A COMPARATIVE STUDY OF PUBLIC AMD PRIVATE HOUSING DELIVERY SYSTEM IN KADUNA STATE: CASE STUDY OF KADUNA, ZARIA AMD KATSINA.

BY

BAGUDU, C. D. FRANCIS

Department of Urban and Regional Planning,
Faculty nf Environmental Design,
Ahmadu Bello University,
Zaria.

JULY, 1985

A COMPARATIVE STUDY OF PUBLIC AND PRIVATE HOUSING DELIVERY SYSTEM IN KADUNA STATE: CASE STUDY OF KADUNA, ZARIA AND KATSINA.

BY

BAGUDU, C.D. FRANCIS

KASHIM Ibrahim Library
RECEIVED
21 JAN 1986
ZARIA, NIGERIA
Ahmadu Bello University

A thesis submitted to the Post-Graduate School, Ahmadu Bello University, in partial fulfilment of the requirements for the Degree of M.Sc. Urban and Regional Planning.

July, 1985.

.....
Head of Department

.....
Dean, Post-Graduate School.

DEDICATION

This Thesis is dedicated to my aged Mother, Madam Talatu Ik) BAGUDU.

ACKNOWLEDGEMENT

The Author of this Thesis is grateful to all academic staff of the Department of Urban and Regional Planning who have contributed in bringing this work to standard. He is particularly thankful to Dr. J.B. Popoola whose persistent supervision and guidance has led to the success of this work. He is also grateful to Kaduna State Housing Authority, Ministry of Works and the Department of Lands and Surveys Kaduna for rendering useful information to this work. The Author specially wishes to thank the Kaduna State Government for Sponsoring the course.

BAGUDU, F.C.D.
ZARIA, 1985.

ABSTRACT

Housing is very essential for human survival, but it has also become a universsal problem which varies from country to country in terms of the magnitude, dimention and causes. In Nigeria there are housing shortages in the urban centres which are attributable to immigration and natural increase. There is huge shortage with concomitant backlog of housing supplies due to the low rate of constructing new housing units both by the public and private sectors. The study therefore intends to compare the housing delivery system of the public and private sectors in Kaduna State with a view to identify some problems in relation to the process of housing delivery and consequently make recommendations and proposals towards effective housing delivery system.

For the purpose of this study data was collected from the study area through the use of questionnaires, interviews, field observations and available statistics. The data was analysed manually to arrived at useful results for the study. In terms of contributions by the two sectors to housing the analysis revealed that in Kaduna private commercial housing dominate in its major residential areas of Doka, Kakuri, Kawo and Tudun Wada. In Zaria private commercial housing also dominate in Sabon Gari while private popular houses dominate in the walled city and Tudun Wada and institutional houses dominate in Samaru/University area. The analysis further revealed that private popular houses dominate in Katsina walled city.

The analysis also revealed that Kaduna being the State capital has the largest number of houses by the public sector of 8.7 thousand followed by Zaria with 5.9 thousand and Katsina with 2.3 thousand.

On the whole private sector contributions outstrip the public sector. Nevertheless housing supply by the two sectors is not adequate to meet the ever increasing demand for housing in the study area. This is because of the low rate of provision of new housing units attributable to some problems facing the two sectors.

The analysis identified problems of land acquisition. With regard to the private sector it revealed that the process and requirements for land acquisition are too bureaucratic and beyond the reach of the low income. On the other hand the public sector is faced with the problem of site approval and the location of the site itself. The analysis further identified finance as another problem to housing delivery. The private sector is faced with stringent bank conditions beyond reach of the low income and poor personal savings for housing. The public sector is faced with the problem of diverting government grants for housing to other uses. The analysis revealed that both sectors are faced with the problem of imported conventional building materials to the negligence of local building materials

as ·· stipulated by the building regulations and bye-laws. It further revealed that the public sector utilises contract strategy for constructing houses which inflates actual cost. Analysis also revealed that the use of consultants in the public sector for layout designs increases cost of houses. Delays in approving layout plans by the private sector also delays rate of housing supply. The analysis still revealed that the process of management in the public sector delays allocation of houses, repairs and disposal of refuse while tenants in the private sector are left with repairs and solid waste disposal.

Based on the problems identified above from the analysis it is recommended that the land acquisition process be streamedlined to avoid duplication and the requirements be moderated to favour low income group in the private sector to acquire land and build their own houses through subsidised serviced plots. Suitable sites be given to the public sector for residential developments. It is also recommended that banks should be encouraged to give long term loans to the private sector for housing on moderate workable conditions to favour the poor. On the other hand government grants for public housing should be so used. The study recommends flexibility in the building regulations and bye-laws to encourage the use of both conventional and local building materials for both sectors.

Local building industries to be boosted to make available enough local building materials especially to the private sector. The public sector is recommended to engage in both middle and high level manpower training to enable it use direct labour in construction thus lowering cost of houses. The public sector should also use direct labour to design residential layouts to reduce cost. In addition layout plans for residential development by the private sector to have quick approval to facilitate housing supply. The study finally recommends that the management process be streamlined in the public sector to facilitate maintenance. In the private sector, maintenance should be the full responsibility of the care taker.

In conclusion, the situation so far reveals that government places more emphasis on the public housing sector than the private housing sector which has made and is still making the largest contributions in terms of housing supply. Government should therefore encourage by giving incentives to the private sector as it possesses more potentials for housing delivery especially for the urban poor.

TABLE OF CONTENTS

		Page
ACKNOWLEDGEMENT ...	...	ii
TABLE OF CONTENT ...	...	vii
LIST OF TABLES ...	...	ix
LIST OF FIGURES ...	...	x
CHAPER I:		
1.00	Introduction ...	1
1.10	Introduction ...	1
1.20	Justification of Study ...	2
1.30	Aim and Objectives	4
1.40	Scope and Limitation	5
1.50	Data Collection ...	6
1.60	Structure of Theses	6
1.70	Definition of some terms	7
CHAPTER II:		
	HOUSING PROGRAMMES AND CONTRIBUTIONS OF THE PUBLIC AND PRIVATE SECTORS IN NIGERIA.	
2.10	Introduction ...	11
2.20	Housing Programme in Nigeria	12
2.21	Pre-Colonial Period	12
2.22	Colonial Period ...	12
2.23	First Development Plan Period	17
2.24	Second Dev. Plan Period	19
2.25	Third Development Plan Period	21
2.26	Fourth Dev. Plan Period	23
2.30	Housing Programmes in Kaduna State	26
2.31	Before 1970 ...	26
2.32	1970 - 1974 ...	27
2.33	1975 - 1980 ...	28
2.34	1980 - 1985 ...	32
CHAPTER III:		
	CONTRIBUTIONS OF THE PUBLIC AND PRIVATE SECTORS TO HOUSING SUPPLY IN THE STUDY AREA AND RELATED PROBLEMS TO HOUSING DELIVERY.	
3.10	Introduction ...	35
3.20	The Study Area ...	36
3.30	Contributions of the Public and Private Sectors in Housing supply in the Study Area	40
3.31	The Public Housing Sector	41
3.32	The Private Housing Sector	50
3.40	Problems facing the two sectors in Housing Delivery in the Study Area	58

Content		Page
3.41	Land acquisition ...	59
3.42	Housing Finance ...	67
3.43	Building Material and Construction ...	73
3.44	Design and Layout ...	76
3.45	Management ...	79
4.46	Concluding Remarks	85
CHAPTER IV:		
	SUMMARY OF FINDINGS, POLICY ISSUES AND RECOMMENDATIONS.	
4.10	Major Findings ...	87
4.20	Proposals and Recommendations	93
4.30	Policy Issues ...	101
4.40	Conclusion ...	103
BIBLIOGRAPHY	... ...	107
APPENDICES	... ...	109

LIST OF TABLES

Table		Page
1.	Housing Programmes and Contributions in Housing supply by private and public sectors in Nigeria.	13
2.	Senior and Junior Staff Housing in Kaduna State 1975 - 80.	30
3.	Housing Units per housing estate in the public for public housing subsector	44
4.	Housing Units per Housing Estate for civil servants.	46
5.	House Tenureship ratio, in the study area	53

LIST OF FIGURES

Fig.		Page
1.	Location of Kaduna State in Nigeria	37
2.	Location of the Study area	38
3.	Public Housing for the public	43
4.	Staff Housing for civil servants	43
5.	Institutional housing in study area	48
6.	Total housing stock in study area (1977)	48
7.	Contributions of Public Sector in Housing supply	51
8a.	Distribution of public and private housing areas in Kaduna	55
8b.	Distribution of public and private housing areas in Zaria	56
8c.	Distribution of public and private housing areas in Katsina	57
9a.	Process of Land Acquisition by the Private sector in Zaria	62
9b.	Process of land acquisition by the private sector in Kaduna	63
9c.	Process of Land acquisition by the Federal Government from Kaduna State Govt.	65
10a.	Process of obtaining housing loan from Union Bank Katsina	69
10b.	Process of obtaining Mort gage loan from Mort gage Bank Zaria	71
11a.	Construction Process in the Private sector	75
11b.	Construction Process in the public sector	75
12a	Process of layout design in the public sector.	77
12b.	Process of layout design in the private sector	77
13.	Layout plan of Kofan Gayan Low Cost Housing Estate, Zaria	80
14a	Layout plan Alh. Sani Housing Estate Zaria	81
14b	Layout plan Alh. Garba Housing Estate Kaduna.	82
15a.	Process of Management in the Private sector	84
15b.	Process of Management in the Public sector.	84

CHAPTER ONE
INTRODUCTION

1.10 INTRODUCTION

Housing is a process of transforming peoples' socio-cultural values into physical form. It involves the process of developing land into houses which relate to the peoples' way of life. Thus as a process housing continues to relate the inhabitants to their physical, social and psychological environment. A dwelling house therefore provides for the daily domestic activities of the inhabitants and satisfies the biological, social, cultural, psychological, political and economic needs. In relation to biological needs shelter is provided for members of the family, in relation to social needs the relationship pattern within a family is defined and for cultural needs human values real or imagined are expressed. For psychological needs, a dwelling house provides privacy while for political needs it portrays the status symbols of individuals within a particular society and for economic needs, economic benefits are derived by those who can rent out their houses.

