptability to functional but compact housing spaces. Often, low-income groups are accused of demanding large spaces both indoor and outdoor in their dwellings (this is common with most cultures in Nigeria) and this comes with additional cost in both land, infrastructure and construction costs. For instance, during a visit to the Fuller Centre for Housing during this study it is observed that while beneficiaries interacted with are relieved to access housing and be homeowners, some complained that the houses are too small and compact and as such they do not have adequate spaces especially for social gatherings. Consequently, low-income groups need to adjust their housing need, and this requires objectivity.

9.3.3.1.7 Advocacy and review

The realisation of critical drivers such as regulatory control, collaboration, and decentralisation is reliant on effective advocacy and enlightenment of stakeholders. The low-level of awareness and need for advocacy is highlighted by Ikediashi et al. (2012) who argue that the obvious limited awareness on sustainable practices in construction processes in Nigeria implies that "people are likely to doubt the certainty of its outcomes and benefits" (p. 169). Furthermore, a study by Akadiri (2015) on barriers to the use of sustainable building materials in construction in Nigeria identified one of the two major barriers is the limited information and awareness on sustainable practices in building construction. While there are suggestions that adopting sustainable practices and materials may initially cost more during construction, it is however cost-effective long-term as it costs less to maintain and lasts longer. Additionally, a study by Williams and Dair (2007) looking at the barriers impeding stakeholders in delivering sustainable buildings found that the perception among housing

stakeholder and especially housing developers is that “anything other than business as usual would be more expensive” (p. 142). This even though there was no thorough investigation on the cost difference. Consequently, the need for advocacy is required to promote sustainable practices in the successful delivery of low-income housing in Abuja.

Some of the avenues through which this can be achieved include advocacy on print/view media, social networks, conferences, and workshops. Through any of such sustainable approaches to low-income housing provision could be disseminated to stakeholders including beneficiaries. Furthermore, as part of the advocacy, review of implemented policies could be beneficial in two ways. While it creates awareness needed in tracking the implementation process, this also enables the chance of taking feedback from stakeholders on performance.

9.3.3.1.8 Research and data

Participants highlighted the dearth of research and reliable data on the phenomenon as a significant barrier to an effective provision. An important part of planning process on any phenomenon is an extensive data. Generally, access to reliable data in Nigeria is a complex task and this continues to impede the level of impact policies make. The lack of reliable data for planning purposes is highlighted by Sola (2006) who argues that for instance the lack of reliable data on the country’s population figures is attributed to a lack commitment from the government. A review of literature highlights the challenge to reliable data in various sectors of Nigerian economy, they include health (Nnebue et al., 2014), poverty (Sola, 2006), housing (Ibem et al., 2011), and education (Okoroma, 2006). Consequently, this study proposes the need for research focus on three areas: planning and implementation processes that adapts best practices around the globe to local context; on building materials production and use to develop the local manufacturing industry; and on the use of simple technology that could compliment human resources with a view of making both building material production and construction processes more effective in terms of cost and time. Furthermore, as part of planning there is need for periodic data development on four areas. They include data on total workforce in both the formal and informal sectors, data on all income classes, data on Abuja housing stock, as well as data on annual housing development projections.

9.3.3.1.9 Land

The terms ‘location’ and ‘land use’ are two drivers under the key element ‘land’. Under these participants argue on the importance of sighting low-income housing schemes in remote locations. Furthermore, housing providers should advocate for compact dwellings that reduces land use and the cost of infrastructure. Additionally, participants point to the need to ensure that density within

low-income schemes are controlled through planning enforcements. This is to make sure that this does not spiral beyond stipulated master plan targets. A major incentive to this would be the provision of basic infrastructure. Participants argue that low-income earners are less concerned with distance they would cover to places of economic opportunities once the transport system is cost effective and reliable. The provision of infrastructure on such schemes/communities would raise economic activities within such settlements, a likely source of employment to citizens and a source of revenue to local authorities. Furthermore, there is the need for security within the settlements as it is a major challenge experienced by inhabitants.

9.3.3.1.10 Infrastructure

As discussed previously, the provision of infrastructure is a cardinal driver of a sustainable housing delivery system. Aside from a major role in economic growth, infrastructure plays an important role “on production, productivity and revenue per inhabitant” (Zérah, 1998; p. 285). This include both primary and secondary infrastructure. From the field study a key element was identified by participants under the provision of infrastructure. Fundamentally, they identified the sole driver referred to as ‘provision of social amenities’. While they call for an improvement in the provision of electricity and water, participants argue that the provision of social amenities goes beyond those but also hospitals, parks, and schools. The emphasis on the need for such services is underlined in a study by the National Bureau of Statistics (2017) which established that less than 10 percent of dwellings in Nigeria have access to clean pipe borne water from the public mains. The same study established that about 40 percent of all dwellings in the country rely on bore holes/ hand pumps and this are mostly accessed through individual or community arrangements.

Furthermore, only about 60 percent of dwellings in Nigeria have connection to electricity (National Bureau of Statistics (2017). Additionally, even within the dwellings connected to electricity they only have a weekly access to electricity of about 35 hours leaving them most times without electricity (National Bureau of Statistics, 2017). The provision of adequate housing extends beyond the construction of spaces for human habitation. It entails the provision of services that enhances the quality of life of inhabitants.

9.4 Validation process

The essence of conducting a validation is to ascertain whether the housing stakeholders agree with the researcher’s interpretation of the constituents and components of the proposed framework. The validation was conducted through a combination of excel survey through email, followed up with phone calls. As a remainder, only policymakers and housing providers participated in the validation

process. The participants were given the option of either excel survey through email or an interviewer administered survey used previously at the main study stage. The process of validating the framework was carefully planned and implemented. After the synthesis of findings and construction of the proposed framework, prior to the validation, the framework was first piloted with two separate individuals who are both conversant with the study context. These individuals are a participant from the main study, and a research colleague of the researcher. They were both sent draft copies of the framework and they provided useful comments and suggestions that simplify and added clarity to the framework. These suggestions were incorporated, ahead of the validation.

All the participants used in the validation had participated in the main study. Furthermore, some of them had participated at the exploratory study stage of the research. They were contacted in a similar manner as was done during the main study where emails and phone calls were placed to solicit their participation. The insistence of carrying out the validation with respondents that had participated in at least the main study stage is to make sure it was conducted with participants that are conversant with the research. More so, since they are conversant with the research and had participated, the process of validation provided an avenue to present to them the study findings. After re-establishing contact, 14 participants were sent the prepared excel document. Furthermore, a question schedule was attached (see Table 9.4). Out of this number, seven each of policymakers and housing providers make up the 14. All participants were sent the validation document through email except for two who preferred to receive hard copies. None of the low-income earners were contacted at the validation stage of the study for reasons highlighted in Chapter 4 (section 4.14).

Table 9.4: Validation question schedule

| |
|---|
| <ol style="list-style-type: none"> 1) To what extent does the framework cover the economic, environmental, and social concepts of sustainable development? 2) Do you think all the relevant stakeholders are represented in the framework? 3) Is the framework suitable for implementation in Nigeria? |
|---|

From the 14 participants sent the excel document and questions, 11 responded. This comprises of seven policymakers and four housing providers. Nevertheless, 10 of the responses were termed valid with one response (from a policymaker) discarded as it was incomplete and considered suboptimal. Table 9. 5 shows the compiled list of all participants of the study indicating the varying levels of participation from the exploratory study stage to validation. The template of the proposed framework sent to the participants is presented in Appendices 9.4, 9.5, and 9.6 on the economic,

environmental, and social components. A ‘remark’ section replaced the ‘review’ section in the final framework. The ‘remark’ section allows for additional remarks from participants should they feel the need. Furthermore, additional blank spaces under each ‘key element’ allows for the addition of drivers that participants may feel had been omitted.

Table 9.5: The study’s respondents participation tracker

| PARTICIPANT INFORMATION | | PARTICIPANT’S PARTICIPATION TRACKER | | |
|-------------------------|------------------|-------------------------------------|------------|------------|
| Participant | Participant Code | Exploratory study | Main study | Validation |
| P1 | LIG1 | ● | ● | |
| P2 | LIG2 | | ● | |
| P3 | LIG3 | ● | ● | |
| P4 | LIG4 | | ● | |
| P5 | LIG5 | ● | ● | |
| P6 | LIG6 | | ● | |
| P7 | LIG7 | ● | ● | |
| P8 | LIG8 | | ● | |
| P9 | LIG9 | | ● | |
| P10 | LIG10 | | ● | |
| P11 | LIG11 | | ● | |
| P12 | HP1 | | ● | |
| P13 | HP2 | ● | ● | |
| P14 | HP3 | ● | ● | ● |
| P15 | HP4 | | ● | |
| P16 | HP5 | | ● | ● |
| P17 | HP6 | | ● | ● |
| P18 | HP7 | ● | ● | |
| P19 | HP8 | | ● | |
| P20 | HP9 | ● | ● | |
| P21 | HP10 | | ● | |
| P22 | HP11 | | ● | |
| P23 | HP12 | ● | ● | ● |
| P24 | PM1 | | ● | ● |
| P25 | PM2 | ● | ● | ● |
| P26 | PM3 | | ● | ● |
| P27 | PM4 | | ● | |
| P28 | PM5 | ● | ● | ● |
| P29 | PM6 | | ● | |
| P30 | PM7 | | ● | |
| P31 | PM8 | | ● | |
| P32 | PM9 | ● | ● | ● |
| P33 | PM10 | ● | ● | |
| P34 | PM11 | | ● | ● |
| P35 | PM12 | ● | ● | |
| P36 | PM13 | ● | ● | |

Thus, based on the frequency of response from participants, the driver relevance as well as the responsible stakeholder required to act were decided through the highest frequency obtained from participants in each case. This implies that a ‘simple majority rule’ decides the relevance of a driver

and the stakeholder to lead action. This agrees with Guttman (1998) who compared unanimity and simple majority rules in decision making. Guttman (1998) argues that in decision making “unanimity rule is (almost always) suboptimal... instead the simple majority rule is found to be socially optimal under plausible conditions” (p. 190). However, in situations where more than one driver relevance has the same frequency (it appeared in three cases on drivers), the researcher decided to retain the higher value instead.

It is worth noting that two responses (HP1 and PM2) specifically on the economic constituents had what was initially considered to be a pattern termed ‘deviant’. In both cases the participants were observed to have selected most driver relevance the indicator ‘high’, hence considered deviant. It is well documented in literature that in the event of establishing a pattern in responses, a researcher ought to examine those that appear as anomaly or rather deviant cases (Seale and Silverman, 1997; Mays and Pope, 2006; Meyrick, 2006;). Deviant cases in qualitative research are anomalies where according to Peräkylä (2011) “things go differently” – most typically, cases where an element of the suggested pattern is not associated with the other expected elements (p. 369). Furthermore, Peräkylä (2011) contends that instead of discarding such discrepant responses, a research “is encouraged to focus particular attention to them” (p. 369). Furthermore, while agreeing with this, Gibbert and Ruigrok (2010) argue that the inclusion and analysis of deviant cases in a research “can be a direct result of comprehensive data treatment” (p. 714). As such, after both cases were carefully looked at, they were incorporated in the validation process.

The validation response of the participants completes the construction of the proposed framework. The thought process of the validation and tasks carried out by participants is detailed in section 4.14. The next section briefly discusses participant feedback on the framework.

9.4.1 Feedback from participants on the framework

Participants were asked on the overall suitability of the framework, relevant stakeholders identified by the framework, and its construction based on the sustainable development concepts (refer to Table 9.4). Overall, the participants agreed that the framework was clear and easy to comprehend. While it was previously stated that additional rows were provided on the excel document for further comments and additional drivers in case there are any important drivers missing, there was a unanimous agreement that the coverage is adequate and reflective of reality. The participants noted that the framework encompasses vital components required for an adequate housing delivery. However, as discussed in the empirical Chapters with policymakers and housing providers, there were some suggestions on the need for collaboration among stakeholders in the implementation of

the framework. A policymaker who noted that all stakeholders would be required to support each other for the successful implementation of the framework had this to say about the framework:

I think it is a nice and well taught out framework, it successfully integrates the major issues impeding low-income housing provision not only in Abuja but in Nigeria in general. (PM9)

This view is echoed by another participant who suggested that the framework be presented at the housing show conducted annually in Nigeria to increase its availability to relevant housing stakeholders. Another participant claimed that the framework is comprehensive, and its application can be beyond Abuja to other parts of Nigeria. The participants were also asked if the framework is reflective of the key housing stakeholders in Nigeria. Generally, participants agreed that the major stakeholders in housing provision are captured by the framework. A reflection on whether the key stakeholders are identified in the framework is highlighted in the comment made by a housing provider:

The housing sector is diverse, and its sustainable delivery must be based on a multi-disciplinary approach. However, while there are many housing stakeholders, I think the study has identified the most important groups of stakeholders with these seven different groups. (HP12)

The construction of the framework relied on the tripartite concepts of sustainable development and participants were asked if the proposed framework covers these concepts. Again, there was a general agreement on this with suggestions that its presentation in three parts represent each of the three concepts of sustainable development. With regards to the portrayal of economic, environmental, and social concepts of sustainable development in the proposed framework, a policymaker said:

In my view, the three concepts of sustainable development are all well reflected. Moreover, the presentation of the framework which breaks these three concepts of sustainable development makes it easy to follow and understand. (PM3)

Overall, the response from the participants provided some valuable feedback. Furthermore, it is deemed by this research as validation of the framework for sustainable provision of low-income housing and its suitability for implementation

9.5 Framework implementation and measurement indicators

The research developed a process of implementing and measuring the success of the proposed framework. Part III of the proposed framework provides for its implementation and the review of its impact. Adapted from Hartlepool Monitoring Local Framework Plan (2017) this study develops five steps for the implementation of the proposed framework. They are goal, input, process, output, and impact (Figure 9.5). The original Hartlepool Monitoring Local Framework Plan consists of input, process, output, impact, and outcomes. This is modified to introduce goals which identifies

the project objectives in line with the tripartite concept of sustainable development. Additionally, the outcome component is absorbed into the impact component of the modified structure and measurement with Baccarini (1999) Logical Framework Model (LFM) that consists of various sub-components for assessing the success or otherwise of the framework drivers.

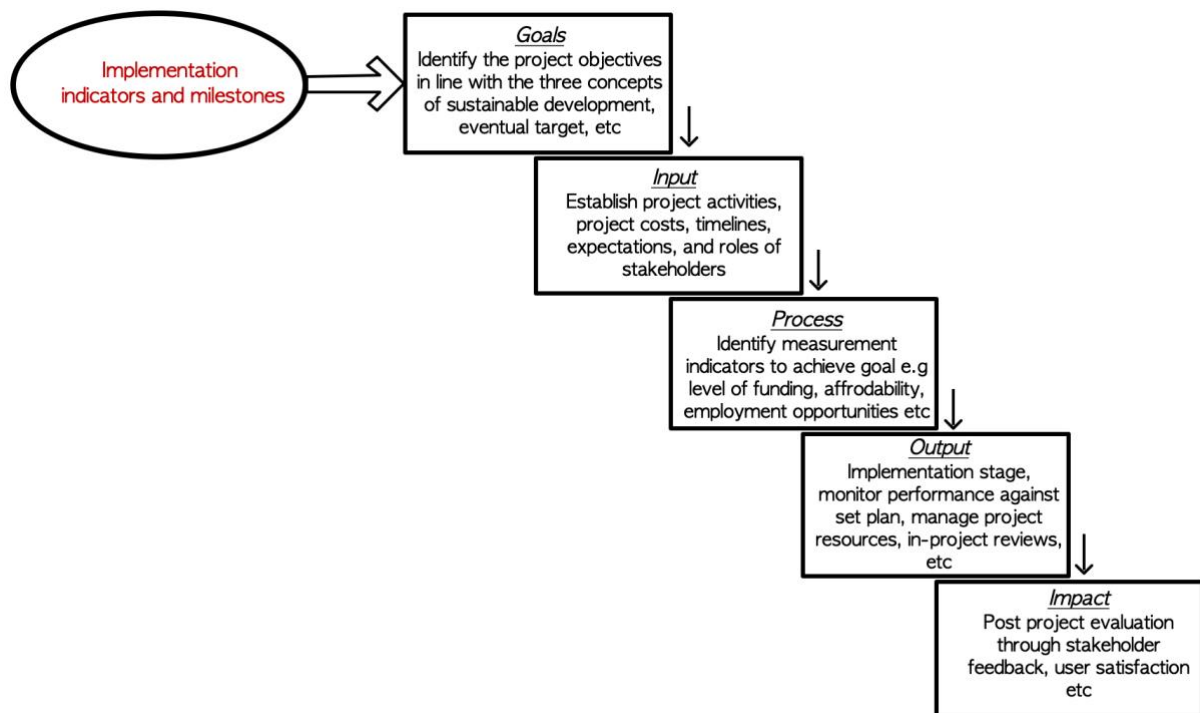


Figure 9.5: The framework implementation process

The framework implementation steps are highlighted thus:

Step 1 – Goals: This step identifies the project objectives in line with Sustainable Development Goals. These objectives are aligned with the three pillars of sustainable development. Furthermore, the eventual quantitative target is outlined.

Step 2 – Input: This step establishes programme and project activities, the project costs, timelines and milestones, the expectations of the project, and the roles of the stakeholders.