Housing in any society is one of the basic human needs. Thus it has been acknowledged as a universal human activity, but it has also become a universal problem which varies from country to country in terms of magnitude, dimension and causes. In Developing Countries the housing problem is seen to be acute in the urban

centres. This is attributable to rapid urbanization and natural increase which leads to the concentration of people in the urban centres.[1] Large proportion of the urban population in developing countries are low income earners who are poorly housed because existing housing stock cannot cope with the increasing population growth.

In Nigeria, the Housing problem is also seen to be an urban one. Mabongunje sees the Nigerian city as "where the housing problem is acute because traditional buildings are not accepted, legal acquisition of land is beyond the reach of the poor, employment opportunities are limited and population is rising rapidly".[2]

1.20 JUSTIFICATION OF STUDY (RESEARCH PROBLEM)

The housing problem in Nigeria is said to be acute in its urban centres, Kaduna, Zaria and Katsina towns in Kaduna State inclusive. This problem is aggravated by immigration especially rural-urban migration to the towns and cities in search of job opportunities. This results in quantitative shortage

---

1. Dakhil, F.H. Housing Problems in Developing Countries Vol.II, New York, John Wiley and Sons Chi-Chichester 1978.

2. Mabogunje, A. et al Shelter Provision in Developing Countries, Ed. by C.I. Jackson Chichester: J. Wiley 1978.

of houses in the urban centres. Consequently there is a huge housing shortage with a concomitant backlog of houses in the urban centres resulting in overcrowding, lack of facilities and poor environmental conditions. Other problems associated with housing in Nigerian urban centres, including the study area, include organic growth of slums, escalating rents compared with tenants' income, large household size, high occupancy ratio, difficulty and high price of securing urban land, very limited mort-gage finance and lack of realistic and affordable housing construction.

The crux of the housing problem in Nigeria relates to the low-income earners (those earning less than ₦25,000 per annum) who constitute over 70% of the urban population. Within this situation the prinpal actors in the housing delivery network are the public and private sectors. The performance of the two sectors in housing supply especially in Kaduna, the State Capital with industrial and commercial activities and Zaria, an Educational town, has been slow in meeting the housing needs of their growing population. The rate of producing new housing units especially by the public sector and the private commercial subsector has been slow to meet the housing requirements of the towns. The private popular subsector has ever since dominated the provision of housing supply in Zaria and Katsina.

The physical implications resulting from these acute housing shortages in Kaduna, Zaria and Katsina are of concern to physical planners. The two sectors i.e. public and private have a lot of potentials in the housing delivery network in the study area. The study is therefore prompted by the issue of poor rate of housing provision by the public and private sectors which results in acute shortages in the urban centres where the largest concentration of people is found. Kaduna, Zaria and Katsina are the largest towns in terms of population in Kaduna State. Factors militating against a smooth and effective housing delivery will be highlighted with a view to identify some of the problems facing the two sectors and make proposals and recommendations for a smooth and effective delivery system. This is intended to reduce the acute housing shortages in Kaduna, Zaria and Katsina and other Nigerian urban centres and to consequently minimize the physical consequences of housing shortages like slums, inaccessibility, lack of facilities and poor environmental conditions.

1.30 AIM AND OBJECTIVES

1.31 Aim: The aim of this study is to compare public and private housing delivery system in the case study area with a view to identifying some of the problems facing the two sectors and making proposals and recommendations for a more effective deliverry system.

1.32 Objectives:

To be able to achieve the aim of this study four objectives have been outlined. These include:

1. Through a review of housing policies and programmes to identify the roles and contributions of the public and private sectors in the housing delivery system in Nigeria.
2. To evaluate the contributions of the public and private sectors in housing supply in the study area.
3. To identify problems of land acquisition, financing, building materials and construction, design and layout and management facing the two sectors.
4. To make proposals and recommendations towards solving the problems as identified under three (3) above.

1.40 SCOPE AND LIMITATION

The study will focus on three selected towns in Kaduna State. These towns are Kaduna, Zaria and Katsina.

These three towns are selected because:-

1. The towns have the highest population concentration in the order listed i.e. Kaduna, Zaria and Katsina.
2. The towns have the highest economic activities.
3. The towns have the highest investments in housing by both the public and private sectors.

1.50 DATA COLLECTION

Sources of Data Collection- This study collected data through existing literature, questionnares, interviews, field observations, and available statistics.

Technique of Data Collection - Informal interviews with Government officials were conducted to obtain desired information.

Questionnaires-one percent sample framework was applied to the major residential districts in the study area to obtain the ratio, between private commersial and private popular housing.

All data collected was analysed manually.

1.60 STRUCTURE OF THE THESIS

The thesis comprises four chapters. Chapter one introduces the problem of research, aim and objectives, scope and limitations, sources and techniques of data collection, structure of the thesis and definition of some terms. Chapter two deals with the Housing Programmes and the contributions of the public and private sectors in housing supply in Nigeria. Here housing programmes and contributions by the two sectors to housing supply in Kaduna State was also reviewed. Chapter three deals with the contributions of the public and private sectors to housing supply in the study area and considers problems of housing delivery facing the two sectors. Chapter four deals with

summary of findings, recommendations and policy issues related to housing supply by the public and private sectors.

1.70 DEFINITION OF SOME TERMS

Some terms used in this context of study need to be defined to give a clearer picture of ideas intended.

1.71 Housing: This refers to dwelling units and their environment, facilities, utilities and services which make up the environment. Housing is therefore a process and a product. As a product, it has a descriptive nature with respect to its character and organization. As a process, it is an organised way of transforming peoples' socio-cultural values into the physical state. It also involves the process of developing land into houses which relate to the people.

1.72 Housing Unit: A room or group of rooms providing accommodation for or intended for one household. A housing unit in a compound can have separately installed facilities for exclusive use by the household occupying the unit or common facilities installed in the compound to be shared by the different households occupying the housing units within the compound.[3]

---

3. Ichaba, I.U. Existing Condition and Future Housing Need for Makurdi as Benue State Capital 1976-2000, Unpublished U.R.P. M.Sc. Thesis, 1977.

1.73 Housing Delivery System: This refers to the collection of housing production mechanisms like land, finance, building materials and construction techniques and administrative devices by which housing services are provided to the consumers.[4] The process of housing supply is a component of the delivery system which is in response to existing demand within a given community at a given time and place. The principal actors in the housing delivery system are the public and private sectors.

1.74 Public Sector: This sector in housing is characterised by control over the whole process of housing delivery system by the Federal, State, Local Governments of their agencies. Fully serviced, permanent and complete housing units are provided and subsidised through government financing to the tenants. Maintenance of the housing units under this sector are by government agents like the Housing Corporations/Authorities. In most cases public housing is aimed at relieving housing shortages faced particularly by low-income earners in urban centres who constitute more than 70% of urban population.

---

4. National Housing Policy, Federal Government of Nigeria, 1980.

The original conception of public housing in developed countries was to shelter people after a major disaster involving a complete or partial destruction of the peoples' homes. Thus it was an emergency measure being an effective way of sheltering people affected by such disasters. Such people could not immediately house themselves thus public aid was necessary. The status of public housing since its original conception has drastically changed and has become a major means of housing supply in many countries. There is a discrepancy in values between those who authorise, plan and design the housing units and those who live in and use the housing units. Under the public sector there are three subsectors.

1. Public Housing for the public - housing provided by the Central Government or its agency for the general public without discrimination whatsoever. This include houses under Housing Corporations or Authorities for the public on rental or owner occupied basis.
2. Public housing for civil servants - Here houses are provided strictly for government employees especially civil servants excluding private sector workers.
3. Institutional Housing - Housing is provided only for staff of schools, intitutions and government institutional establishments.

1.75 The private sector - This housing sector is controlled by individuals or corporate bodies in the financing, construction, ownership and maintenance of the housing units. There are two subsectors under this sector.

(i) Private Popular Subsector - Here houses are provided by individuals and families essentially for their use value. Houses are meant to provide shelter and comfort to the individuals and families.

(ii) Private Commercial Subsector - Here houses are provided by individuals or corporate bodies on rental basis essentially for profit motives. Houses provided range from individual housing units to large scale commercial housing estates. This subsector is therefore characterised by profit oriented developers who are out to maximise profit.[5]

The study intends to proceed by looking at the housing programmes and contributions of the public and private sectors to housing supply in Nigeria and Kaduna State respectively.

---

5. Dakhil, F. H. (1970), op. cit.

CHAPTER TWO

HOUSING PROGRAMMES AND CONTRIBUTIONS OF THE PUBLIC AND PRIVATE SECTORS IN NIGERIA.

2.10 Introduction:

This chapter intends to review the housing programmes in Nigeria so far in order to highlight the contributions of the public and private sectors in housing supply. The review of housing programmes will also be made on Kaduna State as the study area to also highlight the contributions of the public and private sectors. Housing programmes are the actual schemes or projects by which stated goals and objectives of a housing policy are achieved. Contributions to housing supply is the actual achievements of the housing programmes in terms of housing units actually completed for use.

For the purpose of this study the review of Housing Programme in Nigeria cover six periods.

1. The pre-colonial Era
2. The Colonial Era 1914 - 1960
3. The First National Development Plan Period 1962 - 1968
4. The Second National Development Plan Period 1970 - 1974
5. The Third National Development Plan Period 1975 - 1980
6. The Fourth National Development Plan Period 1980 - 1985

2.20 HOUSING PROGRAMMES IN NIGERIA

The housing programmes and contributions by the public and private sector to housing in Nigeria are summarised in Table 1.

2.21 Pre-Colonial Era: Table one shows that the private popular subsector dominated the housing supply in both Nigerian urban areas then i.e the old indigenous cities like Oyo, Ile-Ife, Zaria city, Kano city and Katsina and the rural areas. Private commercial housing started in a very small scale in the above mentioned indigenous cities. This subsector therefore provided accomodation for migrants who came into these cities for trade. The public housing did not feature during this period.

2.22 The Colonial Era 1914-1960: During the colonial era contributions of the private popular subsector still dominated the housing supply in Nigeria as shown in Table 1. This period saw the establishment of new towns like Port Harcourt, Enugu, Kaduna, Jos to mention a few. These new towns served as attractive points for migrants in search of white colar jobs. The private commercial subsector therefore provided accomodation in these new towns for the migrants thus increasing their scale of contribution.

The first Nigerian Government intervention in housing was based on the original emergency concept of public housing.

Table 1 PROGRAMMES AND CONTRIBUTIONS OF PUBLIC AND PRIVATE SECTORS IN HOUSING DELIVERY IN NIGERIA.

	Private Sector		Public Sector		
Period	Private Popular	Private Commercial	Public Housing	Staff Housing	Institutional Housing
Pre-Colonial Era	Dominated in Housing supply	Started at indigenous cities small scale			
Colonial Era 1914-1960	Still Dominate in housing Supply	Migration to new cities for jobs. contribution increased	Started in Lagos 1928 due to Bobunic plague	Beginning of G.R.As Lagos-Reg-Prov Hqters	Introduction of Missionary Schools Introduces Institutional housing.
1st Plan Period 1962-68	Dominant in rural areas Dominate to a lesser extent in new towns	Contributions increase slowly with increasing migration to new towns	Housing as subsector Town and Country Planing L.E.D.B. Reg. H. Corps 24,000 units for Lagos.	G.R.As inherited by Nig. Senior civil servants. B/Society to give mortgage to Sen. Civil Servants.	More Schools increased institutional Housing
2nd Plan Period 1970-74	As above	Contributions to housing supply increase more remarkable urbanization industrial growth detached	Housing still a subsector end of war - 12 States - need for more houses	G.R.As extended to new 12 State Capitals	Government take over of schools - more schools. - Army and Police Barracks - thus more - inst. housing

Table 1 cont's.

Period	Private Sector		Public Sector		
	Private Popular	Private Commercial	Public Housing	Staff Housing	Institutional Housing
		-rooming housing	Housing received more attention - national awareness 1971 - N.H.C. 1972 - N.H.P. Target - 60,000 Low cost Units 1973 - F.H.A.		
3rd Plan Period 1975-80	Contributions to housing supply still dominates	-migration -urbanization -further incr. in private commercial housing e.g. H. Estates Palm Grove Lagos; Alh. Robiu, Kano Amadi Flats, P/Harcourt.	Housing as its sector. Main Obj - to increase H. supply to relief urban poor. Housing target -202,000 at cost of ₦2.56. 1977 National Housing Prog. decentralized.	G.R.As extended to 19 State Capitals and L.G. Headquarters	Contributions increased with more schools, and Govt establishments

Table 1 cont'd.

Period	Private Sector		Public Sector		
	Private Popular	Private Commercial	Public Housing	Staff Housing	Institutional Housing
4th Plan Period 1980-85	Dominant especially in core cities and less dominant urban centres.	Increasing contributions but at slow rate	Civilian Govt. Housing 2nd to Agric. 1980 - New H. policy livable accommodation for all Nigerians. N.H. program target - 200,000 annually. Ministry of Housing & Env. as execution agent Housing. prog. extended to Local Govts.	More Government employees in State capitals and Local Government [illegible] Headquarters More Housing.	Increasing with more Government Establishments Schools

After the Bubonic Plague of 1928 in some parts of Lagos Island, the then colonial administration declared those parts of Lagos Island as unfit for human habitation. A slum clearance scheme was embarked upon. The displaced families mostly low income earners were to be rehoused somewhere in Surulere developed by Government. Most of the displaced families were not rehoused. The few housing units completed were occupied by high income earners who could afford the rents charged. Thus the slum clearance and resettlement programme in Lagos marked the beginning of public housing in Nigeria.

This period also marked the beginning of public housing for civil servants (see Table I). The colonial administration focused its efforts in constructing seperate houses for the expatriate staff outside the built-up areas of the towns and cities. These seperate expatriate quarters were known as Government Reservation Areas (G.R.A.). This idea of G.R.As. started in Lagos where the colonial administrators first settled and eventually extended to Regional Headquarters like Ibadan Kaduna and Enugu and Provisial Headquarters. House designs and layouts of sites were proto-types of what existed in Britain.

A few most senior Nigerian civil servants benefited from the African Staff Housing Scheme introduced during this period.

The colonial era also saw the introduction of Missionary Schools into Nigeria. Houses were provided for the staff of these schools, This therefore marked the beginning of institutional housing in Nigeria.

2.24 First National Development Plan Period 1962-1968:

The Private Sector - Contributions to housing supply by the private popular subsector continued to dominate in Nigeria during the First Development Plan period. Its contribution was relatively less in new towns of Enugu, Port Harcourt, Kaduna and Jos which are non-indigenous towns established by the colonial masters.

The scale of migration of Nigerians to the new towns for jobs increased after independence in 1960. This consequently increased the scale of supply of houses by the private commercial subsector to accommodate the migrants. This subsector provided mostly row/rooming and detached houses for rent. The Nigerian civil war which lasted from 1967 to 1970 destroyed some of these houses and temporarily halted their supply by this subsector in the war effected areas.

The Public Sector

This period was Nigeria's First Development Plan period. Housing during this period was treated as a subsector under Town and Country Planning a low priority sector in the economy. The plan period

proposed 24,000 units of public houses in Lagos to reduce shortages. 60% of these houses were to be for the low income, 30% for middle income and 10% for upper income. Most of these housing units were not constructed,. The Lagos Executive Development Board (L.E.D.B.) and Regional Housing Corporations in the defunct Regions were assigned with the responsibilities of providing housing but their activities were restricted to Lagos and Regional Headquarters. The following Housing Estates emerged in the Regional Headquarters. Kaduna had Ja'afaru and Marafa Housing Estates with 204 and 110 housing units respectively. Ibadan had the Bodija housing Estate with 120 housing units and Enugu had Nike Housing Estate with 103 housing units. Most of the houses were too expensive for the low income group. The Nigerian civil war in 1967 destroyed public houses and put a stop temporarily to housing supply by the public in war effected zones.

During this plan period the G.R.As. were transfered from the colonial administrators to Nigerians who had become the new administrative and political elites. Thus the Nigerian administrators after independence were protected from the housing problem in the towns and cities in Nigeria. The G.R.A. houses by the Nigerian standard were too costly for indigenous administrators since their cost was paid

for by the masses who were just peasant farmers. Thus in the plan government regarded housing as an unproductive social benefit because of the G.R.A. experience where occupants paid only minimal rent compared to the services enjoyed.

More Missionary Schools increased institutional housing in Nigeria during the First Plan Period.

2.24 Second National Development Plan Period 1970 - 1975

Private Sector

Dominance of private popular housing continued in indigeneous core areas and rural villages in Nigeria during this plan period as indicated by Table I.