Step 3 – Process: Identifies measurement indicators that can aid in achieving set goals. Such indicators include level of funding, affordability, employment opportunities and social inclusion.

Step 4 – Output: This is the implementation stage like what Obi et al., (2017) refers to as the control stage in low-cost housing management, integration, and evaluation process. This includes the

execution, monitoring performance against set plans, management of project resources and in-project reviews.

Step 5 – Impact: This is the review stage of implementation. This include post project evaluation which can be conducted through stakeholder feedback. These stakeholders include housing providers and end-users. The aspects of review include challenges, setbacks, and the satisfaction of users long-term.

Guthrie and English (1997) argue that the review of a programme can be achieved through establishing performance indicators and milestones. Thus, to measure the effectiveness of individual components of the framework, the study adopts the Local Framework Model (LFM), a tool used in measuring either a product success or project management success (Baccarini, 1999). Conceptually, the LFM model consists of three components of project goal, project purpose, and stakeholder satisfaction. This study modified this to two component of project goal and project purpose with the stakeholder satisfaction becoming part of the project purpose. Thus, the adapted LFM for this study consists of two components each divided into three levels (Figure 9.6). To assess the stakeholder satisfaction two indicators that are a product of the project purpose (increasing participation and empowerment) are attached to it. These are level of reach and acceptance. The study assumes that the satisfaction of a stakeholder can be evaluated by assessing the level of reach of a component driver and its acceptance by stakeholders.

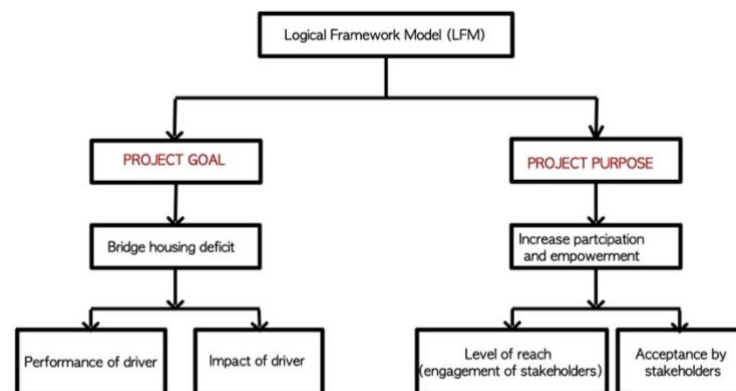


Figure 9.6: The framework assessment process

The two components consist of project goal and project purpose. The project goal sets the overall rationale behind a project and details its long-term objectives. The project goal of this study is to bridge Nigeria’s huge housing deficit by targeting its capital city of Abuja. Specifically, it focuses on low-income groups who constitute most of the city’s population with the long-term objective of

alleviating the housing challenge of the largest and most vulnerable group. On the other hand, the project purpose is to increase participation between housing stakeholders and in the process empower the stakeholders, especially low-income groups. A combination of the project goal and project purpose is used assessing the economic, environmental, and social drivers of the framework.

The project goal which attempts to bridge the housing deficit in Abuja relies on two measurement indicators: 'performance' and 'impact'. The 'performance' indicator measures the level of implementation of the proposed driver and corresponding recommendation, while 'impact' measures the effect of the driver towards the project goal. Similarly, the project purpose whose attempt is to increase participation and empower housing stakeholders would be assessed through two measurement indicators. These indicators are known as 'level of reach' and 'acceptance'. The indicator 'level' of reach assesses the extent of reach to housing stakeholders in the implementation of a driver, and this measures participation and collaboration. Additionally, the indicator 'acceptance' measures the reception of a driver by the stakeholders in the implementation. In all cases, the measurement indicators records either a successful or unsuccessful outcome. An outcome is considered 'successful' if it does not require a repetition of the review. This becomes iterative with the attainment of goals set prior to commencement of the project. However, an 'unsuccessful' outcome calls for further review that re-evaluates the affected drivers of the framework and their accompanying recommendations. Consequently, further amendment on improving the recommendations is considered with the purpose of achieving a 'successful' review. A template for measuring individual drivers of the economic, environmental, and social components of the framework is presented in Appendices 9.7, 9.8 and 9.9.

As an example, taking one of the drivers under either the economic, social, and environmental component of the framework demonstrates how its effectiveness can be measured in the implementation. For instance, under the social component of the framework, a driver 'housing finance' recommends the creation and development of housing cooperatives that targets low-income groups in the informal sector. Applying the LFM measurement indicator to this driver can be measured in the following way. As part of the feedback its 'performance' could be assessing the level of effort put in developing housing cooperatives and engaging subscribers. As for its 'impact' stakeholders should be asked to assess the influence of having housing cooperatives in the overall aim of reducing the housing deficit. In a similar way, to assess the project purpose which increases participation and empowerment in the process, the 'level of reach' and 'acceptance' of a driver by stakeholders are assessed by asking the questions highlighted in Appendices 9.7, 9.8, and 9.9.

9.6 Stakeholders responsibility to implement the framework

A framework provides a basis of guidance in dealing with a phenomenon. The development of a framework in this study is to guide in dealing with housing provision for low-income groups in Abuja. Developing a policy framework to low-income housing provides a platform to reposition the housing sector in Nigeria towards the largest and most vulnerable group in the country. The Federal Republic of Nigeria (2012) argue that to find a long-term solution to the country's acute housing challenge there is a need for commitment from all the three tiers of government (federal, state and local governments). This commitment needs the support of all other housing stakeholders for an adequate housing provision. The implementation of a housing policy framework determines the level of success as well as its impact on housing delivery and these stakeholders are fundamental to achieving the required success in both drafting of the policies as well as in implementation. Thus, the following section discusses their respective responsibilities in the implementation of the proposed framework.

9.6.1 The federal government

In Nigeria, the federal government is responsible for the enactment of all housing related policies at the central level. The role of the federal government in housing provision has evolved over the years. There was scanty direct provision during the colonial administration through regional governments in Nigeria (Ibem, 2010). This continued after independence until the end of the second civil administration in 1983. Throughout these successive periods the government never recorded more than 20 percent success in provision (Olotuah and Bobadoye, 2009). However, since the embrace of neo-liberal policies of Global North in the 1980s, the federal government has shifted its attention from provider to enabler of housing.

Thus, this framework proposes that the role of the government is to serve as enabler that ensures fairness and equity to all stakeholders involved. The government should serve as a regulator by promoting effective collaboration among stakeholders in housing delivery process. The government should serve as an intermediary between stakeholders such as between housing providers and financial institutions. The government should play the primary role of planning and implementation of low-income housing delivery. This could be done in conjunction with local authorities with the support of other stakeholders. Within the context of this framework the federal government is responsible for several drivers within the economic, environmental, and social constituents.

On the economic drivers, the federal government is responsible for abolishing equity contribution requirement for low-income earners to access mortgage, the creation of employment, development

of manpower through skill training, and raising the affordability of low-income groups. Furthermore, the federal government is responsible for the provision of subsidy through tax waivers/concessions, abolishing Value Added Tax (VAT) on all forms of low-income housing, provision of direct grants to low-income groups, and cross subsidisation to low-income groups in multi-class mass housing schemes. Additionally, the federal government needs to be more committed at the national level to direct housing provision, control building material cost, provision of infrastructure for manufacturing industry, ease access to land title, provision of effective transport system by increasing investment in infrastructure and public transportation system. The government should lead efforts at piloting projects to test their viability and define a low-income earner to focus effort at primarily targeting the right beneficiaries of low-income housing schemes.

On the environmental constituents, the sole driver that the federal government leads action is on energy conservation. This could be through the mix of approaches that include awareness and initiatives that encourages compliance from low-income earners. Additionally, there are some social constituents that are the responsibilities of the federal government. These drivers include the elimination of corruption, approach, developing a comprehensive data bank and research in policy designs and implementation. Other social drivers that the federal government leads action is advocacy and awareness on low-income housing delivery and periodic review for feedback from other stakeholders.

9.6.2 The legislature

The legislature as one of three arms of government in Nigeria could play an active role in regulating the activities of both the federal government and local authorities in the delivery of social services of public interest such as housing (Oyewo, 2007). The framework recognises the legislature as the stakeholder responsible with enforcing compliance to minimum wage payment by both the government and private sector through enactment of laws that mandate such. They are also responsible for enacting laws that rents are paid in accordance to how salaries and wages are paid monthly. This would increase affordability of low-income groups and reduce the pressure of raising a full year's rent at once as is currently done in most cases.

9.6.3 Financial institutions

The provision of housing finance is a primary responsibility of financial institutions. These financial institutions constitute of both local and international financial institutions. While the local financial institutions include the Central Bank of Nigeria, commercial banks, mortgage, and micro-finance banks, as well as other local funding agencies, the international financial institutions include the

World Bank, International Monetary Fund (IMF), Shelter Afrique and other international funding agencies that are either governmental or non-governmental. The framework shows that financial institutions should be responsible for provision of development finance, development of mortgage institutions, development of micro-finance institutions, as well as the regulation of single-digit interest rates and inflation. Access to development finance to housing providers and mortgage to beneficiaries is a major driver of housing provision. The successes recorded in industrialised countries is largely reliant on an ability to grow the mortgage market. For instance, the following industrialised countries show a high level of mortgage penetration – Denmark has 110%; Switzerland 98%; United Kingdom 83%; and the United States has 75%, while Nigeria lags with less than 1% penetration (Odunsi, 2018). Aspiring to similar level of mortgage penetration in Nigeria would significantly reduce the current housing deficit.

9.6.4 Local authorities

The United Nations (2015) encourages all governments in partnership with local authorities to initiate effective administrative and legal frameworks that promote sustainable housing practices targeting the urban poor at all tiers of government – national, sub-national, and local levels; to provide access to safe and affordable housing to all citizens. Local authorities are central to impacting on the lifestyle of communities. They are the first point of contact with communities and fundamental to grassroot development. Local communities have valuable experience, a special understanding of their environment, their local building resources, and the ways of making the best use of resources. Housing should be properly rooted in the cultural, climatic, socio-economic circumstances of the people and can only emanate from within the communities (Olotuah and Babadoye, 2009; p. 60).

The framework identifies local authorities as responsible for some drivers on the economic, environmental, and social constituents. On the economic constituents, local authorities are responsible for wealth creation through the generation of revenue at the local level and the provision of land for economic activities such as farming for low-income groups. On the environmental front the local authority is responsible for action on four drivers. These are development of a good waste disposal system, effective policy planning control against urban sprawl, provision of viable land for development, and managing land use to control against depletion from activities like mining. Lastly, they are also responsible for two social constituents. This include ensuring that the requirement of building code is set at a minimum standard of health and safety to safeguard against cost. The local authorities are also responsible for promoting dynamic planning on both the master plan and policy decisions.

9.6.5 Private/government housing providers

The private and government housing providers are responsible for encouraging the use of local building materials in their projects. Additionally, they are responsible for incorporating technology in construction processes to complement human labour. Furthermore, they are responsible for several drivers under the social constituents. These include focusing on the development of housing cooperatives, ensuring that low-income schemes are sited in suitable locations and accessible to workplaces. They partner the federal government in sharing information on sustainable practices and be an active stakeholder in raising awareness on the same phenomenon. Additionally, the housing providers are responsible for taking a stake in building compact dwellings to lower land and infrastructure cost.

9.6.6 Professional bodies/associations

The professional bodies/associations ought to take lead in promoting concerted efforts that boost low-income housing delivery. Under the framework, the professional bodies/associations are responsible for playing a central role in serving as an intermediary between low-income groups and other stakeholders in developing an effective feedback loop in housing policy process. They are also responsible for driving efforts at interdisciplinary alliances that promotes effective collaboration among stakeholders. Furthermore, professional bodies and housing associations could partner with local authorities and federal government in facilitating research on housing planning and implementation processes, building materials production/use, and technology.

The study found out that a major problem to efforts at low-income housing is the limited level of collaboration and advocacy on effective practices. The professional bodies/association could play a central role by being the focal point of collaborative actions through a network of both local and international stakeholders. They could also lead efforts at advocacy and enlightening stakeholders including low-income groups on sustainable practices.

9.6.7 Low-income groups (end-users)

Low-income groups are also known as the beneficiaries. They are a vital stakeholder group to housing provision in Nigeria that are often ignored. Current global practices encourage participation in service delivery including housing (Desai, 2003). This is most effective done through a bottom-up approach to policy enactment. A bottom-up in low-income housing delivery cannot be achieved without engaging low-income groups in the housing delivery process. Within the context of the framework, aside from giving the opportunity directly contribute to policy designs through representatives, the low-income groups can contribute to a sustainable housing provision in Abuja

by partnering with local authorities in developing a good waste disposal system. Furthermore, low-income groups are responsible for differentiating their housing needs from cultural demand and embrace compact dwelling spaces.

9.7 Summary

This Chapter accomplishes Objective 5 of the study which develops and validates the framework for sustainable low-income housing provision in Abuja. The accomplishment of this objective is the overarching aim of the study and contributes to alleviating the housing deficit in Nigeria. The chapter discusses the process followed in developing the framework. The framework follows a conceptual structure developed from challenges identified in literature. The conceptual structure composes of remedy, responsibility, recommendations, and review. The remedy consists of the tripartite concepts of sustainable development, responsibility allocates leadership in decision making by key stakeholders, recommendation constitutes a list of policy suggestions and implementation direction. Additionally, review highlights the process of evaluating the implementation to ascertain its success or otherwise.

The framework is constructed by synthesising preliminary frameworks I, II, and III developed from interactions with low-income groups, policymakers, and housing providers. Thus, drivers and corresponding recommendations suggested by the study participants were assembled under six key elements of housing provision adopted from UN-HABITAT's conceptual framework for housing development and improvement. The adoption of these six elements is strengthened by their reoccurrence over the course of literature review where they are argued as fundamental to sustainable housing provision. They are planning, finance, land, infrastructure, labour, and building materials. The framework consists of three components referred to as the 'economic component', the 'environmental component' and the 'social component'. In all, the proposed framework consists of 16 drivers under the 'economic components', five drivers under 'environmental components' and 13 drivers under the 'social components'. The respective stakeholders in the implementation of the framework were highlighted with each driver allocated a stakeholder to lead in its implementation. Furthermore, the construction of the framework followed an internal validation conducted with some policymaker and housing provider participants from the study.

The next Chapter concludes the thesis by summarising the study, outlining some assumptions, highlighting the contribution to knowledge, and enumerating areas of further research.

CHAPTER 10: CONCLUSION

10.1 Introduction

This Chapter reflects on the study and discusses its main findings. It concludes by highlighting the study's contribution to knowledge and areas of further research. The Chapter is structured into four parts. Firstly, it reintroduces the study aim, and revisits methods employed in achieving each of the five objectives. Secondly, it draws some 10 assumptions discussed under 10 key points. Thirdly, the study's contribution to knowledge is outlined. This focuses on the framework for sustainable low-income housing provision in Abuja. Lastly, the Chapter outlines the areas of further research.

10.1 The study aims and objectives

The aim of the study is to proffer a solution that bridges the housing deficit in Nigeria. The solution offered by the study is on the assumption that low-income groups are the largest group of people in Nigeria facing housing difficulty. Chapters 2 and 3 established the continuing housing crisis around the world and the huge housing deficit in Nigeria. Major cities like Abuja drive the growing housing deficit. Therefore, this study contributes to debates on alleviating the deficit by developing sustainable provision. The proposed framework is a tool for policymakers' action in addressing the housing shortage. This was achieved through five objectives. They are enumerated as follows:

- i. **Objective 1:** Evaluate the concept of housing provision and explore strategies of low-income housing provision in selected countries.
- ii. **Objective 2:** Assess past and current strategies housing provision in Nigeria.
- iii. **Objective 3:** Identify the key stakeholders to housing delivery in Nigeria.
- iv. **Objective 4:** Evaluate contemporary situation of low-income housing provision in Abuja.
- v. **Objective 5:** Develop and validate the framework for sustainable low-income housing provision in Abuja.

The next section briefly discusses each of the objectives and how they were achieved.

10.2 Objectives of the study and methods used

The first research objective examined the context of housing provision by evaluating the two primary modes of housing provision – the direct or public provision and the indirect or enabling approach (Chapter 2). The direct mode of provision was used Post World War II to replace the massive destruction caused by the war. This led to various forms of social housing in Western countries. However, this form of housing provision was replaced with the enabling approach to housing in the 1970s though direct provision remained in developing countries. Some of those countries including Nigeria embraced the enabling approach to shelter in the early 1990s. Despite the adoption of this approach, however, the housing deficit continue to grow because of the absence of an effective regulatory mechanism for housing delivery.

Furthermore, the objective discussed the context of low-income housing provision around the world within the current neo-liberal provision. This assessed the contemporary global trend to low-income housing provision. In scrutinising this an extensive literature review was employed. The literature review assessed housing provision for low-income groups in six countries (covering five continents) that includes both developed and developing countries. This gave a better understanding of social, economic, and environmental factors shaping housing provision for low-income groups. Furthermore, it laid a foundation for understanding various context of housing provision including problems and strategies taken to alleviate the housing challenge of low-income groups.

Additionally, this objective examined the effects of urbanisation and population growth on vital social services such as housing globally and especially in developing countries like Nigeria (Chapter 3). It established that Nigeria's urbanisation and population growth rate is currently the highest in the world (Cohen, 2006), and putting pressure on the limited infrastructure and social services in the country. Despite the argument of some authorities on successes in housing delivery in developed countries, literature reviewed outlined challenges facing adequate housing even in those developed countries. Globally, the main theme impeding housing provision for the urban poor revolves around the issue of affordability with the major drivers to this identified as land, finance, infrastructure, and an effective planning mechanism.