After the civil war in Nigeria in 1970 there was an accelerated migration of people to the towns and cities for job opportunities. In addition 12 states had been created which attracted more people to the towns. Industrial growth and urbanization accelerated especially in the State Capitals. These consequently increased the scale of contributions to housing by the private commercial subsector.

The Public Sector

Housing was still considered a subsector under Town and Country Planning Intention of the plan was only to expand credit facilities for housing through loans to Building Societies, and Housing Corporations.

This period marked the beginning of a National awareness of the housing problem in Nigeria and of the need for government intervention. In 1971 the National Council for Housing was formed consisting of all commissioners responsible for housing matters in the Federation. This was followed by the inauguration of the First National Housing Programme in 1972. The National Housing Programme had a target of 54,000 housing units by direct construction in some urban centres. This figure was further increased to 60,000 units.

In 1973 the Federal Housing Authority was created as the execution agent of the National Housing Programme. This ad-hoc approach to public housing however marked Government's attempt at laying the foundation for a National Housing Policy and Programme.

The concept of the G.R.As extended to the new State Capitals created in the last period to cater for senior government officials in the civil service.

Government take over of schools in 1972, the establishment of more schools and government establishments like Army and Police Barracks, increased institutional housing in Nigeria.

2.25 The Third National Development Plan Period 1975-1980

The Private Sector

Dominance in supply of private popular houses still continued in indigenous core areas of towns and cities and rural villages.

The situation in private commercial housing subsector experienced gradual increase due to the buoyant oil economy - some private commercial estates were constructed especially in the State capitals to cater especially for the upper income group who could afford them. These housing estates included Palm Grove Housing Estate with 100 units in Lagos,, Alh. Sani Housing Estate with 107 units in Gyelesu Zaria, Sacramento Housing Estate in Calabar with 115 housing units.

The Public Sector

A more positive attempt at executing a public housing programme based on the foundation laid in the second plan period was experienced during this period. Housing was for the first time treated as a sector of its own. The main objective in the housing policy was expressed as "to achieve a significant increase in housing supply and bring relief especially to the low income groups who are the most affected by the current acute shortages".[6] The above objective was to be

---

6. Third National Development Plan 1975-1980
Federal Ministry of National Planning, Lagos.

achieved through direct government participation in housing provision. Housing costs was to be subsidised through direct government construction, and removal of bottlenecks in the construction industry like encouraging local production of building materials and importation of same to supplement shortages. The housing target of 60,000 housing units of the second plan was increased to 202,000 to be completed in 1980 at a cost of ₦2.5 billion. This was the biggest and mostambitious housing programme ever embarked upon by any African Government. The States were to launch their own programes of 4,000 housing units each. The Federal Mortgage Bank was established in 1977 to provide housing loans to State Housing Corporations, private estate developers and individual developers. It hadan initial capital of ₦150,million In 1977 the Federal Government realised that it could not continue the National Housing Programme by direct construction through the Federal Housing Authority in the 19 States and Abuja. The National Housing Programme was therefore decentralised. Only 25% of targeted houses were completed.

The creation of 19 States in Nigeria in 1976 witnessed the extension of the Government Reservation Areas to the new State capitals like Makurdi, Bauchi, Yola, Minna, Akure, Abeokuta, Owerri, and Local Government Headquarters. These were to accommodate senior civil servants in these new towns.

Increase in Government Schools/Institutions both post primary and post secondary institutions also increased institutional housing in Nigeria.

2.26 Fourth National Development Plan Period 1980-1985

After 13 years of a military rule in Nigeria 1st October, 1979 ushered in the second civilian government.

The Private Sector.

Dominance of the private popular subsector in housing supply continued in indigenous core areas of towns and cities but at a lesser degree than at earlier periods. The decrease is attributable to other contributors to housing supply like the private commercial houses which dominate in non-indigenous towns and cities and the public sector.

Contributions by the private commercial sector continued at a gradual rate with increase in urbanization, industrial growth and natural population increase in the urban areas.

The public Sector

The new civilian government placed housing second to agriculture in its list of priority programmes. However other previous housing programmes were abandoned and a new Housing Programme was initiated.

For the first time in the history of public housing in Nigeria a National Housing Policy was

published by the Federal Government in 1980. Its basic goal was "to provide affordable housing to accommodate all Nigerian households in a liviable environment".[7] Thus construction of housing units for the masses was the focus of the housing programme with an initial target of 200,000 units to be produced annually by both public and private efforts. The Ministry of Housing and Environment was recreated as the execution agency of the new National Housing Programme. The State and Local Governments were only to provide land for the programme. The first phase (1980-81) of the National Housing Programme had 40,000 housing units by direct construction. 80% were to be one bedroom for the low income and 20% three bedroom for middle income group. The second phase was to start in 1981 with 20,000 housing units all over the country to be completed in 1982. Most of the housing units were under construction when the present Military Government took overin December, 1983. The present Military Government recently set a sixman committee to come out with an appropriate housing policy for Nigeria. Thus the present government stand on housing is yet unknown.

With increase in government employees the Government Reservation Areas expanded in the State capitals and the Local Government Headquarters as shown in Table 1.

Institutional housing also increased the establishment of more schools and government establishments.

---

7 - Fourth National Development Plan 1980-85

It is important to mention here that private housing especially by the popular subsector has been very substantial both in the rural areas and urban centres. Houses have been provided by individuals for their use value. The private commercial subsector has provided housing essentially for economic benefits i.e. to maximise profits.

The private sector generally has provided more housing in the Nigerian urban areas than the public sector though at a slow rate due to the following bottlenecks.

- Inadequate savings for housing
- Inadequate credit facilities
- High cost of urban land and land acquisition problem
- High cost of conventional building materials

From the above discussion the public housing sector has very ambitious and gigantic programmes interms of housing for the masses. These programmes witnessed a project approach under the periods reviewed. The approach involved direct construction of houses for the public by the Federal Government. This therefore reflects a policy of housing as a social benefit by the Federal Government for the urban poor. The projects suffered very slow progress rate due to the following factors.

- Low completion rate
- Large capital costs
- High cost of Federal Government projects
- Centralized procedures to execution of housing
- projects.

- Project implementation problems like poorly completed structures and lack of skilled manpower.

2.30 HOUSING PROGRAMMES IN KADUNA STATE

The review of housing programmes in Kaduna State will cover only the public sector. This is because the discussion on section 2.00 above on the contributions of the private sector in housing supply through the given periods is also applicable to Kaduna State i.e. dominance in supply of houses by the private sector. The review of the public housing programme in Kaduna State will therefore cover four periods to enable the study highlight the contributions of this sector to housing supply in the State.

(1) Before 1970

(2) 1970 - 1974

(3) 1975 - 1980

(4) 1980 - 1985

2.31 Before 1970: During this period, that is colonial and post independence, the housing problem in the defunct Northern Region and North Central State was tackled on a practical basis before its first development plan programme [8]. Some Housing Estates were constructed in Kaduna and Zaria by the then Regional Housing Corporation to cater for the growing population in the two towns.

---

8. Kaduna State Development Plan Programme, 1970 - 74.

In Kaduna, Marafa and Jaafaru Housing Estates were constructed. Hanwa Housing Estate was constructed in Zaria.

Housing for Senior Civil servants were being provided in the Government Reservation Areas in Kaduna, State at a heavily subsidised rate. There was a government loan scheme for people to obtain loan and build their own houses.

The private sector employers were expected to cater for their employees especially the middle and junior grades. During this time the pressure for the demand for houses was noticed to be very high. Rents on rental houses were also noticed to be too exorbitant.

2.32 1970 - 1974: This period marked the first Kaduna State Development Plan Programme which coincided with the Second National Development Plan period. The Government policy and objectives on housing were "to provide subsidised housing to civil servants all over the State"[9]. In addition the Governments loan scheme was to be continued to enable individuals build their own houses to lessen demand on government quarters.

The Government noticed an acute shortage of accommodation among low and middle income earners and unless the situation was tackled it will become uncontrolled where

---

9. - ibid

where landlords will exploit the poor. Thus during this plan period Government allocated the sum of ₦470,000 for constructing low cost houses for junior workers in Kaduna, Zaria and Funtua. Kaduna had 320 units, Zaria 160 units and Funtua 40 housing units. Monthly rent for the units was ₦12.

2.33 1975 - 1980: This period was the second Kaduna State Development Plan Programme period which also coincided with the Third National Development Plan Programme. A review of the Kaduna State First Development Programme showed ₦2.2 million was allocated to housing. ₦0.5m was spent in Hamdala Hotel for accommodating senior Government-officers. ₦0.6m was spent on renting quarters from private individuals and organisations. A total of 176 houses were constructed in Kaduna, 62 in Zaria, 15 in Funtua and 9 in other towns. 24 houses were purchased.

It was during this period that the Kaduna State Housing Authority (KSHA) was established to increase the availability of houses in the State. Until the establishment of the Housing Authority the housing sector was being lumped up with the Ministry of Works. The main objective of the housing programme was "to fill the gab and promote by means of increasing the supply of available dwelling places at reasonable rent to alleviate the low income group who were worst affected by the housing;shortages"[10]. Urban workers were not to pay

---

10. Kaduna State Second Development Plan Programme, 1975 - 80.

more than 10-15% of their monthly income on rent.

Housing Programmes

Alongside with gingantic housing programmes initiated by the Federal Government the State Government was embarking on its ambitious programmes. Attention was focused on providing accommodation for junior staff and low income groups in both the public and private sectors. Thus ₦10m was allocated to the housing sector. Low Cost Housing Estate each of at least 40 housing units were to be constructed. The biggest beneficiaries were to be Kaduna, Zaria and Katsina. The State Housing Authority was to handle this programme with a capital allocation of ₦9 million.

Staff Housing Programmes - Increase in Government employees in Kaduna, Zaria, Katsina and other Local Government Headquarters called for more staff housing in these areas. Thus during this plan period senior and junior quarters were earmarked for the respective areas. The junior quarters were mainly the low cost housing type while the senior staff quarters were detached houses. Refer to Table II.

Table 2: SENIOR AND JUNIOR STAFF HOUSING IN KADUNA STATE, 1975 - 80.

Town	Housing Units		Cost	
	Senior	Junior	Senior	Junior
Kaduna	250		N4m	
Zaria	125		N600,000	
Katsina	95	220	N800,000	N750,000
Kafanchan	40	90	N400,000	N500,000
Saminaka	17	70	N200,000	N250,000
Dutsin-Ma	22	40	N200,000	N250,000
Birnin Gwari	22	50	N200,000	N250,000
Kachia	22	40	N200,000	N250,000
Funtua	40	90	N400,000	N500,000
Daura	22	40	N300,000	N250,000
	755	640		

Thus 755 senior and 640 junior staff quarters were earmarked for this plan period in the State. The Ministry of Works was to supervise all contract awards in the staff housing programme.

Kaduna State Housing Authority

The Kaduna State Housing Authority was established under Edict No. 3 of 1975 [11],. The aim of the authority

11. Muhali, Vol.I No. I: The House Journal of Kaduna State Housing Authority, January, 1985.

was "to embark upon and cater for the acquisition, mass construction and holding of housing estates throughout the State".[12] The Housing Authority was to provide decent accommodation at affordable prices to the teeming population of the State as a primary objective.

With the decentralization of the National Housing Programme in 1977 by the Federal Military Government, the State Housing Authority became responsible for the 5,000 housing units initiated by the Federal Military Government which were transfered to it through the State.

---

12 - ibid.

Government.

The State Housing Authority constructed 1,[illegible] two-and three-bedroom low cost housing units in the Local Government Areas for rental and home ownership basis. The following Local Government Areas benefited: Katsina 400 units, Zaria 256, Funtua 100, Daura 44, Dutsin Ma 44, Malumfashi 44, Birnin Gwari 20, Saminaka 32, Ikara 24, Mani 24 and Kankia 24. In Kachia and Kafanchan only road networks have been completed.

Kaduna State Housing Authority also gives housing loan to civil servants and others in the State to build their own houses. Since 1975 a "total loan of N8.4 million to 385 people has been granted"[13].

The Housing Authority in 1984 took over 761 houses from Marafa, Ali Akilu and Jaafaru Estates purchased by the State Government from Northern Nigeria Development Company (N.N.D.C.).

2.34 1980-1985: This was the third Kaduna State Development Plan Programme which coincided with the Fourth National Development Plan. In the State, housing was now seen as one of the important sectors of the economy. The problem of housing was clearly seen by Government both in rural and urban areas but more serious in the urban areas due mainly to rapid urbanization attributable to immigration and natural increase. Apart from staff housing the housing problem was left to the private sector.

---

3 - ibid

HOUSING PROGRAMMES

During this plan period the following targets were to be achieved. The State Housing Authority was to construct 3,786 Low Cost Houses over the State. Ministry of Works was to construct 1,000 junior and 300 senior staff houses all over the State to reduce housing shortages. The Housing Authority was expected to raise internal loans to finance its programmes. The State Government allocated ₦150 million to the Housing Authority. Total allocation to housing in the plan period was ₦104,666m.

A total of 2,000 Federal Low Cost Houses (1,800 two bedroom and 200 three bedroom) in Barnawa phase I and II abandoned by Federal contractors before transfer of the programme to the State Housing Authority were to be completed at an estimated cost of ₦11,000 million.

The review of Housing Programme in Nigeria and Kaduna State respectively has shown biased government emphasis on public housing programmes while the private sector has been left unaided in the provision of houses for the growing population in the urban centres. Despite lack of encouragement by the Government to the private sector it has contributed far more to housing supply in Nigerian urban centres as revealed by the review of housing programmes in Nigeria and Kaduna State.

The study will proceed to evaluate the contributions of the public and private sectors in housing supply in the study area and also identify related problems to housing delivery by the two sectors as revealed by data collected.

CHAPTER THREE

CONTRIBUTIONS OF THE PUBLIC AND PRIVATE SECTORS TO HOUSING SUPPLY IN THE STUDY AREA AND RELATED PROBLEMS TO HOUSING DELIVERY.

3.10 INTRODUCTION

The contributions of the public and private sectors to housing supply in Kaduna, Zaria and Katsina will be evaluated. At the same time problems related to housing delivery facing the two sectors will be identified. This will consequently lead to recommendations which will go along way in minimising the present bottlenecks to housing delivery. For this purpose therefore data was collected on the following aspects.

A. Contributions of the public sector in housing supply in the study area convering:
   (i) Public housing for the public.
   (ii) Staff housing for civil servants.
   (iii) Staff housing by institutions.

B. Contributions of the Private Sector in housing supply in the study area covering:
   (i) Private commercial housing and
   (ii) Private popular housing.

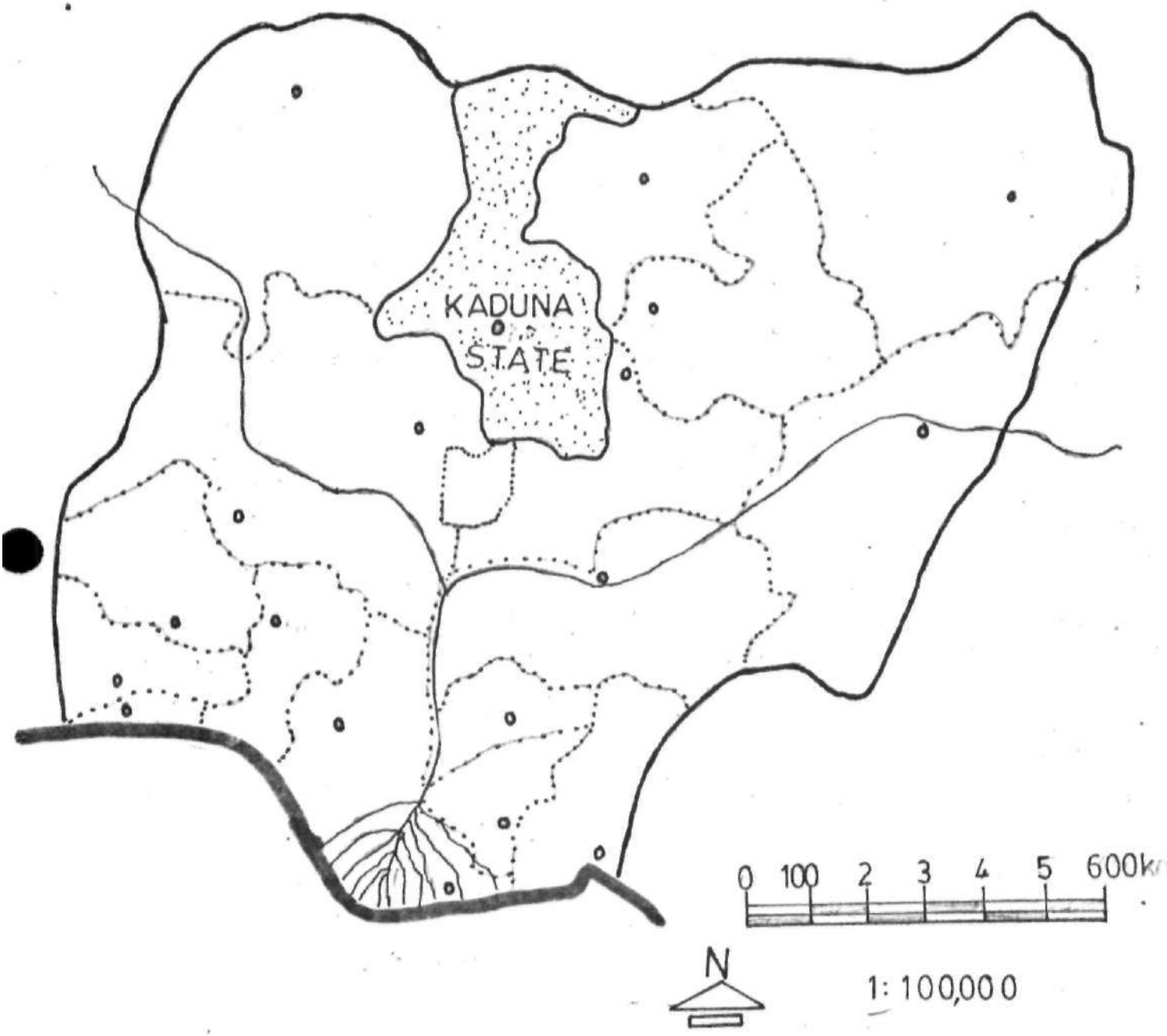
C. Problems facing the public and private sectors in housing delivery in the study area.