Proponents of the enabling approach presented it as the solution to adequate housing in developing countries. However, this did not yield the anticipated change with massive deficits still experienced. As evident in Chapter 2, a look at the global context of housing under neoliberal policies produced a mixed result. While there are successes in provision especially in the developed countries, there are still obvious struggles within developing countries. As a result, in some countries including Nigeria

the government still rely on direct provision in housing delivery which remains ineffective. This study argues that the failure of the enabling approach to reduce the housing deficit in Nigeria is due to an inability to develop an effective and practical planning system that engages relevant stakeholders.

The second objective assessed previous and current strategies adopted in low-income housing delivery in Nigeria and particularly Abuja. To achieve this, literature was reviewed, and respondents were engaged to assess contemporary housing situation of low-income groups in Abuja. The reviewed literature enabled the construction of a timeline for provision (Appendix 3.1). The timeline indicated some intent, however, in all cases implementation was abysmal. The early periods after independence showed a low-level of priority accorded to housing with most housing projects focusing on middle- and high-income housing for government employees. There was also an emphasis on the development of government reserved areas that was earmarked for representatives of the colonial rulers. Even when housing was incorporated in developmental plans, the number of dwellings constructed annually was often short of developmental targets. Such was the case that between seven housing developmental planning phases from 1962-2012, none of those programmes returned a success rate that was higher than 25 percent (Ademiluyi, 2010; Ibem et al., 2011). This, even when the planned target were short of effective demand across the country. The adoption of neoliberal approach to housing delivery in Nigeria in the early 1990s provided an avenue to holistically change from direct provision and this led to the creation of some legal and administrative frameworks that were deemed vital to overcoming the housing problem (Daniel, 2014a). This included the creation of the National Housing Fund (NHF), a fund introduced to generate and maintain the continuous flow of housing finance both in the form of housing developer loans and beneficiaries housing mortgage through both public and private sector employee's contribution (Federal Government of Nigeria, 1992). The continuous flow of housing finance was to be strengthened with the restructuring of the Federal Mortgage Bank of Nigeria (FMBN), the sole secondary mortgage institution in Nigeria (Daniel, 2014b).

While these measures were to serve as a catalyst for the growth of the housing sector they never materialised. From the findings of the study, the failure of this structure is attributed to a lack of a framework for effective provision. Consequently, while there was a rise in the number of housing dwellings constructed by private developers, they were mostly beyond the reach of low-income groups. Thus, even when the housing stock grew quantitatively, beneficiaries were mostly medium- and high-income earners (Adedeji and Olotuah, 2012), with low-income groups pushed to urban fringes where housing is 'affordable'. The result of this leaves the city of Abuja with two major

problems – a cache of unoccupied dwellings within the city and a growth of informal settlements on the outskirts.

Aside from the fact that a reduction in the housing challenge of low-income groups results in a significant reduction of a country's housing deficit, it lowers poverty and inequality by contributing towards the attainment of SDG 11 (United Nations, 2015). Therefore, the provision housing for low-income groups contributes to the United Nations Sustainable Developments Goal of eradicating poverty and the construction of sustainable cities and communities (United Nations, 2015). Furthermore, the World Health Organisation (WHO) asserts that social conditions such as inadequate housing impacts on the level of health of citizens (World Health Organisation, 2004). This underlies the importance of adequate housing to the health of a country (World Health Organisation, 2008).

Furthermore, the acute housing deficit in Nigeria is attributed to policy planning and implementation, often due to a lack of political will from government (Olotuah and Babadoye, 2009). An example of government's lack of commitment is portrayed in the 2009 budget which allocated only about USD 4,260,000 (Federal Republic of Nigeria, 2012). This figure provides only about 650 housing units nationwide. This is abysmal in a country that requires the construction of 1,000,000 dwelling units annually for the next 20 years to bridge its contemporary housing deficit (Centre for Affordable Housing Finance in Africa, 2018). Such policy directions have contributed immensely to housing problems in the past 50 years, resulting in the exponential growth of slum settlements. They have also led to the occupation of landfills, marshy lands, and many other forms of physically unsuitable lands for housing. In cases where the lands are not physically threatened, they are mostly likely without secure tenure and lacking infrastructure.

Furthermore, the population growth projections in Nigeria makes it a unique case even among developing countries. The United Nations (2017) world population prospect shows that the population of Nigeria has more than quadrupled in just about the last five decades. Therefore, sustainable housing in Nigeria is important especially since future prognosis shows that its population is likely peak at the turn of this century at about 800 million people (Olowe, 2020). As such planning needs to focus on social services and infrastructure ahead of this daunting challenge. Additionally, as evident in most of the countries reviewed in the study (Chapter 2), housing for low-income groups is provided through a structure with established legal and administrative frameworks for practical implementation. However, this is not the case in Nigeria where the study has established that there is no government structure for provision (Ikejiofor, 2014).

The third objective of the study identified the key stakeholders to housing delivery in Nigeria. This objective was achieved through a review of literature. Quist and Vergragt (2000) define a stakeholder as any person with an interest at stake on a subject or problem that can either affect the person or can be affected by the person. In the context of this study, a stakeholder is any individual or group of individuals that either impacts on or are impacted by housing provision process in Nigeria. Mohlasedi and Nkado (1997) argue that housing is both a service as well as a product. Housing delivery in Nigeria often relies on a wide variety of stakeholders as identified by the Nigerian National housing policy (Federal Republic of Nigeria, 2012). This study grouped stakeholders based on the services they provide. The study acknowledges that there are more stakeholders beyond the groups identified by this research. However, for housing to be a service and a product it requires guidelines or policies guiding provision, execution of enacted policies, and the consumption of the product. Consequently, the study adopts policymakers, housing providers and low-income groups as the three key housing delivery stakeholders in Nigeria. This agrees with Ojoko et al. (2016) grouping of three major stakeholder groups of 'policy initiators', 'policy executors' and 'policy beneficiaries' in housing delivery. Under this classification the government, multi-national agencies and financial regulators are the policy initiators, whereas the housing providers are the policy executors and the citizens referred to as the policy beneficiaries. They form the three groups of participants recruited for this study. The range of stakeholders under these three groups is discussed in Chapter 5.

The fourth objective evaluated the phenomenon of low-income housing provision in Abuja. this objective was achieved through reviewed literature, exploratory study, and the main study. This was examined by asking participants at both phases of the study the barriers to low-income housing provision. At the exploratory study (Chapter 5), respondents identified four major barriers impeding provision. Firstly, they argued that despite the Nigerian National Housing Policy definition of low-income groups (Federal Republic of Nigeria, 2012), the most vulnerable economic group of the population remains undefined within contemporary housing provision in the country. Respondents contend that this is because current definition by housing policy documents failed to reflect current economic reality. This raises the question of how realistic the implementation of proscribed policies is if they do not capture contemporary context. Regardless of how comprehensive policies are, once they fail to capture the intended target beneficiaries, their impact is likely to be limited. The absence of a clear definition may have contributed to inability to develop a workable structure for low-income housing provision. Consequently, this absence created a lapse that left provision to free market. Further evidence on the need of a clear definition and impact of the lack of policy clarity is presented in an empirical study on the problems with housing affordability in Nigeria (Chime, 2016). The study established that up to 80 percent of employees in the public sector struggle with housing

loans of ₦5 million (USD\$ 14,000) upwards. The employees include people classified as middle-income earners by the current National Housing Policy definition (Chime, 2016).

The second major barrier identified is a low-level of affordability existing in Abuja. This is mainly driven by two factors. The absence of adequate economic opportunities and the unprecedented levels of migration to the city. These two factors coupled with housing developers' motive of seeking high profit on constructed dwellings drive housing prices to unprecedented levels. Such factors push low-income groups to outskirts of the city in search of affordable housing. Often, these fringes lack basic infrastructure which result in inadequate housing, and increased cost of transportation. In some instances, low-income groups spend more than 40 percent of their earnings on transportation (Femi, 2012).

The third major barrier at the exploratory study identified is an inadequate access to land and finance. In the context of Nigerian housing, the direct connection between land and finance comes from the Land Use Act (LUA) of 1978. The Act nationalised all lands in the country with the power on allocations and issuing of legal tenure vested on state governors and in the case of Abuja these powers lie with the Minister of the Federal Capital Territory (Ikejiofor, 2005; Jibril, 2006). The Act makes access to housing finance dependent on obtaining a secure tenure. Furthermore, there are other fundamental problems with the Land Use Act that are impeding efforts at housing delivery. Firstly, because the Act vests all land powers in the hands of these key government officials, the process of allocations and securing title is often cumbersome, with prolonged delays that could run into years (Egbu et al., 2008). This often derails the take-off of housing development projects (Umoh, 2012). For instance, the time it takes a developer to process the land title for their housing scheme often discourages potential investors because of unstable interest and inflation rates. Another source of discouragement to potential investors is an unstable foreign currency exchange rates in Nigeria. Secondly, nepotism and corruption have shrouded the process of allocations where government offices tasked with the responsibility of issuing allocations favour friends and cronies (Ikejiofor, 1996). This results in selective allocations, an act that encourages land speculation and drives increase in land prices in the informal market.

The fourth impediment to low-income housing provision is the reality that authorities in Abuja are unaccommodating to low-income earners, hence the perception that Abuja is not an inclusive city. This notion has led to accusations that authorities make limited efforts at tackling the housing problems of low-income groups. While evidence of this is established in literature (Morah, 1993), it was observed during the study that aside from inadequate housing for low-income groups, basic

provisions such as bus stops are omitted in the city infrastructure construction. However, the notion of the city being unaccommodating is not peculiar to Abuja. Akinwale et al., (2013) established a similar perception with low-income groups in Lagos who mostly reside in slums without requisite infrastructure like water, drainage, and waste disposal.

Apart from Abuja being unaccommodating to low-income groups, all the other findings at the exploratory study were corroborated by the outcome of the second stage of the study. Additionally, housing providers emphasised the impact of the existing low-level of affordability, and lack of access to land and finance. Another major barrier established among the three stakeholder groups is the challenge associated with infrastructure. This agrees with literature (Ibem, 2010; Daniel, 2014a; Makinde, 2014). While policymakers and housing providers discussed about it in general context to provision of social amenities such as access roads and power, low-income groups discussed about it specifically with regards to transportation. They described how transportation costs often impedes efforts at affordable housing. Furthermore, a common barrier agreed between housing providers and low-income groups impeding provision is the costs of building materials. The impact of building materials is attributed to two reasons: heavy reliance on imported building materials and inflation rate in the country. Most of the building materials used in Nigeria are imported and this has contributed to stifling an already weak local manufacturing industry bedevilled with underdeveloped infrastructure (Adedeji, 2012). Therefore, with the heavy dependence on imported building materials and high rate of inflation, it has become impossible to control building material prices, and this makes running housing projects on fixed budgets impractical (Akeju, 2007).

Further barriers were identified at the main study stage across the three stakeholder groups engaged. In all, low-income groups identified 10 barriers, 19 barriers were highlighted by policymakers, while 23 barriers were established from the empirical study with housing providers. The barriers from the main study are discussed in Chapters 6, 7, and 8 (see Sections 6.6, 7.5, and 8.5). Some of the key barriers highlighted include bureaucracy; corruption; and the mindset of people. Bureaucracy is established to be a vital factor adding to the overall cost of housing development (Ikejiofor, 2014). Effects of bureaucracy comes from direct financial cost incurred through payment of levies and cases of multiple forms of taxation. Furthermore, it adds costs due to delays housing developers experience in seeking planning approvals (Makinde, 2014). Nevertheless, the mind-set of some stakeholders is another hindrance to sustainable housing provision. Because of a strong home ownership desire, it is not uncommon to mix the genuine need for decent housing to a desire for home ownership. This is because in Nigeria, culturally there is a higher regard for home ownership across all income classes. World Bank Group (2016) estimates that in Nigeria, up to 66 percent of

households own the homes they live in, with another 33 percent on various occupancy status. However, home ownership is more common in rural areas (more than 80 percent), when compared to urban areas that is slightly above 40 percent (World Bank Group, 2016). Nevertheless, the penchant for home ownership is not peculiar to Nigeria alone, there is generally a predilection for home ownership among the poor in developing countries for both their social and economic status (Hasan, 2014). Because of this, it is common to find people aiming to own dwellings even when it is beyond their financial capability.

The fifth objective of the study developed a framework for sustainable housing provision. This objective was achieved through literature review, main study, and validation phase of the research. Respondents were asked what would constitute a sustainable housing provision for low-income groups. Since this was the eventual aim of the study it relied on both the empirical study and literature. The components of the framework were developed from the synthesis of the barriers outlined by participants and the solution suggested. The barriers and solution produced the drivers and recommendations for the framework. The synthesis of the barriers and solution highlighted by participant in objective 4 produced the drivers of the framework. The framework consists of three parts. Part I comprises of the 'constituent components' consists of key elements, drivers, and the recommendations. The 'key elements' are six main themes from UN-HABITAT (2008) on an effective structure for housing provision and literature synthesis. The six themes include groundwork (planning); land; labour; finance; building materials; and infrastructure. Furthermore, 'drivers' and 'recommendations' completes Part I. Part II comprises of 'responsibility' and it consists of the 'driver relevance' and 'stakeholder required to lead in taking action'. The driver relevance weighs the importance of a driver to the success of housing provision, while the stakeholder required to lead in acting identifies the most important stakeholder in acting on the driver. Additionally, Part III consists of the review which is a periodic assessment that rates action on a driver either successful or unsuccessful. The implementation of the framework is guided by five steps of goals, input, process, output, and impact. Measurement and assessment of the framework relies on the Logical Framework Model (LFM). Overall, the framework consists of 34 drivers, each of which is accompanied by a recommendation (Chapter 9). A further breakdown shows the proposed framework consist of 16 economic drivers, five environmental drivers, and 13 social drivers.

10.3 Assumptions drawn from the study

During the study, some assumptions were generated. These assumptions are a combination of the problems and possible solutions to low-income housing provision in Abuja that were identified from the study. They are briefly discussed in the next sections.

10.3.1 Low-income housing cannot be considered in isolation from land, finance, infrastructure, and urban planning

Both literature and the study have established that land, finance, infrastructure, and urban planning are essential components of low-income housing provision (UN-HABITAT, 2008; Bredenoord et al., 2014; Odunsi, 2018). They are the most fundamental components to a sustainable low-income housing provision. This is affirmed by the United Nations (2008) who noted that adequate housing for low-income groups is principally determined by access to land, housing finance, the provision of infrastructure, and the interaction between actors through an effective regulatory, institutional, and legal framework. The study established land as a key driver to housing provision in Nigeria. The importance of land is driven by the Land Use Act of 1978 which makes its access more difficult to most Nigerians (Ikejiofor, 2005). Specifically, the Act makes access to secure title a prerequisite to accessing housing finance. As such there are several bureaucratic bottlenecks commencing from the first stage of land allocation to the last stage of obtaining a secure title. Often, the process could take years to complete, and this is a massive deterrent to investors and individuals aspiring to self-build.

Additionally, housing providers have highlighted the challenge of infrastructure development in housing schemes (Chapter 8). The current provision structure assigns the responsibility of primary infrastructure such as main access roads, power grid lines, and main sewer systems on the government. However, most of the housing provider participants noted that this is not the case currently. Apart from primary infrastructure such as main access roads, and sewer lines, the government neglect most of these responsibilities forcing the housing providers to take up the responsibility. This comes at a cost and often leads to increase in the cost of dwellings which is always transferred to the end-user. In agreement, studies such as Ibem (2010) and Ikejiofor (2014) argued that there is evidence of government failure to provide even primary access roads to low-income schemes. It is important for policymakers to realise that the planning of low-income housing and sustainable access to land, *finance, and infrastructure are mutually inclusive.*

10.3.2 In Abuja, housing is still viewed as a cash commodity

The common practice across developed economies is that housing is often purchased through mortgages and flexible loans. However, in developing countries like Nigeria the continuous limited

access of mortgage facilities has made such aspirations unrealisable. Firstly, because housing mortgage is not a very common practice, most of the citizenry do not know how it operates. This has created a sense of pride in individuals who build/purchase their homes without mortgage or loan facilities from financial institutions. Additionally, this sense of pride comes with a negative perception on mortgage system. Culturally, people often view it as borrowing, which is perceived as an ill. Furthermore, coupled with the challenge of housing finance availability to developers, the implication of this is that they often must rely on other sources of capital to raise the needed finance.

Additionally, there are accusations by some participants that monies used for some housing development projects in Abuja are from corrupt sources in both public and private sector. They argue that people use housing development as an avenue to launder money. The result of this is the construction of houses that are mostly left unoccupied. Because monies used for these houses do not come with repayment times/guarantees or interest rates, there is no pressure on completion times nor the need to sell of the completed dwellings. Moreover, where the houses are listed for sale, they are in almost all cases not targeting low-income groups. They target high-income earners and if they are unable to find buyers the houses are left unoccupied. Another implication of this action is that it causes increase in building material prices because developers involved in such schemes are willing to purchase building materials at inflated prices to the detriment of housing developers targeting middle- and low-income groups who purchase building materials in most cases from the same market.