Findings from manual analysis of the above data are presented in the form of tables, bar graphs, flow charts and maps to give a clear visual impression of existing situations.

3.20 THE STUDY AREA

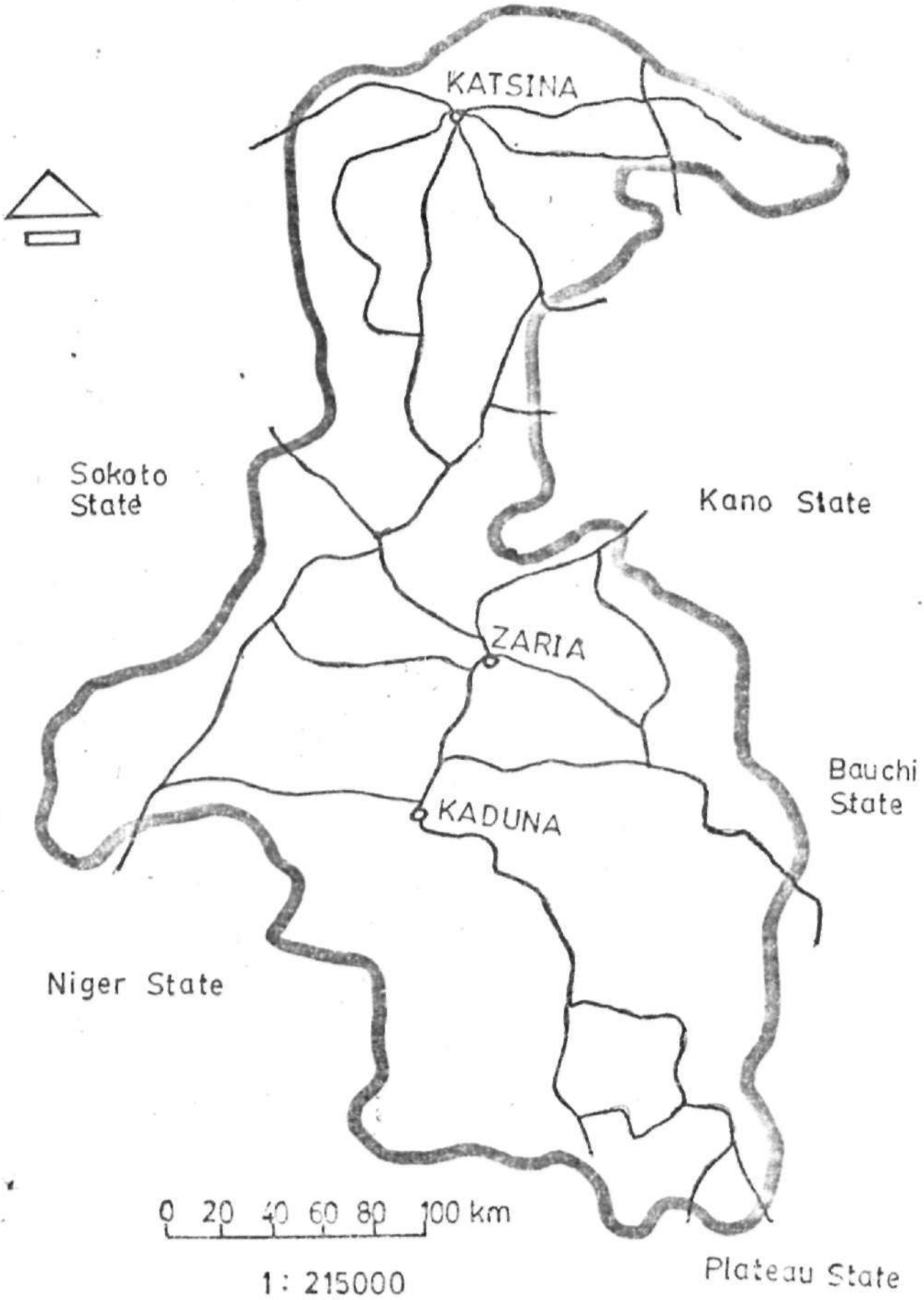
The study area is Kaduna State one of the 19 States of Nigeria. From the colonial era, the State was made up of former Katsina and Zaria Provinces. When the former Regions in Nigeria were broken into 12 States in 1967, the two former provinces remained as North Central State. With the creation of 19 States in 1976 former North Central State still remained the same and only changed its name to Kaduna State. Kaduna State covers an area of 69,993 km^2 which is about 7.6% of the total area of the Federation. It has a population of about 5.854 million (1982 projection based on 1963 census). This places Kaduna State fourth in terms of population size in Nigeria. The State in terms of location lies between latitude $9^{0}00'$ and $13^{0}20'$ north of the Equator and longitude $6^{0}00$ and $9^{0}00'$ East of the Prime Meridian. The State is bounded on the north by Niger Republic, on North-West by Sokoto State, South and South-west by Niger State, south by the Federal Capital Territory, South-East by Plateau State, East by Bauchi State and North-East by Kano State. Refer to Figure I. The main ethnic groups are Hausa/Fulani, Kaje and Gwary.

The Case Study Area - The study covers three towns in the study area i.e Kaduna, Zaria and Katsina (see Fig.2).



LOCATION OF KADUNA STATE

fig 1.



LOCATION OF STUDY AREA

fig 2.

Kaduna - is a post colonial urban centre founded in 1917 as the capital of Northern Nigeria Protectorate. The town served initially as an administrative centre and a military garrison. The growth of Kaduna has been sustained by its rapid expanding industrial base. Establishment of the first textile mill in 1957 marked the begining of industrial growth in Kaduna. It presently has three textile mills, Arewa, Kaduna and United Nigeria Textile Mills, a Refinery, Supper Phosphate company, Peugeot Assembly Plant to mention a few.

Kaduna is presently the capital of Kaduna State with an estimated population of 850,000 based on 1963 census at an annual growth rate of 6%.

Zaria - is one of the seven Hausa States. It grew into an important educational centre in Northern Nigeria. The establishment of the University (A.B.U.) in 1962 become and is still the dominant factor in the growth and development of the town. The Zaria built up area consists of five distinct urban quarters. These include:

(1) Zaria Walled City which is the indigenous core area.

(2) Tudun Wada - located north of the city consisting of Northern Nigerians and non-natives of Zaria.

(3) Sabon Gari - This is the modern strangers' quarters created by the colonial administration in Zaria.

(4) Samaru - consist of the University complex i.e A.B.U.

(5) G.R.A. - is the exclusive low density residential area with modern planning and layout. This area houses senior Government civil servants living on inheritance from the colonial masters.

The population of Zaria is put at 322,095 based on Urban and Regional Planning Department projection for 1985.

Katsina - is located in the Northern part of Kaduna State as the headquarters of Katsina Local Government Area. It is an old traditional city serving as the seat of an Emir with a long established Islamic culture and history. Katsina has a projected population of 144,875 based on the 1963 census. This places Katsina as the third largest town in the State. The population is predominantly Hausa/Fulani with Islam as the main religion. The main occupation of the indigines is farming and trading. The Walled city is the main residential area apart from the Government Residential Area created by the colonial masters.

3.30 CONTRIBUTIONS OF THE PUBLIC AND PRIVATE SECTORS IN HOUSING SUPPLY IN THE STUDY AREA.

The study indentified two actors in the housing supply in Kaduna, Zaria and Katsina. These are the public and the private sectors.

3.31 The Public Housing Sector:

This sector is controlled by the three tiers of Government in Nigeria i.e the Federal, State and Local Governments or their agencies. The public housing sector covers the following three areas i.e public housing for the general public, staff housing for civil sefvants and staff housing by institutions. On this basis the analysis from data collected on this sector revealed the various contributions by the respective areas covered by the public housing sector.

(i) public Housing for the Public. The Kaduna State Housing Authority is the government agency responsible for supplying new housing estates to the general public in the State. It was discovered that the Authority has seven housing estates in Kaduna alone. The eighth housing Estate i.e the the Shagari Low Cost Estat is owned by the Federal Housing Authority. Of the seven housing estates four were transfered from the Federal Housing Authority in 1977 to the State Housing Authority when the then Federal Military Government decentralised its National Housing Programme. Estates transfered from the Federal Housing Authority to Kaduna State include Barnawa Phase I, Barnawa Phase II, Ungwar Rimi and Malali Housing Estates. The other three estates i.e Ali Akilu, Marafa and Jaafaru were last year purchased from the Northern Nigeria Development Company (N.N.D.C.)[14]. From the eight public housing estates in Kaduna a total of

---

14 ibid

4,289 housing units have been constructed (see Table 3)

The Housing Authority has in addition constructed 1,000 single rooms for very low income earners in Malali Phase II in addition to 600 two and three bedroom units in Phase I by the Federal Housing Authority.