10.3.3 Transportation/rent contribute significantly to housing affordability in Abuja

The study established that transportation in Abuja is a major driver of housing affordability. The cost of transportation to places of economic opportunities is a major problem affecting low-income groups (Chapter 5). At the first phase of the study (exploratory study), it was established that most of the low-income settlements are located on outskirts and urban fringes of the city and lacking basic infrastructure including access roads (Chapter 5). This, as discussed earlier, has contributed to the transportation costs of low-income groups in Abuja by taking a sizeable amount from their monthly wages. The transportation cost varies, and, in some cases, it takes up to 40 percent of their monthly wages. The study observed that in Abuja a government-initiated mechanism to tackle local transportation does not seem to exist. In fact, local transportation within does not seem to get attention from local authorities. Additionally, the situation is compounded by the absence of intervention from local authorities' such as the development of a regulatory mechanism that accommodates multiple forms of urban transport systems. In fact, it has been argued that as part of

social policy aimed at economic development, increased inclusion and better living condition of the urban poor, local transportation system ought to be the priority of any government to its citizens (Akinwale et al., 2013).

Another problem affecting housing affordability in Abuja is the fact that house rents are not paid in a similar way to which salaries and wages are paid (monthly). On the payment of rent, the usual practice is that landlords insist that renters pay at least an annual subscription of their rents. This, despite wages and salaries being mostly paid monthly. This increases pressure on low-income groups and significantly impacts on their ability to access affordable housing.

10.3.4 The private sector is integral to sustainable provision of low-income housing

Since neoliberalism has mostly replaced direct provision of social services like housing, the private sector has become a more important stakeholder in the provision of these services. For instance, in Nigeria even as the government still embarks superficially on some 'direct' provision, its unsuitability in providing these services directly is evident in the 2017 housing allocation under the National Housing Programme with the whole of Abuja according to an employee of the supervising ministry allocated a paltry 60 housing units.

The private sector is competitive, and far more efficient than government in discharging its services. The usual bureaucracies and bottlenecks experienced within the public sector services is limited in the private sector. This is because there is often stiff competition for survival within the private sector, such that for example, for a housing developer to stay in business and remain relevant they must stay in tune with intricacies and sustainable practices involved in housing provision. Furthermore, since it is a business for the private housing developers, they retain an added motivation to succeed. Their motivation to succeed is often accompanied with an expertise in the field that comes because of years of experience on best practices in housing delivery. Additionally, unlike the government that has competing demands struggling for the limited resources, the private sector has access to unlimited resources.

There is a plethora of evidence on the successes recorded by the private sector in efforts at housing provision in developed economies. The reliance of current global practices on the private sector cuts across all income classes. Such examples targeting low-income groups include social housing in the United Kingdom and parts of Western Europe. All these programmes are operated by structured private sector led initiatives that leverages on government backed enabling approach.

10.3.5 In Abuja, both participation and collaboration are non-existent in housing delivery processes

The study has established the dearth of stakeholder participation and paucity of collaboration among stakeholders as a major impediment to effective housing provision in Nigeria. The study concluded that the process of policy formulation omit key stakeholders consultation on best practices. Instead, this relies on government policymakers whom in a lot of cases are not in tune with the level of practical challenges experienced by low-income groups. As such housing policies are enacted top-down. In enacting housing policies in Nigeria, the major stakeholder casualties are the housing providers and end-users (Chapter 7). While they are among the group of stakeholders mostly impacted by these policies, they are rarely consulted, and this renders most of policy proposals ineffective.

An example of scarcity of needed collaboration in housing delivery was observed during interaction with some participants. Most of the policymakers and housing providers noted that stakeholders work in isolation, and this leads to limited productive output or a repetition of similar output (Chapter 7). An example of the lack of collaboration was observed in the responses of some participants on the working relationship between the Federal Mortgage Bank of Nigeria (FMBN) and the Nigerian Mortgage Refinancing Company (NMRC). The Nigerian Mortgage Re-financing company (NMRC), a public-private sector financial institution licensed by the Central Bank of Nigeria was launched in 2014 to complement the Federal Mortgage Bank of Nigeria (Okonjo-Iweala, 2014). The NMRC is a Public-Private-Partnership (PPP) established with the support of the World Bank to supplement housing mortgage access and increase access to liquidity and long-term finance towards housing delivery in Nigeria (Mukhtar and Amirudden, 2016). This PPP initiative is driven by actors that include commercial banks, insurance companies, private mortgage banks, private equity investor and international financial institutions (Okonjo-Iweala, 2014).

To understand the process of capitalisation, mortgage refinancing and foreclosure, the study engaged some participants on the level of collaboration between FMBN and NMRC. This is because the primary function of the NMRC is to bridge funding cost of residential mortgages by refinancing existing mortgages and increasing liquidity in Nigerian mortgage market. Therefore, one would expect a level of collaboration between FMBN and NMRC to achieve this. The study could not establish a collaboration between the two institutions. Instead, from the responses, the NMRC is viewed more as a competitor that was established with the long-term goal of taking over the responsibility of FMBN.

10.3.6 The informal sector is key to a sustainable low-income housing delivery

It was established that up to 80 percent of Nigeria's housing is provided through the informal sector. Despite the huge housing deficit in the country, the private sector has significantly contributed to ensuring that the deficit is not higher than it is currently. The reliance on informal sector for housing provision is common in developing countries with evidence from Asia, Latin America, and Africa. For instance, the acceptance by government of an informal participatory approach referred to as the Kampung Improvement Programme (KIP) in Indonesia has improved the housing condition of more than 3.3 million inhabitants (Tunas and Darmoyono, 2014).

Furthermore, the importance of the informal sector to a sustainable low-income housing is based on arguments from literature highlighting that often housing through the formal sector comes at a higher cost when compared to provision through the informal sector (Kievani and Werna, 2001). The huge role played by the informal sector in Nigeria is further evident in a study by Shelter Afrique, a Pan-African financial institution with 44 African countries partnership set up to support the development of housing delivery and real estate development in the continent. The study according to the country representative in Nigeria claimed that up to 98 percent of all land transactions in the Federal Capital Territory is carried out informally. However, despite that government continues to neglect the informal sector in housing policy planning processes. Therefore, the government ought to recognise the informal market in housing policy processes. This could be done by focusing initially on two of the most important components of housing - land and finance.

However, changes to the land act which would require a constitution amendment is fundamental. Such amendments would require the decentralisation of control vested on governors in the 36 states and the minister of the Federal Capital Territory Abuja (FCTA). This could be done by assigning more powers to the grassroots through establishments like traditional institutions. Furthermore, increased housing finances could be mobilised through the capitalisation of microfinance institutions and promoting the mobilisation of low-income groups through cooperatives and associations.

10.3.7 The traditional institution could play an important role in low-income housing delivery

In Nigeria generally, the traditional institution plays an important role in the life of the citizens. It is still viewed as the closest institution to the grassroots. As such, involving the traditional institution has the potential of ensuring that government policies reach the grassroots level. While most land transactions are conducted informally, there is evidence that such transactions are largely organised

in such a way that they are 'recognised' at the local level because of the involvement of the traditional institutions. In some parts of the country (Like Northern Nigeria), such informal land transactions are used in pursuing building approvals while the process of obtaining secure title is ongoing. The major disadvantage of such route is that building developments are carried out without access to mortgage or loans since the beneficiaries do not have title documents. The advantage of involving the traditional institution is that they are represented from the smallest unit known as the ward level. In other words, there is representation at all levels of the grassroots. There are some instances where land transactions conducted through such means turn chaotic. However, it is often structured, organised, and documented with the issuance of an informal sale agreement between parties.

Furthermore, in adopting a community participation approach to housing delivery, the traditional institution could serve as an intermediary to reach out to low-income groups by ensuring that the representation is reflective of communities involved. Their unique knowledge of the respective localities makes them a suitable stakeholder to drive action through community participation.

10.3.8 Subsidy is fundamental to provision of low-income housing provision

The inclusion of subsidy is important to low-income housing delivery. Subsidies can be provided in various forms to target both the housing providers as well as the beneficiaries as an incentive to the growth of the sector. The study established that currently there is no structure for the provision of low-income housing in Abuja. Instead, low-income groups must rely on provision mechanism akin to middle- and high-income housing provision structure. While there is a need for a clear provision structure, a major component to this structure should be subsidy. Despite pushing for the enabling approach, it is evident that even in developed countries, subsidies continue to play a vital role in housing provision of low-income groups. For example, the United States alone spends more than US\$ 37 billion in 2007 alone on various forms of housing subsidies targeting low-income groups (Jaffee et al., 2007). Furthermore, social housing in most parts of Western Europe and especially in the United Kingdom is a form of housing targeting low-income groups through subsidies, and this aids in alleviating their housing challenge (Harloe, 1995). In the case of Nigeria, subsidy has previously been provided in formal housing provision, but this has mostly been misguided. This is because instead of targeting low-income groups, such subsidies benefitted middle- and high-income groups who in some cases were friends and cronies of government officials responsible for the allocation (Ikejiofor, 1998).

This must change if contemporary housing deficit in the country is to be reduced. The empirical study suggests that the provision of subsidy could be targeted in various forms. Housing providers could be targeted as an incentive in two forms. Firstly, the government could introduce tax waivers/concession to low-income housing delivery. This could lead to more interest from providers in low-income housing delivery. Secondly, the government should abolish Value Added Tax (VAT) on low-income housing to aid in controlling cost rises. It could be done such that all low-income houses are identified by certain established thresholds, which once this goes beyond, are no longer classified low-income housing and instantly becomes taxable.

The low-income groups could also be targeted on two fronts. Their housing could be subsidised through direct beneficiary grants in a similar way to those provided in the social housing sector in the United Kingdom. This though is challenging upon reflection of the current economic state of the country and other competing demands. However, if efforts are to be made in that direction, for it to succeed there is a need for an effective control mechanism by the government to ensure that only the right target benefits. Furthermore, the potentials of cross-subsidisation to low-income groups in multi-class mass housing scheme could be explored. In such cases, a certain proportion of low-income housing should be enforced on all housing schemes targeting middle- and high-income earners. This can be done by putting a price cap on the low-income housing within those schemes and adding the difference between the cap and original cost of the low-income dwellings to the dwelling cost of the middle- and high-income earners.

10.3.9 Policies enacted top-down lack clarity nor input of vital key stakeholders

The study established that housing policies are enacted top-down with little or no input from both the housing providers and low-income groups despite being identified as key stakeholders. Furthermore, the omission of these stakeholders could be the reason why policies are enacted without a blueprint on implementation. For instance, while the latest housing policy document (the 2012 National Housing Policy) discussed about most aspects that are vital to low-income housing, there is no clarity in how these policies are implemented. Additionally, at the main study stage of this study, most of the participants including the policymakers conceded that housing policies do not engage key stakeholders. A government policymaker who has been involved for about 32 years in drafting housing policies noted that policies are often designed top-down without the involvement of primary stakeholders. Especially overlooked are low-income groups and other housing consumers at the grassroot level. The implication of this is that policies drafted are non-implementable. There are instances where participants argue that policies proposed by the current National Housing Policy are 'good' but are never implemented. Perhaps, the failure to implement such policies could be as a

result of the fact that from inception the inability to consult key housing stakeholders has led to the design of inappropriate policies.

10.3.10 Access to reliable data is a major problem impeding efforts at housing delivery in Nigeria

The study observed that efforts at reducing the housing deficit is impeded by access to reliable data. This is a challenge participant attributed to as a major barrier to low-income housing provision. This was also a challenge experienced by this study. For instance, while most of the housing provision is through the informal sector, the limited housing data accessed is entirely on formal housing constructed. There was no trace of documented data on informal housing in Nigeria in the reviewed literature. All efforts to access this through other means including contact with professional bodies and housing associations proved abortive. Consequently, the dearth of reliable data continues to impede efforts at adequate housing. Additionally, there is evidence in literature that the dearth of reliable data in Nigeria extends beyond the housing sector to other sectors of the economy including housing, health, and education.

Therefore, to improve housing provision and particularly low-income housing there is a need for periodic data on at least three areas. Firstly, there is a need for comprehensive data on the entire workforce in both the formal and informal sectors. Secondly, a detailed data on the three income classes is fundamental. Furthermore, an extensive data on Abuja housing stock is required which in comparison with the city's population census could guide policymakers on realistic projections to curb the growing housing challenge.

10.4 Contribution to knowledge

The study explores contemporary housing situation in a major African city facing rising urbanisation and population growth. In exploring this phenomenon, the study relied on alternate themes and an extensive literature that is interdisciplinary. The literature contribution of this study can be viewed from a varied field. Firstly, it contributes to burgeoning debate on the place of housing between an economic commodity and a welfare item (Torgersen, 1987; Harloe, 1995; Bengtson, 2000), and neoliberal policy implications in developing countries (Tipple, 2015; Bredenoord et al., 2014). Secondly, it lays bare the stigmatisation and marginalisation of economically vulnerable groups from adequate housing which is highlighted in literature (Powell, 2015; Leviten-Reid and Parker, 2018). This also exposes the power play in housing policy designs which often neglect key stakeholders such as low-income population who are an important housing consumer group. Thirdly, the study affirms the phenomena of urbanisation and neoliberalisation as observed in literature to be key

drivers of both demand and policy direction in housing provision. This despite varying challenges experienced in various context. In addition, some theoretical, empirical, and methodological contributions were outlined during the study. These are discussed in the following subsection.

10.4.1 Theoretical contribution

The study has expounded on multiple concepts of housing provision and approach. The underpinning contemporary concepts of provision were discussed in Chapter 2. The thesis contributes to literature on the evolution of housing provision by examining this from the previous direct provision by governments to progression and development of the enabling approach under neoliberalism. The development of neoliberal policies from Western Countries and its transfer through multilateral agencies such as the International Monetary Fund (IMF) to developing countries such as Nigeria aimed at dissuading direct housing provision was examined and the reasons for its limited success was highlighted.

As evident in Chapter 6, the study makes a key contribution by highlighting an important pluralist perspective which low-income groups leverage in making their housing arrangement (Agunbiade et al., 2014). Specifically, the study established that low-income groups through arrangement with locals referred to as 'indigenes' build their houses on parcel of land purchased from those indigenes. Because those parcels of land are without secure tenure they are purchased at affordable prices and dwellings constructed on them. They also come with security assurance to the buyers whom upon demolition by government authorities can claim compensation through the indigenes who sold the land to them. Additionally, the study demonstrated the use of multiple frameworks to evaluate and highlight the shortcomings of existing housing provision frameworks. The evaluation of existing frameworks exposes inherent challenges associated to low-income housing provision. This also provided insight to approaches and vital themes and indicators as well as respective limitations. Assessing and building up on these frameworks nurtured the production of a framework that supports critical conscientiousness and designed to provide a boost in reducing the housing deficit by targeting the largest group of citizens with housing challenge. In analysing the enabling approach to housing provision three key themes of *decentralisation*, *participation*, and *empowerment* were discussed. The study went beyond analysing these three key themes to highlighting various forms of approach within these enabling systems. Decentralisation aims at providing transparency in housing delivery process; however, the most effective form of decentralisation is devolution which transfers central administrative powers to local authorities and empowers the local authorities with unlimited decision-making responsibility. This form of decentralisation is widely used and more successful in South American countries (when compared to Sub-Sahara Africa) and contributed to appreciable

level of success in housing programmes (Robinson, 2007). There are various reasons for the development of decentralisation in Latin America including microeconomic crisis, effort at wider political liberalisation, and the increasing need for social welfare. The limited level of decentralisation in Sub-Saharan Africa is attributed to poor planning systems, over-centralisation of administrative responsibilities, absence of grassroots participation, and a weak legislative system (Wunsch, 2001).

As analysed during this research, participation plays a central role in empowering stakeholders including local communities in housing related developments as it gives especially the local communities a stake in making decisions that shapes their communities (Davidson et al., 2007). Furthermore, this study concurs with Choguill (1996a) argument that in developing countries specifically, improving infrastructure and housing should be targeted progressively through participation. Effective participation relies on cordial and respectful working relationship that require concessions and compromises between various actors including governmental institutions, Non-Governmental Organisation and private entities, Faith and Community-Based Organisation, local communities, and advocacy groups (Nour, 2011). As argued by Lizzaralde and Massyn (2008), the level of success of participatory approach is often dependent on the level of freedom and authority of stakeholders in taking decisions and on the extent of collaboration among these actors. The study has demonstrated the absence of collaboration among key stakeholders and its negative impact on housing delivery. The analysis conducted in Chapters 6, 7, and 8 highlights the reasons that limit the success of participatory approach in developing countries like Nigeria.

Furthermore, the thesis demonstrates that while varying context could require different approach to the problem, some of those problems require a universal approach in seeking a solution. As such, there are elements in housing policy designs that can be applied universally such as subsidy (perceived in the mainstream as benevolent), but there are equally elements that must be context specific. The study demonstrates that the adoption of a single universal approach is not sufficient to sustainable housing provision. The integration of vital components (such as land, finance, and infrastructure) on the one hand, must be accompanied by consideration of key factors such as affordability, representation, and the reflection of current reality within the context where provision is targeted. Governments focus on top-down, rigid, and centralised planning regimes often fails. Thus, sustainable housing planning structure should capture an important sector - the informal sector if the huge deficit in Nigeria is to be overcome. The introduction of flexible planning system could incorporate cost-effective strategies used by low-income groups who are mostly in the informal sector in policy designs. Furthermore, the study demonstrates that the development of a

comprehensive databank not only on housing stock and provision but also on other housing provision variables such as income, satisfaction, and cost are integral to sustainable provision.

10.4.2 Methodological contribution

Within the context of global south research, relying on participatory approach to develop policy designs remain unexplored and this study makes a vital contribution in this aspect. Additionally, the ability of economically vulnerable groups to shape the context of their vulnerability in urban settings and its impact on their livelihood is limited. This study makes a key contribution in giving a voice to low-income groups to highlight their vulnerabilities and be key contributors in the search for remedial action. As a contribution to literature, it corroborates studies establishing the marginalisation and stigmatisation experienced by economically vulnerable groups in the quest for affordable housing (Powell, 2015; Sauger, 2011; Zebardast, 2006). As a solution the study develops a framework for sustainable provision. To understand the dynamics and intricacies involved in housing delivery, three diverging but equally important groups of housing stakeholders were engaged. The research design used in the construction of the framework demonstrates wide consultation and acceptability among key housing stakeholders. An empirical study with three key stakeholders; policymakers, housing providers, and low-income groups, helped uncover the challenges of housing provision in Nigeria. This approach discovered varying drivers impeding housing provision for the urban poor. Findings from the study suggest that despite the shift from direct provision to the enabling strategy, there is the existence of a growing housing deficit, with low-income groups mostly affected. Through the adopted methodological approach, the study established a lack of collaboration among housing stakeholders, and this impedes efforts at adequate housing provision. Particularly, housing providers and low-income groups are often omitted from policy processes.

10.4.2 Empirical contribution

The empirical data collected suggests that policy assumptions are flawed and often enacted top-down resulting in growing housing deficit. The empirical data collected which engaged three vital but contrasting stakeholders highlights the multiplicities of stakeholder experiences and served in affirming the inherent challenges in contemporary provision structure.

In the context of policy provision, establishing the absence of definition on low-income group as a major problem impeding adequate provision is a key contribution of this study. Contemporary definition in the National Housing Policy is established by the study to be inadequate. The housing stakeholders dismissed this definition as inadequate, attributing inadequate provision to a lack of

clear understanding and definition of who a low-income earner is, citing the wide level of unaffordability not taken into context within current policy definition. This is corroborated by Chime (2016) who argued that up to 80 percent of public employees in Nigeria cannot afford houses above ₦5 million or US\$ 14,000. Additionally, this agrees with Arigbigbola (2008) who argue that policy deficiencies in the National Housing Policy contributes to its poor implementation. The failure of the National Housing Policy to develop a workable definition of low-income groups is a further proof of decisions in housing policy documents often determined by frameworks of socialist capital relations (Olagunju, 2014)

Thus, the inability to adopt a requisite definition of low-income groups taking cognisance of contemporary economic reality constitutes a major hindrance to adequate low-income housing delivery and its impact could be felt on multiple fronts. Firstly, it impacts on how all policies related to low-income groups instantly becomes less effective since the target group remains undefined. Secondly, the inability to define this economic group leaves housing providers and financial providers with a huge burden on how identify and target the group. Similarly, since government policy can have a profound impact on the operation of the housing market, a clear definition will aid in not only short-term provision but also in setting targets and long-term plans through strategic development planning.

According to Aalbers et al., (2020) a dearth on housing financialisation in Global South exists in housing literature. This study makes an empirical contribution to this, specifically on how housing financialisation shapes or is shaped by housing policies and practices in Global South. Furthermore, in relation to this, from the evidence in literature, the evolving financialisation and commodification of housing in Nigeria bears some similarity to that in Global South countries like Mozambique and Cambodia (Fauvead, 2020; Jorge, 2020). For instance, this study has established that the responsibility of housing developers in Nigeria housing delivery process is not limited to housing production but also to developing financial mechanisms attached to housing financialisation. This agrees with a study by Fauvead (2020) on housing financialisation in Cambodia.

Additionally, the study underscores the impact of commodification on affordability by highlighting stigmatisation and peripheralisation low-income groups experience in the quest for housing. This corroborates the findings in Powell (2015) and Beswick et al., (2019). Moreover, this thesis provides an empirical evidence of Christophers (2013) theory on the existence of ‘monstrous hybrid’ in Nigerian housing policy design which establishes a mixed system of provision that is reliant on both neoliberal and social welfare philosophy. While the Nigerian housing policy suggests predominant

provision comes from private housing developers, the state continues to be involved through programmes such as the National Housing Programme.

Additionally, the study makes a key contribution by developing a framework for sustainable low-income housing provision. The framework serves as a tool for policymakers' action, and its focus is on the premise that governments take responsibility in facilitating housing provision through the enabling approach. However, while the policymakers and especially the government are expected to lead the overall effort, other stakeholders are expected to provide a supportive role in decision-making. In the case of drivers that require the lead role of other stakeholders, the government is expected to take at least a supervisory role. Furthermore, in line with UNSDGs', the proposed framework is premised on the tripartite concepts of sustainable development. The framework is guided by six elements established from literature as fundamental to housing provision. In addition, the framework posits a set of recommendations that contributes to the accomplishment of the outlined drivers to sustainable housing provision. Overall, the study through a novel approach demonstrates that housing policy designs must be context specific, flexible, inclusive, and driven through stakeholder collaboration.

10.5 Areas of further research

The study acknowledges that housing is a complex phenomenon the study of which is difficult "due to its multi-disciplinary structure, and the multi-faceted nature of housing research" (Erdogdu, 2011; p. 71). Nevertheless, the study suggests four key areas of further research.

The initial intention of the study was to weigh the importance of each of the drivers through a two-stage validation process via questionnaire survey. This would have identified not only the stakeholder to lead action but also all other stakeholders to support in implementation. Nevertheless, the study established a level of importance at the first stage of validation with identification of the lead stakeholder in taking action. Furthermore, some of the participants indicated additional stakeholders that can support in the implementation in the remark column added on the validation document. However, this did not affect the rigour of the process since the validation established the stakeholder required to lead action. Nevertheless, future studies could validate these additional stakeholders that can contribute to implementation.

The study established the absence of a workable definition of low-income groups within contemporary housing policies and provision in Nigeria as a major constrain to effective provision. This argument is strengthened by the fact that current housing policy definition has been in existence for about a decade. While the study attempted to develop a workable definition through

interactions with the three key stakeholder groups, this was not achieved. Instead, it only identified characteristics of low-income groups. Further studies could establish this using relevant methods. The proposed framework is applicable to low-income housing provision in Abuja. Nevertheless, future studies can investigate its scalability and transfer to other parts of Nigeria and other contexts either within the Sub-Saharan region or other developing countries. Lastly, since the developed framework is meant for policymakers and as a result did not include low-income groups in the validation process, future studies could conduct this using relevant participatory methods.

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APPENDICES

Appendix 3.1: Chronological history of housing provision in Nigeria

| Year | Type of government | Government programme/policy | Plan/actions | Outcome |
|-----------|---|--|--|---|
| 1962-68 | Initially civilian administration, military regime afterwards | First National Development Plan | <ul style="list-style-type: none"> Limited and majorly elitist in form of middle- and high-class housing for only government officials Develop and expand Government Reserved Areas (GRA), this is a scheme earmarked to accommodate colonial masters. Proposed 24,000 housing units | ✓ Completed about 500 housing units |
| 1970-74 | Military regime | Second National Development Plan | <ul style="list-style-type: none"> First national housing programme Housing for high-, middle- and low-income groups (60 percent low-income, 25 percent middle-income, and 15 percent high-income) Established the National Housing Commission (NHC) and Federal Housing Authority (FHA) Proposed 54,000 housing units Allocated 15,000 units to Lagos (then Nigeria's capital), and 4,000 units in each of the other 11 states | ✓ Completion rate of about 20 per cent achieved |
| 1975-80 | Military regime then civilian administration | Third National Development Plan | <ul style="list-style-type: none"> Government policy-wise accepted housing as a social responsibility Adjusted policy and planning in numerical dimension Created the Nigerian Building and Road Research Institute (NBBRI) Created Federal Mortgage Bank of Nigeria (FMBN) from Nigerian Building Society Created Employee Housing Scheme Land Use Decree (currently referred to as land Use Act) passed Construct 202,000 housing units (with Lagos allocated 46,000 units, remaining 156,000 units to be constructed in the remaining states) | ✓ Achieved less than 20 percent completion in Lagos and about 13 percent completion in the remaining states |
| 1981-85 | Civilian administration, the military regime | Fourth National Development Plan | <ul style="list-style-type: none"> Launched for the first time National Housing Program Proposed 440,000 units mainly for low-income earners with 8 million housing units to be completed by the year 2000 | ✓ Achieved about 24 percent completion. |
| 1986-89 | Military regime | Fifth National Development Plan | <ul style="list-style-type: none"> All Public housing programmes were terminated by military regime on grounds of difficult economic condition in the country. The National Housing Policy launched in 1988 Primary Mortgage Institution (PMI) Act passed | ✓ Housing Projects were suspended |
| 1991-99 | Military regime | -National Housing Policy of 1991 -National Housing Programme 1994/95 | <ul style="list-style-type: none"> National Housing Policy launched (adoption of enabler approach) Created the National Housing Fund (NHF) scheme Restructured the Federal Mortgage Bank of Nigeria to oversee the NHF Provide all Nigerians "access to decent housing by 2000" in response to the United Nations "Housing for all by the year 2000" Construct 700,000 units annually with 121,000 on Site-and-Services scheme. | <ul style="list-style-type: none"> ✓ 5,500 housing units were completed under a program "access to decent housing" ✓ 2,000 units completed under Site-and-Services scheme ✓ Provision of rural infrastructure through setting up of an agency known as the Directorate of Food, Roads, and Rural Infrastructure |
| 1999-2012 | Civilian administration | -Housing and Urban Development Policy -Social Housing Programme -'Abuja at 30' Housing scheme -National housing policy 2012 | <ul style="list-style-type: none"> Overcome housing deficit through revising the Land Use Act of 1978 Launch of New National Housing and Urban Development Policy with the goal of enabling private sector to provide decent housing to Nigerians Construct over 10,000 units through Public-Private Partnership (PPP) across in all states. Construct 500 units through the Presidential Mandate Housing Scheme in all state capitals and the Federal Capital Territory (Abuja) Pilot project to construct about 40,000 housing units in all states annually. Provide social housing to low and middle-income groups; commercialised development sites Construct as a pilot project 1000 social housing units nationwide. Annual National Housing Programme | <ul style="list-style-type: none"> ✓ Minimal impact from the newly established Federal Ministry of Housing and Urban Development ✓ Enacted housing policies such as the Presidential Mandate Housing Scheme and social housing failed to take-off ✓ Some isolated successes recorded in some states (2000 serviced plots through PPP Sites-and-Services in Lagos, 4,400 housing units completed in Abuja, Port Harcourt, Akure and Abeokuta through PPP) |

Source: Ademiluyi (2010); van Eerd et al., (2008); Ibem (2011); Muhammad et al., (2015)

Appendix 3.2: Guideline to the process of allocation to housing developers in the MHP

1. An assessment fee of 250,000 naira (between USD 1,500 to 1,600)
2. Legal status as a registered corporate body in Nigeria, free from all legal impediments, and documentation proving that a firm has paid its taxes, been audited and is incorporated.
3. Names and credentials of all technical staff, who must all be registered with their respective professional body.
4. Financial statements providing insight into the financial viability of the applicant including project feasibility study reports, financial forecast and cash flow projections, and evidence of the sources of project finance.
5. Development proposals including a conceptual layout of the proposed development and preliminary architectural and engineering drawings.

Source: Umoh (2012)

Appendix 3.3: Process of land application by housing developers in the MHP

1. A land application fees that ranges based on the amount of land requested
2. Planning documents (i.e. site appraisal, topographical maps of the plot, general land use plan, density distribution plan, detailed site development plan, building coverage/block layout plan, and environmental impact analysis)
3. Architectural documents (i.e. building plans, elevations and sections, structural designs of building types, services design, and block models).
4. Engineering documents (road, water supply, wastewater, storm water drainage, electricity distribution, and telecommunication duct networks).
5. Project cost estimates (i.e. cost of buildings, cost of tertiary engineering infrastructure, proposed selling prices of the housing units, completion period, and a 2.5 of percent project cost performance bond from a Nigerian Bank)

Source: Umoh (2012)

Appendix 3.4: Key stages and estimated time for securing land and development rights in Nigeria cities

| No. | Nature of Stage Activities | Time (in days) |
|-----|--|----------------|
| 1 | Search for Qualified Estate Agent or Local Land Dealer by Land Buyer | 7 |
| 2 | Identify a Number of Potential Sites | 30 |
| 3 | Chose a Specific Site | 7 |
| 4 | Establish Contact with Landowner | 7 |
| 5 | Payment of Commission to Agent | 1 |
| 6 | Payment to Landowner | 1 |
| 7 | Search for Registered Land Surveyor | 7 |
| 8 | Survey of Plot by Surveyor | 7 |
| 9 | Search for a Qualified Lawyer | 7 |
| 10 | Preparation of Land Documents by Lawyer | 7 |
| 11 | Preparation of Agreements/Power of Attorney between Landowner and Land Buyer in the presence of witnesses | 7 |
| 12 | Registration of Land Documents at State Lands Deeds Registry | 30 |
| 13 | Secure Tax Clearance | 7 |
| 14 | Obtain Application Forms for Certificate of Occupancy (C. of O.) | 3 |
| 15 | Make a formal Application for C. of O. by completing and submitting to (SLUAC) | 7 |
| 16 | Payment of Approved Fees | 1 |
| 17 | Issuance of C. of O. (Formal Land Right) by office of the State Governor | 180 |
| 18 | Deposition of details of Plot at Land Registry | 1 |
| 19 | Search for a Registered Architect/Engineer to Produce Building/Structural Plans | 7 |
| 20 | Production of Appropriate plans and drawings by Registered Architect/Engineer | 7 |
| 21 | Search for a Registered Town Planner to Produce Site Analysis and EIA Reports of Proposed Development | 7 |
| 22 | Production of Appropriate Site and EIA Reports by Registered Town Planners | 7 |
| 23 | Obtain Application Forms for Planning Permission (Development Right) | 3 |
| 24 | Submit Completed Application forms along with supporting documents (C. of O.), building plans, Site Analysis and EIA Reports (Complete Dossier), to Local Planning Authority (LPA) | 1 |
| 25 | Payment of Approved Fees | 1 |
| 26 | Assessment of submitted Dossier by LPA | 7 |
| 27 | Inspection of Proposed development site by LPA | 1 |
| 28 | Preparation of Report by LPA on Site Visit | 7 |
| 29 | Assessment of Dossier by the Engineering Department | 1 |
| 30 | Assessment of Dossier by the Health Department | 1 |
| 31 | Reports from Engineering and Health Departments submitted by LPA | 7 |
| 32 | Final Approval of the Planning Application and Issuance of Formal Planning Permission (Development Right) by Chairman LPA | 7 |
| | Estimated Time to secure Formal Right to use Urban Land in Nigeria | 381 |

Source: Egbu et al., (2008)

Appendix 3.5: The main features of the National Housing Fund

- | | |
|-------|---|
| i. | Compulsory contributions of 2.5 percent of basic salary by employees earning 3,000 naira (US\$ 10) or above |
| ii. | Contributions attract yearly interest at compound rates, refundable to contributors on attainment of 60 years of age or on retirement from employment after 35 years of service |
| iii. | Contribution for a period of only six month qualifies as participant for the maximum loan |
| iv. | Amount of loan is not determined by the amount of contributions |
| v. | Loan is for building, buying, renovating or expanding a house |
| vi. | Loan attracts a fixed interest rate of not more than 6 percent and repayment is for a maximum period of 30 years |
| vii. | Building to be financed is the security for the loan |
| viii. | Maximum amount loanable is 15 million Naira (US\$ 45,000) |
| ix. | Commercial Banks and insurance companies are required to remit prescribed percentages of their loanable funds and premium incomes respectively into the fund |
| x. | The Federal Government is to make regular contributions to the funds |
| xi. | The Federal Mortgage Bank of Nigeria is mandated to collect, manage and administer the Fund as an agent of government |
| xii. | PMIs are allowed to access the National Housing Fund (NHF) |
| xiii. | The contribution is not to be seen as tax but as investment |

Source: National Housing Policy (2012; p. 60-61)

Appendix 3.6: Frequently asked questions on National Housing Fund (Source: www.fmbn.gov.ng)

Who can benefit from the scheme?

The NHF scheme is for Nigerians in all sectors of the economy, particularly those within the low- and medium-income levels who cannot afford commercial housing loans e.g. civil servants, traders, artisans, commercial drivers etc. Any intending beneficiary must be a registered contributor and up to date with his/her contributions.

How can only 2.5% of my monthly basic salary or income be sufficient to obtain a loan, to build a house?

The 2.5% of monthly basic salary contribution qualify you to access the loan. The pool of funds created by the contributors nationwide becomes available to any contributor to borrow from, after contributing for a minimum of six months.

How does a contributor obtain an NHF loan?

A contributor interested in obtaining NHF loan applies through a registered and duly accredited mortgage loan originator (e.g. Primary Mortgage Banks), who packages and forwards the application to FMBN.

Is it the monthly contributions that determine the loan's amount?