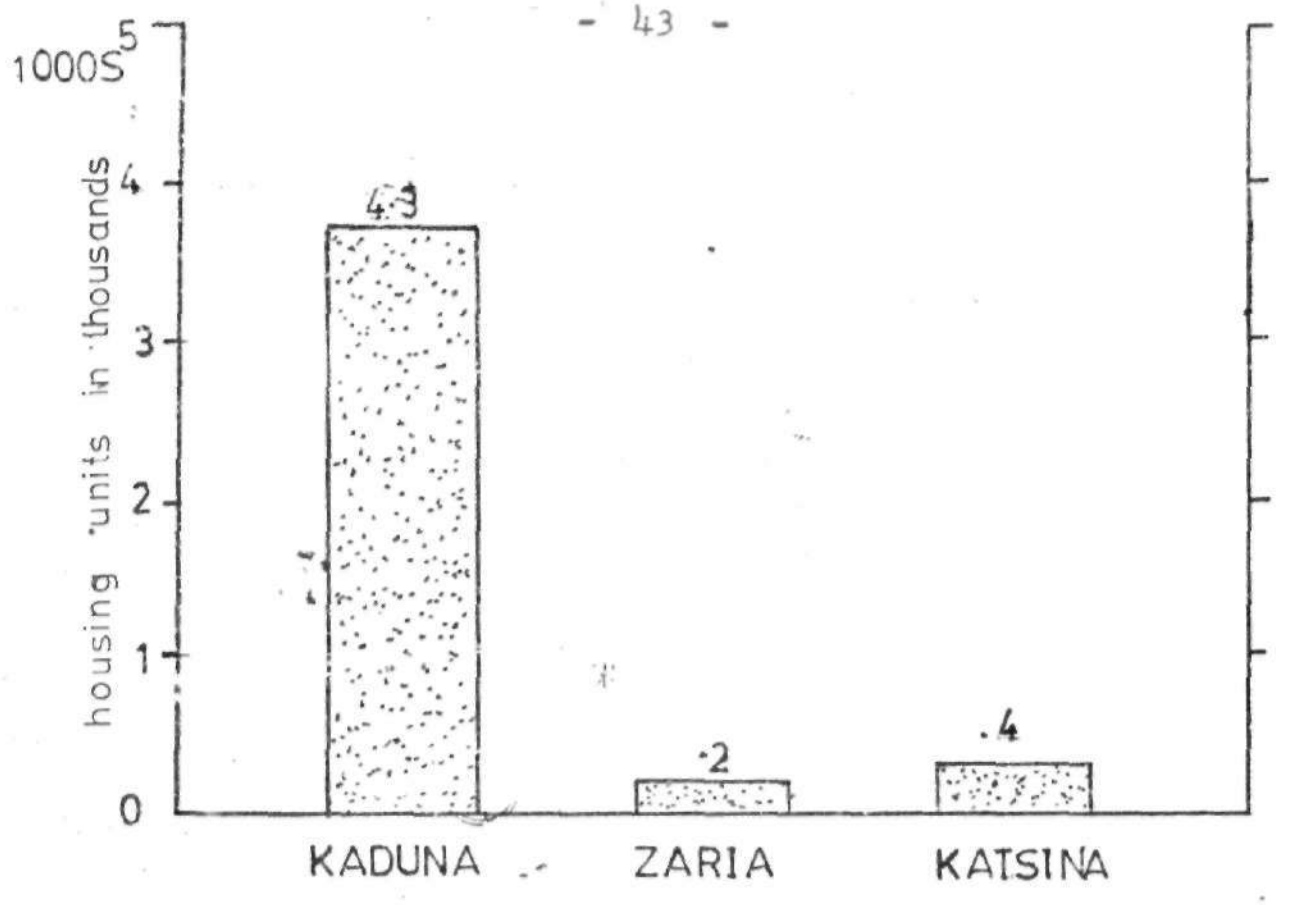
In Zaria the study identified one housing estate i.e the Kofan Gayan Estate with a total of 196 housing units.

The authority constructed two housing estates in Katsina i.e the Kofan Marusa and Batagarawa Housing Estates with a total of 400 housing units.

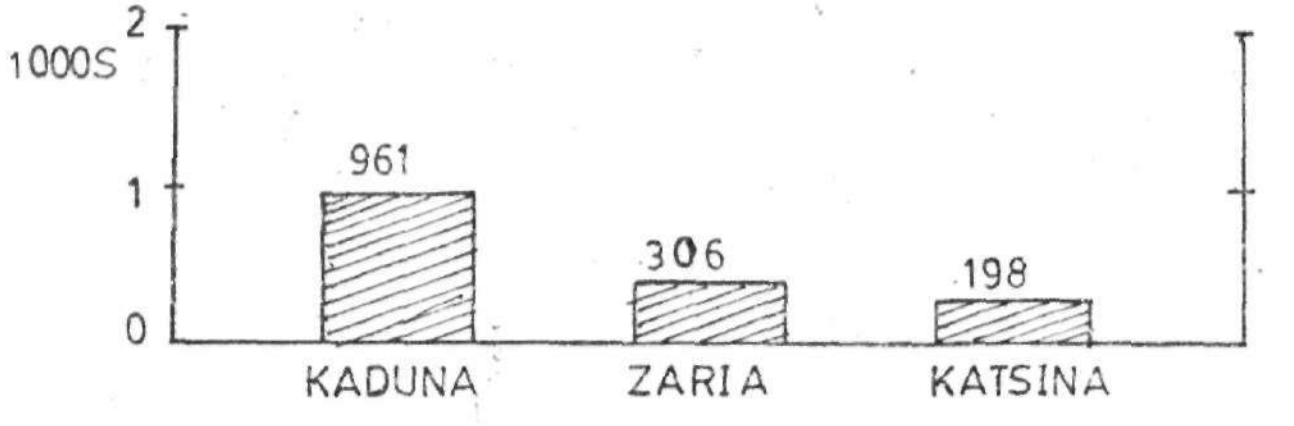
A breakdown of housing estates and number of housing units in each is shown in Table 3. Figure 3 shows public housing for the public in Kaduna, Zaria and Katsina.

(ii) Staff Housing for Civil Servants. The study identified the Ministry of Works as the agency responsible for providing houses for civil servants in Kaduna, Zaria and Katsina. The Ministry of Works had six residential estates for civil servants in Kaduna. These include:-

- The Old G.R.A.
- Unguwar Rimi G.R.A.
- Unguwar Rimi Low Cost
- Unguwar Dosa Low Cost
- Barnawa G.R.A.
- Malali Site



PUBLIC HOUSING FOR THE PUBLIC fig·3



STAFF HOUSING FOR CIVIL SERVANTS
fig· 4.

Source - Field Survey 1985

Table 3: HOUSING UNITS/HOUSING ESTATE IN STUDY AREA FFOR THE PUBLIC

Town	Housing Estate	No. of Housing Units
Kaduna	Barnawa I	630
	Barnawa II	157
	Unguwar Rimi	620
	Malali	1600
	Ali Akilu	260
	Marafa	110
	Jaafaru	204
	Shagari Low Cost	604
	Total	4200
Zaria	Kofan Gaya	196
Katsina	Kofan Marusa	152
	Batagarawa	240
	Total	400

Source: Field Survey (1985).

The six estates have a total of 961 housing units for civil servants in Kaduna (Table 4).

In Zaria Ministry of Works has three housing estates G.R.A., Hanwa Low Cost and Sabon Gari with a total of 306 housing units for civil servants Table 4).

In Katsina Ministry of Works has two housing estates, the G.R.A. and Kofan Marusa Low Cost with a total of 198 housing units for civil servants (Table 4). Figure 4.0 shows staff housing for civil servants. in Kaduna, Zaria and Katsina.

(iii) Institutional Housing. In Kaduna a total of twenty one institutional/government establishments were identified. These included eight educational institutions, five Army Barracks, three Police Barracks and five Government (Federal and State) establishments. and The survey could not cover all these institutions and Government establishments. Therefore for each category three to four institutions were sampled to obtain the total housing units per the institution. An average figure was evolved which was then applied to the respective categories. Educational institutions had a total of 344 housing units having an average of 43 housing units. Army Barracks had a total of 2,000 housing units with an average of 400. Police Barracks had a total of 900 housing units with an average of 300 housing units and Government establishments like Hoepitol, Railways,

Table 4: HOUSING UNITS/HOUSING AREA FOR CIVIL SERVANTS.