No. the loan amount is determined by the applicant's affordability. This entails his/her income level that will enable repayment of the loan.

What are the documents required when applying for the loan?

Documents required to process a loan include:

1. Completed application form.
2. Photocopy of title documents
3. Current valuation report on the proposed house to buy or bills of quantities (BOQ) for the house to build.
4. Three years tax clearance certificate.
5. Evidence of NHF participation
6. Copy of pay slips for the previous three months.
7. Equity contribution or personal stake of 30%, 20% or 10% depending on the loan amount applied for.

What is the mode of repayment?

NHF housing loan are repaid on monthly instalments from the income of the beneficiary. This mode of repayment has the advantage of being both affordable and convenient.

Can a contributor obtain NHF loan, if a mortgage loan originator is not in his/her state?

Yes. A prospective applicant can liaise with a mortgage loan originator (e.g. PMB etc.) in Nigeria to process a loan application.

Are there restrictions as to where a contributor can build his/her house?

The property can be located anywhere in Nigeria. The applicant must however provide acceptable title documents to the land.

How can a low-income earner get collateral for the loan?

The only collateral is the property to secure the loan for. No other collateral is needed for the loan.

How many times can I get NHF loan?

A contributor can only obtain NHF loan facility once in a lifetime.

What is the maximum loans amount and repayment time for NHF loans?

A contributor is eligible to access a maximum loan amount of ₦15 million repayable over a maximum period of 30 years at an affordable interest rate of 6%.

Can I obtain NHF loan to purchase a piece of land to build a house?

No. A prospective applicant who wishes to obtain a loan to build a house is expected to have his/her land as well as an acceptable title to the land prior to the application for NHF loan.

Can I get the loan as an individual to build my house or must I buy a government owned estate or from a private estate developer?

Yes. You can apply as an individual for NHF loan to develop a land or buy directly from government consort estate or private estate developer.

Source: www.fmbn.org.ng

Appendix 3.7: Low-income housing schemes in Abuja



Plate 1: These semi-detached FHA low-income housing unit are located in Lugbe, a satelittle town located close to the city centre. It was constructed shortly after the relocation of Abuja from Lagos to accommodate public employees.



Plate 2: The FHA lugbe is in a poor state of infrastructure. The scheme is mostly without access roads, and not connected to the central sewage system

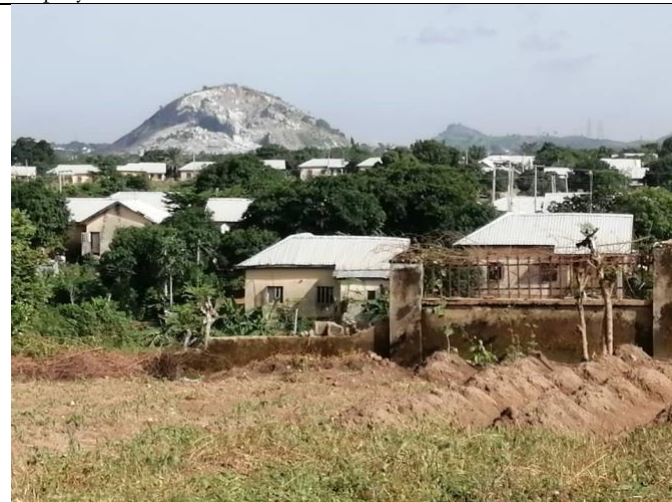


Plate 3: A typical informal settlement located on the outskirts of Abuja. Aside from a fairly long distance of this scheme to the city and poor infrastructure, other issues affecting inhabitants of such settlement is the issue of security



Plate 4: Another low-income scheme located on the outskirts along Suleja road. This scheme is fairly decent when compared to most of the low-income schemes with the provision of some infrastructure. However, it is poor maintained and is in a dilapidated state

Appendix 4.1: A compilation of documents reviewed to highlight the challenges, opportunities, and drivers to sustainable housing provision in Nigeria

| SNo | Author | Year | Title | Document Classification | Generic category (challenges) | | | | | | | |
|-----|--|------|---|-------------------------|-------------------------------|--------|---------|----------------|-------------------|----------|-------|---|
| | | | | | Land | Labour | Finance | Infrastructure | Building material | Approach | Other | |
| 1 | Fowler, D | 2008 | Urban Planning Hypocrisy in the 'City of Unity' – Forced Evictions in Abuja, Nigeria | 1O | • | | | | • | | | |
| 2 | Bruen, J., Hajdri, K., and von Meding, J. | 2013 | Design Drivers for Affordable and Sustainable Housing in Developing Countries | 1JA | | | | | • | • | • | |
| 3 | Jibril, I. U., and Garba, K. T | 2012 | The Challenges of Housing Development and Needs in Abuja, Nigeria | 1CP | • | | | | | • | | |
| 4 | Olanrewaju, A., Anavhe, P., and Hai, T. K. | 2016 | A framework for affordable housing governance for the Nigerian property market | 2CP | | | • | | | • | • | |
| 5 | Jaivebo, B., and Amole, B. | 2016 | A Research Framework from Low Income Housing Practice in Ibadan, Nigeria | 2JA | • | | | | | | | |
| 6 | Jaiveoba, B., T. | 2013 | The Quality of Housing Produced by the Low Income in a Developing Country: A case study in Ibadan, Nigeria | 3JA | • | | | | | • | • | |
| 7 | Ayedun, C. A., and Oluwatobi, A., O. | 2011 | Issues and Challenges Militating against the Sustainability of Affordable Housing Provision in Nigeria | 4JA | • | | • | | • | • | • | |
| 8 | Akinniyi, A., A., and Olanrewaju, A., T. | 2015 | Incentive Zoning: An Alternative to Squatter Settlements in Abuja, Nigeria | 5JA | | | | | | • | • | |
| 9 | Waziri, A., G., and Roosli, R. | 2013 | Housing Policies and Programmes in Nigeria: A Review of the Concept and Implementation | 6JA | • | • | • | | | | | |
| 10 | Olotuah, A., O., and Babadoye, S., A. | 2009 | Sustainable Housing Provision for the Urban Poor: A Review of Public Sector Intervention in Nigeria | 7JA | | | • | | • | • | | |
| 11 | Daniel, M., M., Wapwera, S., D., Sanda, N., K., and Olutunde, E., S. | 2014 | Interest groups and housing provision in Nigeria: A review study | 8JA | | | • | | | • | | |
| 12 | Daniel, M., M., Wapwera, S., D., Akande, E., M., Musa, C., C., and Aliyu, A., A. | 2015 | Slum Housing Conditions and Eradication Practices in Some Selected Nigerian Cities | 9JA | • | | | | | • | • | |
| 13 | Olotuah, A., O., and Taiwo, A., A. | 2015 | Housing Strategies and Quality of Housing in Nigeria: what lessons from Wales | 10JA | | | | | | • | • | |
| 14 | Erguden, S. | 2001 | Low-cost housing: Policies and constraints in developing countries | 3CP | • | • | • | • | • | | | |
| 15 | Akinyode, B., F. | 2016 | Effects on Urbanisation on Urban Housing among Low Income Households in Nigeria | 11JA | • | | • | • | | • | | |
| 16 | Olotuah, A., O., and Aiyetan, A., O | 2006 | Sustainable low-cost housing provision in Nigeria: A bottom-up participatory approach | 12JA | | | | | | • | | |
| 17 | Kabir, I. and Ikem, Mbamali | 2013 | Availability of housing finance funds for private estate developers in Abuja, Nigeria | 4CP | | | | | | • | | |
| 18 | Adedokun, O., A., Akinradewo, F., O., Adegoke, J., O., and Abiola-Falemu, J., O. | 2011 | Evaluation of the performance of National Housing Fund Scheme towards housing delivery in Nigeria | 13JA | • | | • | | | | | |
| 19 | Ademiluyi, I. | 2010 | Public housing delivery strategies in Nigeria: A historical perspective of policies and programmes | 14JA | • | | • | | • | • | • | |
| 20 | Aduwo, E., B., Edewor, P., A., and Ibem, E., O. | 2016 | Urbanisation and Housing for low-income earners in Nigeria: A review of features, challenges, and prospects | 15JA | | | • | | | • | | |
| 21 | Agunbiade, M., Rajabifard, A., and Bennett, R. | 2013 | Modes of housing production in developing countries: the contemporary role of land, labour, and capital in Lagos, Nigeria | 16JA | • | • | • | | | • | | |
| 22 | Akadiri, P., O. | 2015 | Understanding barriers affecting the selection of sustainable materials in building projects | 17JA | | | | | | | | • |
| 23 | Akeju, A., A. | 2007 | Challenges to providing affordable housing in Nigeria | 5CP | • | | | • | • | | | |
| 24 | Akinwunmi, A. | 2009 | An investigation into factors affecting housing finance supply in emerging economies: A case study of Nigeria | 1TH | | | • | | | | | |
| 25 | Akinyode, B., F. | 2016 | Effects of Urbanisation on Urban Housing among Low Income Households in Nigeria | 18JA | • | | • | • | | | | |
| 26 | Alao, D., A. | 2009 | A review of mass housing in Abuja, Nigeria: Problems and possible solutions towards sustainable housing | 2TH | • | • | | • | | | | • |
| 27 | Aluko, O. | 2012 | The effects of land use act on sustainable housing provision in Nigeria: The Lagos state experience. | 19JA | • | | • | | | • | | |
| 28 | Atsiya, P. | 2012 | An impact Assessment of the activity of The Federal Mortgage Bank of Nigeria (FMBN) and Primary Mortgage Institutions (PMIs) on Housing delivery in Nigeria (1994-2007) | 20JA | | | • | | | | | |
| 29 | Carl Levan, A. and Olubowale, J. | 2014 | 'I am here until development comes': Displacement, demolitions, and property rights in urbanizing Nigeria | 21JA | • | | | | | • | | |
| 30 | Chime, U. | 2016 | The challenges of housing affordability in Nigeria | 6CP | • | | • | • | | | | • |
| 31 | Daniel, M., M. | 2014 | Evaluating the determinants for access to Subsidised mortgage housing in Jos, Nigeria | 22JA | | | • | | | | | |
| 32 | Daniel, M., M. and Hunt, R., J. | 2014 | Changing housing policies and housing provision in Jos, Nigeria | 23JA | • | | • | | | • | | |
| 33 | Daramola, S., A. and Aina, O. | 2004 | Planning policies and affordable housing in Nigeria—an analysis of Abuja master-plan scheme and the re-validation of Certificate of Occupancy | 24JA | • | | • | | | | | • |
| 34 | Dukku, S. | 2017 | Housing Delivery and Urbanization Challenges in Nigeria: Policy Framework for Sustainable Development. | 25JA | | | | | | • | | |
| 35 | Ibem, E., O. | 2010 | An assessment of the role of government agencies in public-private partnerships in housing delivery in Nigeria | 26JA | • | | | • | | • | | |
| 36 | Ibem, E., O., Anosike, M., N., and Azuh, D., E. | 2011 | Challenges in public housing provision in the post-independence era in Nigeria | 27JA | | • | • | | | • | • | |
| 37 | Ibem, E., O., and Azuh, D., E. | 2011 | Framework for Evaluating the Sustainability of Public Housing Programmes in Developing Countries. | 28JA | | | | | | • | | |
| 38 | World Bank | 2015 | Stocktaking of the Housing Sector in Sub-Saharan Africa | 1IOD | • | | • | | | • | • | |
| 39 | Federal Republic of Nigeria | 2012 | National Housing Policy | 1GD | • | • | • | • | • | | | • |
| 40 | Ikejiofor, U. | 2005 | Land issues in the new national housing policy for Nigeria: lessons from research experience. | 29JA | • | | • | | | | | |
| 41 | Ikejiofor, U. | 2006 | Equity in informal land delivery: Insights from Enugu, Nigeria | 30JA | • | | • | | | | | |

| | | | | | | | | | | | |
|----|--|------|---|------|---|---|---|---|---|---|---|
| 42 | Ikejiofor, U. | 2014 | Dashed hopes? Public-private partnerships and sustainable urban low-income housing delivery in Nigeria. | 31JA | • | • | • | • | • | • | |
| 43 | Iwuagwu, U., Iwuagwu, C., and Ben, M. | 2015 | Local Building Materials: Affordable Strategy for Housing the Urban Poor in Nigeria | 32JA | • | | | • | • | | • |
| 44 | Keivani, R., and Werna, E. | 2001 | Modes of housing provision in developing countries | 33JA | • | | • | • | | • | • |
| 45 | Lanrewaju, A. F. | 2012 | Urbanization, housing quality and environmental degeneration in Nigeria. | 34JA | • | | | • | | • | |
| 46 | Latessa, A. | 2014 | Invisible Visibility: The Abuja Housing Deficit as a Political Mirage | 2O | | | | | | • | • |
| 47 | Makinde, O., O. | 2014 | Housing delivery system need and demand. | 35JA | • | | • | • | | • | • |
| 48 | Muhammad, Z., Johar, F., Sabri, S., and Jonathan, Z., U. | 2015 | A review of housing provision and the challenges of sustainable housing delivery in the federal capital territory Abuja, Nigeria. | 36JA | • | | • | | | • | • |
| 49 | Nair, D., G., Eneserink, B., Gopikuttan, G., Vergragt, P., Fraaij, A., and Dalmeijer, R. | 2005 | A conceptual Framework for sustainable-affordable housing for the rural poor in less developed economies | 7CP | • | | • | | | | • |
| 50 | Ndubueze, O., J. | 2009 | Urban housing affordability and housing policy dilemmas in Nigeria' | 3TH | | | • | | | • | |
| 51 | Nubi, T., O. | 2010 | Towards a sustainable housing finance in Nigeria: The challenges of developing adequate housing stock and a road map | 37JA | • | | • | | | | |
| 52 | Nubi, T., O. | 2000 | Housing finance in Nigeria: Need for Re-engineering | 8CP | • | | • | | | | • |
| 53 | Obi, N., and Ubani, O. | 2014 | Dynamics of Housing Affordability in Nigeria | 38JA | | • | • | | • | | • |
| 54 | Ogu, V., I., and Ogbuozobe, J., E. | 2001 | Housing policy in Nigeria: towards enablement of private housing development | 39JA | • | | • | • | • | | |
| 55 | Ojoko, E., O., Abubakar, H., O., and Ikpe, E., O. | 2016 | Sustainable housing development in Nigeria: Prospects and challenges | 40JA | • | | • | | | | * |
| 56 | Okeyinka, Y. | 2014 | Housing in the third world cities and sustainable urban developments | 41JA | • | | | • | | | • |
| 57 | Oladapo, M. | 2001 | A framework for cost management of low cost housing | 9CP | | • | | | | • | • |
| 58 | Olagunju, O., A. | 2014 | The Development of a framework for sustainable housing delivery in Lagos, Nigeria | 4TH | • | • | • | • | • | • | |
| 59 | Olaviwola, L., Adeleve, O., and Ogunshakin, L. | 2005 | Public housing delivery in Nigeria: Problems and challenges | 10CP | • | | • | • | • | • | |
| 60 | Olugbenga, T., D., Yusoff, N., Aziz, N., A., and Baba, A., N. | 2017 | Unleashing the Potentials of Housing Sector in Nigeria as Perceived by Users | 42JA | • | • | • | | • | | • |
| 61 | Opoko, P., A., and Olowatayo, A. | 2014 | Trends in urbanisation: implication for planning and low-income housing delivery in Lagos, Nigeria | 43JA | • | • | • | • | • | | • |
| 62 | Pugh, C. | 2001 | The theory and practice of housing sector development for developing countries | 44JA | • | | • | • | | • | |
| 63 | Pullen, S., Arman, Z., Zillante, G., Zuo, J., Chileshe, N., and Wilson, L. | 2010 | Developing an assessment framework for affordable and sustainable housing. | 45JA | | | | | • | • | |
| 64 | Taiwo, A., and Adeboye, A. | 2013 | Sustainable Housing Supply in Nigeria Through the Use of Indigenous and Composite Building Materials. | 46JA | | | | | • | | |
| 65 | Tipple, G., A. | 2015 | Housing policymaking in Africa: Ten common assumptions. | 47JA | • | | • | | | • | |
| 66 | Ubani, O., Mba, E., and Ugwu, L. | 2014 | Physical Master-planning as Panacea to Physical Planning Challenges in Nigeria Cities: Case Study of Abuja, Nigeria Capital City. | 48JA | | | • | • | | • | |
| 67 | Ukoje, K., and Kanu, K. | 2014 | Implementation and the challenges of the mass housing scheme in Abuja, Nigeria | 49JA | • | | • | • | | • | |
| 68 | Ukway, J., K., Eje, E., E., Ojong, F., E., and Otu, J., E. | 2012 | An Assessment of Housing Delivery in Nigeria: Federal Mortgage Bank Scenario | 50JA | • | | • | | | | * |
| 69 | Umoh, N., E. | 2012 | Exploring the enabling approach to housing through the Abuja Mass Housing Scheme | 5TH | • | | • | • | | • | |
| 70 | Van Eerd, M., Afejukwu-egba, R., O., and Nwaghodoh, E. | 2008 | Access of the poor to housing, land and basic services in Abuja, Nigeria. | 3O | • | | | • | | • | • |
| 71 | COHRE | 2008 | The myth of the Abuja Master Plan. Forced evictions as urban planning in Abuja, Nigeria | 4O | • | | | | | • | |
| 72 | Abubakar, I. R. | 2014 | Abuja City Profile | 51JA | • | | | • | | | |
| 73 | Adedeji, Y., M., D. | 2012 | Sustainable Housing Provision: Preference for the use of interlocking masonry in housing delivery in Nigeria | 52JA | | | | | • | | |
| 74 | Boudreaux, K. | 2008 | Urbanisation and informality in Africa's housing markets | 53JA | • | | • | • | | | |
| 75 | Aluko, O. | 2010 | The Impact of Urbanization on Housing Development: The Lagos Experience, Nigeria | 54JA | • | | | • | | | • |
| 76 | Choguill, C. L. | 2007 | The search for policies to support sustainable housing | 55JA | • | | • | | • | • | |
| 77 | Centre for Affordable Housing Finance | 2018 | Housing Finance in Africa: A review of some housing finance markets | 2IOD | | | • | | | | |
| 78 | Desai, V. | 2012 | Urbanisation and Housing the Poor: Overview | 56JA | • | | | • | | | • |
| 79 | Golubchikov, O., and Badyina, A. | 2012 | Sustainable Housing for Sustainable Cities: A Policy Framework for Developing Countries | 3IOD | • | | • | • | | • | |
| 80 | Federal Capital Development Authority | 2000 | Department of Mass Housing: Guidelines to the provision of Mass Housing Programme (MHP) Scheme | 2GD | • | | | • | | | • |
| 81 | Federal Republic of Nigeria | 2011 | National Housing Fund (NHF) Loan Scheme | 3GD | | | • | | | | |
| 82 | Federal Republic of Nigeria | 2009 | Vision 2020 Masterplan | 4GD | • | | • | • | | | |

Appendix 4.2: Some of the documents consulted (local and international)

| Document | Detail |
|--|--|
| Federal Republic of Nigeria | 2012 National Housing Policy |
| Federal Republic of Nigeria | 2012 National Urban Renewal Policy |
| Federal Republic of Nigeria | Nigeria Vision 2020 Masterplan |
| Federal Republic of Nigeria | National Integrated Infrastructure Masterplan |
| Federal Republic of Nigeria | Central Bank of Nigeria regulatory and supervisory framework for the operation of a mortgage refinance company |
| Federal Republic of Nigeria | National Bureau of Statistics: Annual Abstract 2012, 2016 |
| Federal Capital Development Authority | Department of Mass Housing: Guideline to the provision of Mass Housing Programme (MHP) Scheme |
| Centre for Affordable Housing Finance | Housing Finance in Africa: A review of some housing finance markets |
| Policygnosis International (for Shelter Afrique) | A feasibility study on the establishment of a secondary mortgage institution in Nigeria |
| UN-HABITAT | World Cities Report. Urbanisation and Development: Emerging Futures |
| UN-HABITAT | State of African Cities 2010: governance, inequality and urban land markets |
| United Nations | United Nations Sustainable Development Goals |
| United Nations | World Population Prospects: The 2017 Revision, Key Findings and Advanced Tables |
| World Bank | 2017 Ease of Doing Business Report: Comparing business regulation for domestic firms in 190 economies |
| World Bank | Stocktaking of the Housing Sector in Sub-Saharan Africa: Summary Report |

Appendix 4.3: Exploratory study ethics approval



Downloaded: 04/03/2021
Approved: 13/05/2017

Aliyu Abubakar
Registration number: 160243549
School of Architecture
Programme: None

Dear Aliyu

PROJECT TITLE: Developing sustainable housing provision strategies for low-income groups in Abuja, Nigeria
APPLICATION: Reference Number 013665

On behalf of the University ethics reviewers who reviewed your project, I am pleased to inform you that on 13/05/2017 the above-named project was **approved** on ethics grounds, on the basis that you will adhere to the following documentation that you submitted for ethics review:

- University research ethics application form 013665 (form submission date: 02/05/2017); (expected project end date: 30/11/2019).
- Participant information sheet 1030204 version 1 (02/05/2017).
- Participant information sheet 1030203 version 1 (02/05/2017).
- Participant information sheet 1029478 version 3 (02/05/2017).
- Participant consent form 1029480 version 1 (10/04/2017).

If during the course of the project you need to [deviate significantly from the above-approved documentation](#) please inform me since written approval will be required.

Your responsibilities in delivering this research project are set out at the end of this letter.

Yours sincerely

Chengzhi Peng
Ethics Administrator
School of Architecture

Please note the following responsibilities of the researcher in delivering the research project:

- The project must abide by the University's Research Ethics Policy: <https://www.sheffield.ac.uk/rs/ethicsandintegrity/ethicspolicy/approval-procedure>
- The project must abide by the University's Good Research & Innovation Practices Policy: https://www.sheffield.ac.uk/polopoly_fs/1.671066!/file/GRIPPpolicy.pdf
- The researcher must inform their supervisor (in the case of a student) or Ethics Administrator (in the case of a member of staff) of any significant changes to the project or the approved documentation.
- The researcher must comply with the requirements of the law and relevant guidelines relating to security and confidentiality of personal data.
- The researcher is responsible for effectively managing the data collected both during and after the end of the project in line with best practice, and any relevant legislative, regulatory or contractual requirements.

Appendix 4.4: Main study ethics approval



Downloaded: 03/06/2020
Approved: 01/03/2018

Aliyu Abubakar
Registration number: 160243549
School of Architecture
Programme: Architecture (PhD/Architecture FT)

Dear Aliyu

PROJECT TITLE: Framework for sustainable housing for low-income groups in Abuja, Nigeria
APPLICATION: Reference Number 017789

On behalf of the University ethics reviewers who reviewed your project, I am pleased to inform you that on 01/03/2018 the above-named project was **approved** on ethics grounds, on the basis that you will adhere to the following documentation that you submitted for ethics review:

- University research ethics application form 017789 (form submission date: 08/02/2018); (expected project end date: 30/04/2018).
- Participant information sheet 1039616 version 1 (08/02/2018).
- Participant information sheet 1039615 version 1 (08/02/2018).
- Participant consent form 1039618 version 1 (08/02/2018).
- Participant consent form 1039617 version 1 (08/02/2018).

The following optional amendments were suggested:

There are 3 interview schedules attached; however, there are 5 groups identified to be interviewed. This should be made clearer.

If during the course of the project you need to [deviate significantly from the above-approved documentation](#) please inform me since written approval will be required.

Your responsibilities in delivering this research project are set out at the end of this letter.

Yours sincerely

Chengzhi Peng
Ethics Administrator
School of Architecture

Please note the following responsibilities of the researcher in delivering the research project:

- The project must abide by the University's Research Ethics Policy: <https://www.sheffield.ac.uk/rs/ethicsandintegrity/ethicspolicy/approval-procedure>
- The project must abide by the University's Good Research & Innovation Practices Policy: https://www.sheffield.ac.uk/polopoly_fs/1.6710661/file/GRIPPpolicy.pdf
- The researcher must inform their supervisor (in the case of a student) or Ethics Administrator (in the case of a member of staff) of any significant changes to the project or the approved documentation.
- The researcher must comply with the requirements of the law and relevant guidelines relating to security and confidentiality of personal data.
- The researcher is responsible for effectively managing the data collected both during and after the end of the project in line with best practice, and any relevant legislative, regulatory or contractual requirements.

Appendix 4.5: Sample of informed consent

CONSENT FORM

Title of Research Project: Framework for sustainable housing for low-income groups in Abuja, Nigeria

Name, position and contact address of Researcher:

Aliyu Abubakar
 FT PhD student
 School of Architecture
 The University of Sheffield
 Email: aabubakar1@sheffield.ac.uk

| | Please tick initial box |
|---|-------------------------------------|
| I confirm that I have read and understand the information sheet, dated 3 rd February 2018 for the above study and have had the opportunity to consider the information, ask questions and have had these answered satisfactorily. | <input checked="" type="checkbox"/> |
| I understand that my participation is voluntary and that I am free to withdraw at any time, without giving reason. | <input checked="" type="checkbox"/> |
| I understand that my responses will be kept strictly confidential. I give permission for members of the research team to have access to my anonymised responses. I understand that my name will not be linked with the research materials, and I will not be identified or identifiable in the report or reports that result from the research. | <input checked="" type="checkbox"/> |
| I understand that it will not be possible to withdraw my data from the study after final analysis has been undertaken. | <input checked="" type="checkbox"/> |
| I agree to the interview being audio recorded. | <input checked="" type="checkbox"/> |
| I agree to the use of anonymised quotes in publications. | <input checked="" type="checkbox"/> |
| I agree to take part in the above study. | <input checked="" type="checkbox"/> |

Aliyu Abubakar

Name of Participant
(or legal representative)

Aliyu Abubakar

Name of Researcher

Prof. Karim Hadjri

Lead Researcher

20/03/18

Date

Date

Date

[Signature]

Signature

Signature

Signature

Appendix 9.1: Combined economic components from preliminary frameworks and mapping of proposed framework drivers

| PARTICIPANTS | PRELIMINARY FRAMEWORK DRIVERS | PROPOSED FRAMEWORK DRIVERS | RECOMMENDATIONS |
|---------------------------|-------------------------------------|---|--|
| FINANCE | | | |
| LOW-INCOME GROUP | Housing finance | Beneficiary mortgage/loans | Provide mortgage to low-income earners |
| POLICYMAKERS | Government funding | Commitment and direct provision | Increase government funding in direct housing provision under the National Housing Programme |
| | Housing finance | Beneficiary mortgage/loans | Recapitalise mortgage institutions to increase beneficiary access and provide financial incentive to investors |
| HOUSING PROVIDERS | Local considerations | Local wealth generation | Create economic opportunities in rural areas to increase local wealth generation for local authorities |
| | Financial incentive | Subsidy | Encourage housing developers through provision of financial incentives |
| | Access to mortgage | Beneficiary mortgage/loans | Provide adequate access to beneficiary mortgage |
| | Develop microfinance institutions | Develop microfinance institutions | Develop and capitalise microfinance institutions to increase their ability to provide funding required to low-income groups |
| | Control interest rate and inflation | Control interest rates and inflation | Maintain single-digit interest rates to ensure that housing loans remain attractive to housing providers and control inflation through viable economic policies to ensure that cost of building materials remain low |
| | Housing finance | Access to capital | Increase effort at raising development finance for access by housing providers |
| LABOUR | | | |
| LOW-INCOME GROUP | Job creation | Create employment | Create job opportunities across the country to reduce economic migration and eliminate casual employment to improve job security, increased wages through a uniform wage structure across public and private sector |
| POLICYMAKERS | Job creation | Create employment | Improve the current economic situation by creating employment opportunities |
| HOUSING PROVIDERS | Underemployment | Raise wages | Raise low-income group wages |
| | Create employment | Create employment | Reduce migration through increased job creation |
| PLANNING | | | |
| LOW-INCOME GROUP | Direct provision | Commitment and direct provision | Housing provision through government housing providers at below market rates |
| | Raise affordability | Incremental development | Adopt and encourage incremental development on self-help low-income settlements to increase affordability level of low-income groups |
| | Commitment | Commitment and direct provision | Increase government commitment through improved budgetary allocation on low-income housing |
| POLICYMAKERS | Project precedents | Project precedents | Encourage pilot projects to test viability of housing projects by saving costs long-term and embrace housing providers interested primary in low-income housing as agents of change |
| | Unclear definition | Define low-income earner | Develop a definition of low-income earner reflective of current economic reality |
| HOUSING PROVIDERS | Investor security | Access to capital | Provide security on investor funding to encourage foreign investors |
| | Subsidy | Subsidy | Provide subsidy to both housing developers and low-income beneficiaries |
| | Low-income undefined | Define low-income earner | Develop a practical definition of low-income groups that takes cognisance of relevant economic variables |
| | Local wealth generation | Local wealth generation | Improve local revenue generation by investing on other sectors such as farming to reduce dependence on oil |
| | Incentives | Subsidy | Introduce tax breaks to housing developers as incentive, provide beneficiary grants/loans as subsidy, and abolish VAT on low-income housing as an incentive to housing providers and low-income groups |
| | Commitment | Commitment and direct provision | There is a need for an increased government funding through budgetary allocations to housing |
| | Low affordability | Raise affordability | Reduce low affordability by increasing removing equity contribution in low-income housing schemes, and adopt rental payment on monthly basis in line with monthly salary payment |
| BUILDING MATERIALS | | | |
| LOW-INCOME GROUP | Price control | Building material cost | Introduce price control to control building material cost |
| POLICYMAKERS | Building material cost | Building material cost | Control building material cost through price caps that discourages unilateral pricing by building material retailers |
| | Local building material production | Local building material production | Localise building material production for low-income housing projects to create jobs and reduce building material cost |
| HOUSING PROVIDERS | Local building material production | Local building material production | Domicile production of building materials and encourage the use of local materials to significantly reduce dependence on importation. |
| | Foreign exchange | Control interest rates and inflation | Reduce material importation to curb foreign exchange demand |
| | Local production | Local building material production | Provide infrastructure that sustains the manufacturing industry and encourages the domestication of building materials |
| LAND | | | |
| LOW-INCOME GROUP | Land access | Low-income group land access/land title | Provide farmlands accessible to low-income groups and access to secure land title to low-income groups for self-help housing |
| POLICYMAKERS | Land use | Land title | Decentralise the process of obtaining secure land tenure to ease the process |
| HOUSING PROVIDERS | Land use | Land title | Improve access to land title to make housing delivery cheaper, faster and more accessible |
| INFRASTRUCTURE | | | |
| LOW-INCOME GROUP | Amenities | Transportation and other amenities | Provide access roads to low-income settlements to boost economic activities |
| | Transportation | Transportation and other amenities | Provide good public transport system to boost economic activities |
| | Infrastructure investment | Infrastructure investment | Invest in the development of infrastructure to generate investment in housing sector |
| HOUSING PROVIDERS | Transportation | Transportation and other amenities | Invest and develop the public transport system |
| | Amenities | Transportation and other amenities | Provide primary infrastructure |
| | Transportation | Transportation and other amenities | Improve public transportation system |

Appendix 9.2: Combined environmental components from preliminary frameworks and mapping of proposed framework drivers

| PARTICIPANTS | PRELIMINARY FRAMEWORK DRIVERS | PROPOSED FRAMEWORK DRIVERS | RECOMMENDATIONS |
|---------------------------|--------------------------------------|--|--|
| PLANNING | | | |
| POLICYMAKERS | Appropriate design | Appropriate design | Promote sustainable designs that takes advantage of natural environment |
| HOUSING PROVIDERS | Master plan implementation | Policy planning | Adhere to master plan provisions and its implementation guidelines to protect environment |
| | Appropriate design | Appropriate design | Control dwelling plan designs to dissuade emergence of slums |
| BUILDING MATERIALS | | | |
| POLICYMAKERS | Material efficiency | Material efficiency | Reduce material wastages on in construction sites and promote sustainable use of building materials |
| HOUSING PROVIDERS | Material use | Material efficiency | Promote sustainable material use |
| LAND | | | |
| LOW-INCOME GROUP | Land use | Land use | Provide physically viable land for low-income groups to embrace self-help housing |
| POLICYMAKERS | Land use | Control land use activities | Control construction activities such as quarry mining to protect land |
| HOUSING PROVIDERS | Land use | Land use | Provide physically viable land for other economic activities such as farming |
| | Policies on environmental protection | Control land use activities | Enact environmental centred focuses on protection from land degradation and pollution against activities such as mining |
| INFRASTRUCTURE | | | |
| LOW-INCOME GROUP | Amenities (in dwellings) | Energy conservation and waste disposal | Provide waste disposal and encourage the use of sustainable and alternate source of energy in the design of low-income settlements |

Appendix 9.3: Combined social components from preliminary frameworks and mapping of proposed framework drivers

| PARTICIPANTS | PRELIMINARY FRAMEWORK DRIVERS | PROPOSED FRAMEWORK DRIVERS | RECOMMENDATIONS |
|-----------------------|--------------------------------|------------------------------|---|
| FINANCE | | | |
| HOUSING PROVIDERS | Housing finance | Housing finance | Create and develop housing cooperatives to target the informal sector |
| LABOUR | | | |
| POLICYMAKERS | | Manpower | Improve the training of artisans through skill acquisition programmes |
| PLANNING | | | |
| LOW-INCOME GROUP | Corruption | Corruption | Eliminate corruption in housing delivery process |
| | Culture change | Culture change | Adapt flexibility on space use to discourage the need for large parcel of land |
| | Engage representatives | Approach | Engage representatives of low-income groups such as the traditional institution in decision making |
| | Government commitment | Approach | Increase government commitment in housing provision |
| | Incremental development | Initiatives | Encourage dwelling construction through incremental development |
| | Small-sized buildings | Initiatives | Encourage the adoption of small-sized buildings to save cost |
| | Decentralisation | Decentralisation | Decentralise housing delivery process to reduce nepotism in allocation of land, dwellings, and access to mortgage |
| | Security | Location security | Improve security infrastructure within low-income schemes to protect life and property |
| POLICYMAKERS | Bureaucracy | Decentralisation | Decentralise public services such as housing to increase efficiency |
| | Commitment | Approach | Improved commitment of all housing stakeholders |
| | Corruption | Corruption | Eliminate corruption in housing delivery |
| | Approach | Approach | Promote the adoption of a mix of bottom-up and top-down approaches in housing policy design |
| | Culture of awareness | Advocacy and review | Continuous awareness to stakeholders on sustainable provision strategies |
| | Control | Control | Enforce master plan implementation |
| | Initiatives | Initiatives | Encourage self-help housing through incremental development |
| | Reliable data | Research and data | Promote research and encourage data gathering culture |
| HOUSING PROVIDERS | Approach | Approach | Embrace bottom-up in housing policy design process |
| | Bureaucracy | Decentralisation | Adopt decentralisation in housing delivery process |
| | Corruption | Corruption | Eliminate corruption in public service delivery by improving the working condition of public employees |
| | Mindset of people | Culture change | Discourage the affinity of people to expansive dwellings through advocacy awareness |
| | Access to data | Research and data | Develop a comprehensive housing data bank that can be used in policy designs |
| | City planning | Appropriate planning | Control the creation of slums by protecting against master plan infringement |
| | Control | Control | Provide regulatory controls and enforcements in implementation of projects |
| | Culture of collaboration | Collaboration | Promote stakeholder alliances that encourages sharing of ideas |
| | Improved policy implementation | Advocacy and review | Provide feedback mechanism on projects implements for review of its success |
| LAND | | | |
| LOW-INCOME GROUP | Location | Location security | Provide land for low-income housing schemes in location at close proximity to the city |
| POLICYMAKERS | Advocacy on land use | Land use/advocacy and review | Encourage the construction of compact dwellings to reduce land use |
| HOUSING PROVIDERS | Locating low-income schemes | Location security | Avoid sighting housing development in remote locations |
| INFRASTRUCTURE | | | |
| LOW-INCOME GROUP | Provide social amenities | Provision of amenities | Provide Secondary amenities such as hospitals, parks |
| POLICYMAKERS | Provision of amenities | Provision of amenities | Provide amenities such as access roads, schools and hospitals in low-income schemes |
| HOUSING PROVIDERS | Provide amenities | Provision of amenities | Provide amenities such as access roads, sewage, electricity and water |

Appendix 9. 4: Economic constituents to sustainable low-income housing established from main study

| ECONOMIC CONSTITUENTS | | | | | |
|-----------------------|--------------------------------------|---|------------------|-------------------------------------|--------|
| KEY ELEMENT | DRIVER | PART I | PART II | PART III | |
| | | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER REQUIRED TO LEAD ACTION | REMARK |
| FINANCE | Access to capital | Source and provide adequate funding for housing providers and establish an effective legal and administrative framework that protects investors | | | |
| | Beneficiary mortgage/loans | Recapitalise mortgage institutions to increase scope of beneficiary access and provide loans for dwelling improvement to low-income groups | | | |
| | Develop micro-finance institutions | Develop and capitalise microfinance institutions to increase their ability to provide funding required to low-income groups | | | |
| | Control interest rates and inflation | Maintain single-digit interest rates to ensure that housing loans remain attractive to housing providers and control inflation through viable economic policies to ensure that cost of building materials remain low | | | |
| | | | | | |
| LABOUR | Create employment | Reduce migration by creating employment opportunities across the country through farming, local production, and small-scale businesses | | | |
| | Raise wages | Increase wages and reduce casual employment to raise standard of living and job security. Furthermore, create uniform wage structure across public and private sector | | | |
| | | | | | |
| PLANNING | Raise affordability | Increase low-income groups housing affordability by removing equity contribution in low-income housing schemes, and adopt rental payment on monthly basis in line with the monthly salary payment | | | |
| | Subsidy | Provide subsidy to housing developers and to low-income beneficiaries through tax breaks, grants, cross-subsidisation schemes, and abolishing of VAT in low-income housing provision | | | |
| | Define low-income earner | Develop a practical definition of low-income groups that takes cognisance of relevant economic variables | | | |
| | Local wealth generation | Improve local revenue generation by investing on other sectors such as farming and production to reduce dependence on oil | | | |
| | Commitment and direct provision | There is a need for an increased government funding through budgetary allocations to housing and direct provision under the National Housing Programme | | | |
| | Project precedents | Encourage pilot projects to test cost viability of housing projects long-term and embrace housing providers interested primarily in low-income housing as agents of change | | | |
| BUILDING MATERIAL | Building material cost | Control building material cost through price caps that discourages unilateral pricing by building material retailers | | | |
| | Local building material production | Localise building material production for low-income housing projects to create jobs and reduce building material cost, curb importation of materials and dependence on foreign exchange | | | |
| | | | | | |
| LAND | Land title | Improve access to land title (for increased housing providers access to finance and beneficiary access to land for self-help housing) by decentralising the process of obtaining secure land tenure to ease the process | | | |
| | Low-income groups land access | Improve access to land for self-help housing and economic activities such as farming for low-income groups | | | |
| | | | | | |
| INFRASTRUCTURE | Infrastructure investment | Invest in the development of infrastructure to generate investment in housing sector | | | |
| | Transportation and other amenities | Provide basic amenities across low-income schemes and target the provision of good public transport system to boost economic activities | | | |
| | | | | | |

Appendix 9. 5: Environmental constituents to sustainable low-income housing established from main study

| <u>ENVIRONMENTAL CONSTITUENTS</u> | | | | | |
|-----------------------------------|--|---|------------------|-------------------------------------|-----------------|
| <u>PART I</u> | | | <u>PART II</u> | | <u>PART III</u> |
| KEY ELEMENT | DRIVERS | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER REQUIRED TO LEAD ACTION | REMARK |
| <u>INFRASTRUCTURE</u> | Energy conservation and waste disposal | Encourage the use of sustainable and alternate source of energy in the design of low-income settlements and provide a good waste disposal system in low-income settlements to improve health and living conditions of inhabitants | | | |
| | | | | | |
| | | | | | |
| <u>PLANNING</u> | Appropriate design | Promote sustainable designs that takes advantage of natural environment to reduce energy consumption in low-income dwellings | | | |
| | Policy planning | Adopt planning policies that are aimed at controlling urban sprawl and development of unplanned settlements. | | | |
| | | | | | |
| <u>BUILDING MATERIAL</u> | Material efficiency | Adopt the use of sustainable materials in housing projects and adopt building small-sized dwellings to reduce material use | | | |
| | | | | | |
| | | | | | |
| <u>LAND</u> | Viable land | Provide physically viable land for dwellings and other economic developments | | | |
| | Control land use activities | Control construction activities such as quarry and land mining to protect such lands from degradation | | | |
| | | | | | |

Appendix 9. 6: Social constituents to sustainable low-income housing established from main study

| SOCIAL CONSTITUENTS | | | | | |
|---------------------|-------------------------------|--|------------------|----------------------------|----------|
| KEY ELEMENT | PART I | | PART II | | PART III |
| | DRIVERS | RECOMMENDATION | DRIVER RELEVANCE | STAKEHOLDER TO LEAD ACTION | REMARK |
| FINANCE | Housing finance | Create and develop housing cooperatives to specifically target low-income groups in the informal sector | | | |
| | | | | | |
| | | | | | |
| LABOUR | Manpower | Improve the quality of workmanship of skilled labour in the construction through training and skill acquisition programmes | | | |
| | | | | | |
| | | | | | |
| PLANNING | Corruption | Eliminate corruption in public service delivery by improving transparency in service delivery and the working condition of public employees | | | |
| | Culture change | Discourage the affinity of people to expansive dwellings encourage flexibility on space use through advocacy awareness and policy-designs | | | |
| | Approach | Engage representatives of low-income groups such as traditional institutions, embrace the informal sector and promote the adoption of a mix of bottom-up and top-down approaches in housing policy designs | | | |
| | Collaboration | Promote stakeholder alliances that encourages sharing of ideas and working together to find practical solutions | | | |
| | Research and data | Promote research in housing policy design processes, building material production, technology use and develop a comprehensive housing data bank that can be used in policy designs | | | |
| | Initiatives | Adapt minimum building code standard in low-income housing schemes to lower project costs, incorporate the informal sector and encourage self-help housing through incremental development | | | |
| | Control | Provide regulatory controls and enforcements in implementation of projects and protect against the violation of the master plan | | | |
| | Advocacy and review | Promote advocacy through workshops, seminars and provide a feedback mechanism on housing projects implementation for review by stakeholders | | | |
| | Decentralisation | Decentralise public services such as housing to reduce nepotism and increase efficiency in housing delivery process on allocation of land, dwellings, and access to mortgage | | | |
| | | | | | |
| LAND | Location security | Avoid sighting housing development in remote locations and provide security to low-income schemes | | | |
| | Land use | Encourage the construction of compact dwellings to reduce land use and cost of construction | | | |
| | | | | | |
| INFRASTRUCTURE | Provision of social amenities | Provide secondary amenities such as hospitals, parks, access roads, electricity and water in low-income schemes | | | |
| | | | | | |
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Appendix 9.7: Measurement indicators for the economic component of the framework

| Sustainability concepts | Key Element | Driver | PROJECT GOAL (Bridge housing deficit) | | | | PROJECT PURPOSE (Increase participation and empowerment) | | | |
|-------------------------|----------------|--------------------------------------|---|----------------------------|---|----------------------------|--|----------------------------|--|----------------------------|
| | | | Performance | Successful Unsuccessful | Impact | Successful Unsuccessful | Level of reach | Successful Unsuccessful | Acceptance | Successful Unsuccessful |
| Economic component | Finance | Access to capital | Is the government and financial institutions committing more to increase access to funding for housing providers? | | Is the housing sector allocation from government increasing and does this include low-income housing? | | Does the increased access to housing finance include low-income housing providers? | | Are more investors committing to the housing sector? | |
| | | Beneficiary mortgage/loan | Is there increase in beneficiary access to housing mortgage? | | Is it contributing to increasing low-income group's access to mortgage? | | Does the reach extend beyond public employees to private sector and self-employed low-income groups? | | Are more low-income groups enrolling to the NHF scheme? | |
| | | Develop micro-finance institutions | Has engagement of the informal sector increased? | | Is the micro-finance institutions portfolio increasing? | | Does it cover private and self-employed low-income groups? | | Is there supporting data to show this? | |
| | | Control interest rates and inflation | Is this targeting low-income housing provision? | | Does this increase output in low-income housing provision? | | Do low-income housing providers benefit from this? | | Is there supporting data to show this? | |
| | Labour | Create employment | Are there more employment opportunities? | | Is this contributing to the growth of the housing sector? | | Are low-income groups benefiting from these employment opportunities? | | Is there supporting data to show this? | |
| | | Raise wages | Are raise wages enforced across all sectors? | | Is this contributing to raising the housing affordability of low-income groups? | | Are low-income groups protected? | | Is there supporting data to show this? | |
| | Planning | Raise affordability | Does housing policy consider rental payment on similar structure to how wages are paid? | | Is this reducing existing housing challenge? | | Are low-income groups part of the target group? | | Are all key stakeholders involved? | |
| | | Subsidy | Are there subsidy programmes in low-income housing provision? | | Have this contributed to increase in low-income housing delivery? | | Does this target low-income housing providers and low-income groups? | | Are there more housing providers interested in low-income housing provision? | |
| | | Define low-income earner | Are contemporary economic realities considered in housing policy definition of a low-income earner? | | Is low-income housing provided based on target? | | Does this definition include informal sector low-income groups? | | Is this accepted by housing stakeholders? | |
| | | Commitment and direct provision | Is the government actively involved in low-income housing provision? | | Is this driving low-income housing provision? | | Are all levels of government involved? | | Are key housing stakeholders involved? | |
| | Building | Project precedents | Are the housing projects pilot tested prior to mass schemes? | | Did this contribute to building cost effective schemes? | | Are low-income groups involved in the pilot projects? | | Did this lead to more acceptance of the scheme by beneficiaries? | |
| | | Building material cost | Are there policy efforts aimed at controlling incessant raise in building material cost? | | Does this mitigate against rising housing cost? | | Are all key housing stakeholders involved? | | Is there evidence to support this? | |
| | | Local building material production | Do current economic policies encourage local material production? | | Is this driving the housing sector? | | Are all levels of government involved? | | Is there evidence to support this? | |
| | Land | Land title | Does the local land system improve access to secure tenure by limiting bureaucracy? | | Is access to land becoming easier for housing delivery? | | Does this reach both low-income housing providers and low-income groups? | | Is there supporting data to show this? | |
| | | Low-income groups land access | Are there efforts to provide land for economic activities? | | Is this provided at accessible locations from low-income housing schemes? | | Are low-income groups part of the target group? | | Is there evidence to support this? | |
| | Infrastructure | Infrastructure investment | Is there increase in government infrastructure investment in housing sector? | | Is this driving low-income housing provision? | | Does this include low-income housing schemes? | | Is there evidence to support this? | |

Appendix 9.8: Measurement indicators for the environmental component of the framework

| Sustainability concepts | Key Element | Driver | PROJECT GOAL (Bridge housing deficit) | | | | PROJECT PURPOSE (Increase participation and empowerment) | | | | | | | |
|-------------------------|-------------------|--|--|------------|--------------|--|--|--------------|---|------------|--------------|---|------------|--------------|
| | | | Performance | Successful | Unsuccessful | Impact | Successful | Unsuccessful | Level of reach | Successful | Unsuccessful | Acceptance | Successful | Unsuccessful |
| Environmental component | Infrastructure | Energy conservation and waste disposal | Are their local policy designs promoting energy conservation and sustainable waste disposal structure? | | | Are these policies implemented? | | | Are all key stakeholders engaged in the implementation? | | | Is there evidence to support this? | | |
| | Planning | Appropriate design | Are local policies embracing consumer desirability? | | | Does this contribute to market acceptability of housing schemes? | | | Is this embraced by low-income housing providers? | | | Are these policies accepted in low-income communities? | | |
| | | Policy planning | Are policy designs incorporating urban growth boundaries? | | | Is this controlling the growth of urban sprawls? | | | Are key stakeholders involved in the policy design process? | | | Are these policies accepted in low-income communities? | | |
| | Building material | Material efficiency | Are local policies utilising local materials to suit local typologies? | | | Are these policies implemented? | | | Is there awareness and are all key housing stakeholders involved? | | | Is this embraced by low-income housing providers and low-income groups? | | |
| | Land | Control land use activities | Are local policies designed to protect against land degradation from human activities? | | | Are these policies implemented? | | | Is there awareness and are local authorities enforcing this? | | | Is there evidence to support this? | | |

Appendix 9.9: Measurement indicators for the social component of the framework

| Sustainability concepts | Key Element | Driver | PROJECT GOAL (Bridge housing deficit) | | | | PROJECT PURPOSE (Increase participation and empowerment) | | | | | | | |
|-------------------------|----------------|-------------------------------|---|------------|--------------|---|--|--------------|---|------------|--------------|--|------------|--------------|
| | | | Performance | Successful | Unsuccessful | Impact | Successful | Unsuccessful | Level of reach | Successful | Unsuccessful | Acceptance | Successful | Unsuccessful |
| Social component | Finance | Cooperatives | Are efforts ramped at developing housing cooperatives to engage low-income groups? | | | Are these housing cooperatives subscribed to the National Housing Fund scheme? | | | Do housing cooperative subscribers benefit from the National Housing Fund scheme? | | | Is there supporting data to show this? | | |
| | Labour | Manpower | Are there regular skill acquisition and training programmes for skilled labour? | | | Is this contributing to the quality of the housing produced? | | | Are these programmes available to low-income groups? | | | Is there supporting data to show this? | | |
| | Planning | Corruption | Are policy designs aimed at curbing corruption and decentralising housing delivery process? | | | Is this making the housing delivery process easier to manage and tasks faster to carry out? | | | Are all levels of government involved? | | | Are all key stakeholders involved? | | |
| | | Approach | Are housing policies designed bottom-up? | | | Are housing policies implemented bottom-up? | | | Are all key housing stakeholders involved? | | | Is there evidence to support this? | | |
| | | Collaboration | Are stakeholders collaborating in proffering sustainable solution to housing delivery? | | | Is this contributing to ideas aimed at sustainable housing programmes? | | | Are low-income groups involved in the process? | | | Is there evidence to support this? | | |
| | | Research and data | Are housing policies designed based on research data? | | | Does this help in easing policy implementation? | | | Does the data cover the private and low-informal sector? | | | Is there evidence to support this? | | |
| | | Initiatives | Are progressive initiatives like incremental development encouraged? | | | Is this contributing to planned construction of more houses and infrastructure? | | | Are local authorities involved? | | | Are low-income groups embracing this? | | |
| | | Control | Are there regulatory controls and enforcements in implementation of housing schemes? | | | Is this driving low-income housing provision? | | | Are all key housing stakeholders involved? | | | Is there evidence to support this? | | |
| | | Advocacy and review | Are there seminars, workshops and media campaigns promoting sustainable housing delivery? | | | Is this driving low-income housing provision? | | | Are all levels of government involved? | | | Is there evidence to support this? | | |
| | Land | Location security | Are local authorities sighting low-income schemes in suitable locations? | | | Is this driving low-income housing provision? | | | Are all key housing stakeholders involved? | | | Is there evidence to support this? | | |
| | | Land use | Do local authorities encourage the construction of compact dwellings to reduce land use and cost of construction? | | | Are the housing stakeholders embracing these? | | | Are low-income groups adopting construction of compact dwellings? | | | Is there evidence to support this? | | |
| | Infrastructure | Provision of social amenities | Do policy designs and master plans encourage the provision of social amenities around housing schemes? | | | Is this contributing to increase in economic activities around these schemes? | | | Does this include low-income housing schemes? | | | Is there evidence to support this? | | |