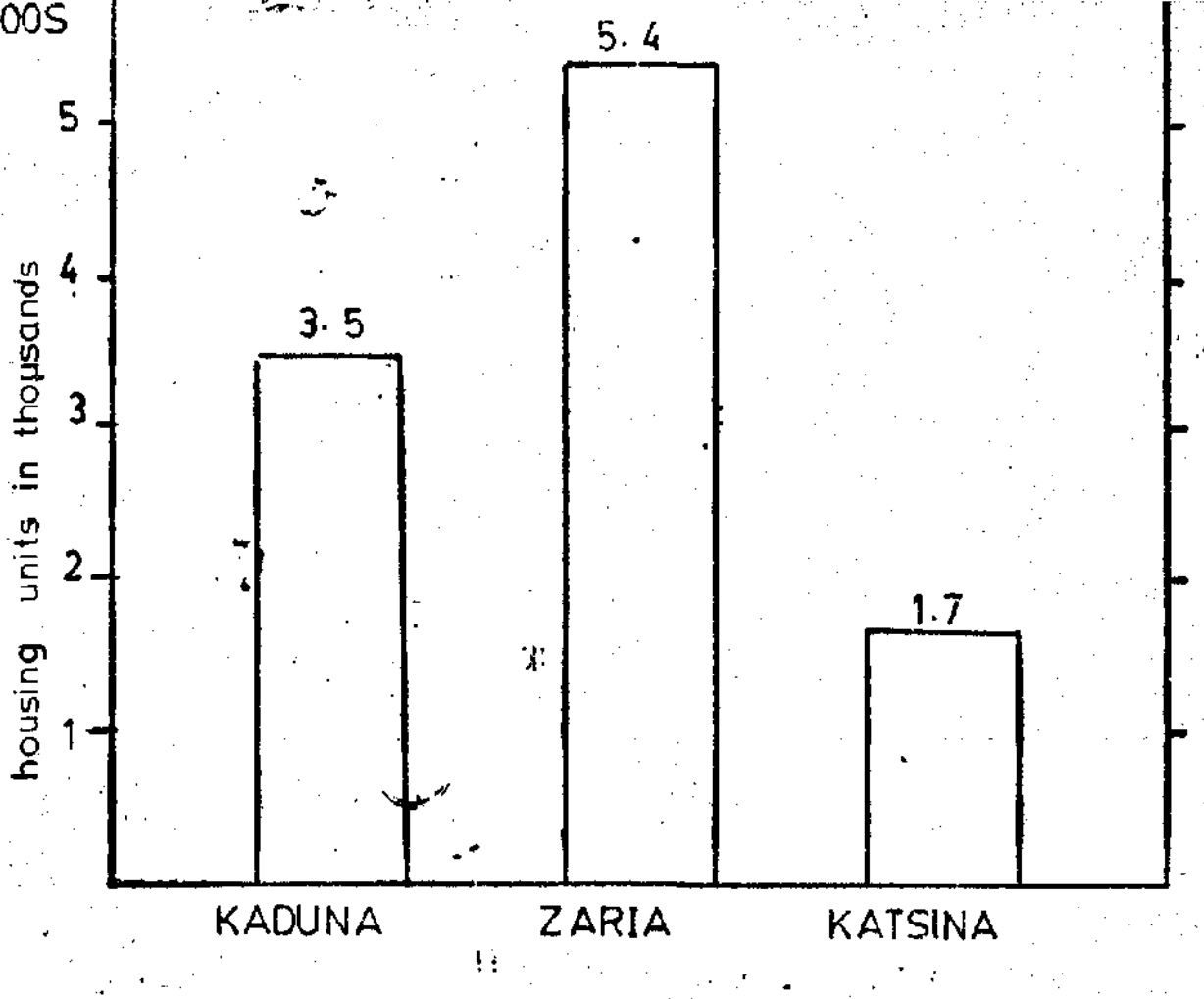
Town	Housing Area	No. of Housing Units.
Kaduna	Old G.R.A.	400
	Unguwar Rimi G.R.A.	80
	Unguwar Rimi Low Cost	56
	Unguwar Dosa Low Cost	355
	Barnawa G.R.A.	50
	Malali	20
	Total	961
Zaria	G.R.A.	86
	Hanwa Low Cost	154
	Sabon Gari	66
	Total	306
Katsina	G.R.A.	104
	Kofan Marusa Low Cost	94
	Total	198

Source: Field Survey (1985).

etc had a total of 215 housing units with an average figure of 43.

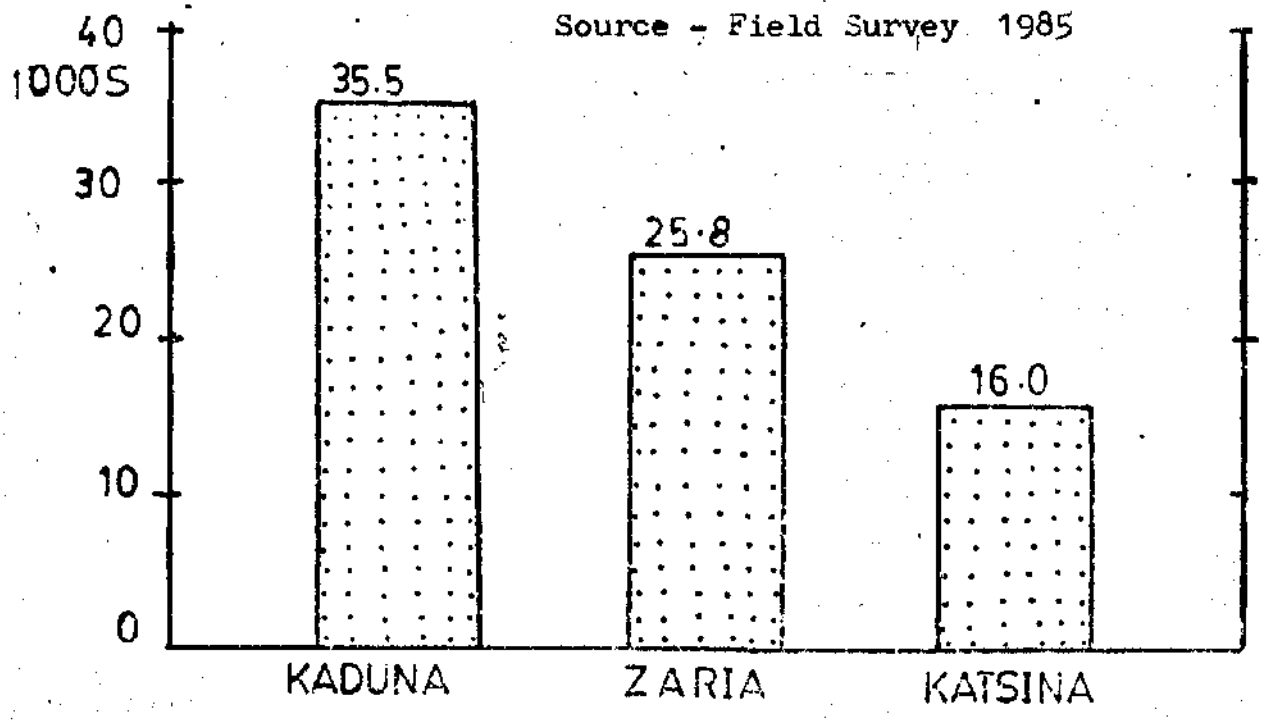
In Zaria a total number of seventeen institutions and establishments were identified. Eleven are educational institutions, 2 Army Barracks, two Police Barracks and 2 Government establishments (Hospital and Railway). For educational institutions the analysis revealed a total number of 3104 housing units with an average of 264 with A.B.U. topping the list. The Army Barracks at Basawa and Depot have a total of 1842 housing units for its various categories of men and officers. The two Police Barracks in M.T.D. and the Federal Low Cost along Zaria-Kaduna road have a total of 406 housing units while Government establishments like A.B.U. Teaching Hospital, Tudun Wada and the Railways had a total of 81 housing units. In all Zaria has a total number of 5,433 housing units under institutional housing.

In Katsina there is a total number of 9 institutions and government establishments. Six are educational institutions with a total number of 343 housing units. One is an Army Barrack with 950 housing units. Two are Police Barracks with 406 housing units. In all therefore, the analysis revealed that in Katsina there are a total of 1,699 housing units. Refer to figure 5.



INSTITUTIONAL HOUSING IN THE STUDY AREA fig.5.

Source - Field Survey 1985



HOUSING STOCK IN STUDY AREA.

fig. 6.

To summarise the contributions of the public sector to housing supply in the study area the analysis revealed that Kaduna has the largest number of public housing units for the public, a total of four thousand three hundred units followed by Katsina with 400 and Zaria 196. Kaduna also has the largest number of staff housing for civil servants of 961 units followed by Zaria with 306 and Katsina with 198 housing units. Zaria has the largest number of houses under institutional housing of 5,433 housing units followed by Kaduna with 3459 units and Katsina with 1699 housing units.

In totality Kaduna has the largest number of housing unit supplied by the public sector, aitht thousand seven hundred units. This is attributable to the fact that it is the State capital with the largest population concentration of 850,000 (1985) projection [15]. Kaduna is followed by Zaria with 5.9 thousand housing units. This is because Zaria is next to Kaduna in terms of population concentration and it is an educational and commercial town. In addition Zaria has the largest institutional housing units due to the educational factor.

Katsina is least in the number of public housing with a total number of two thousand, three hundred housing units. This is because among the three towns

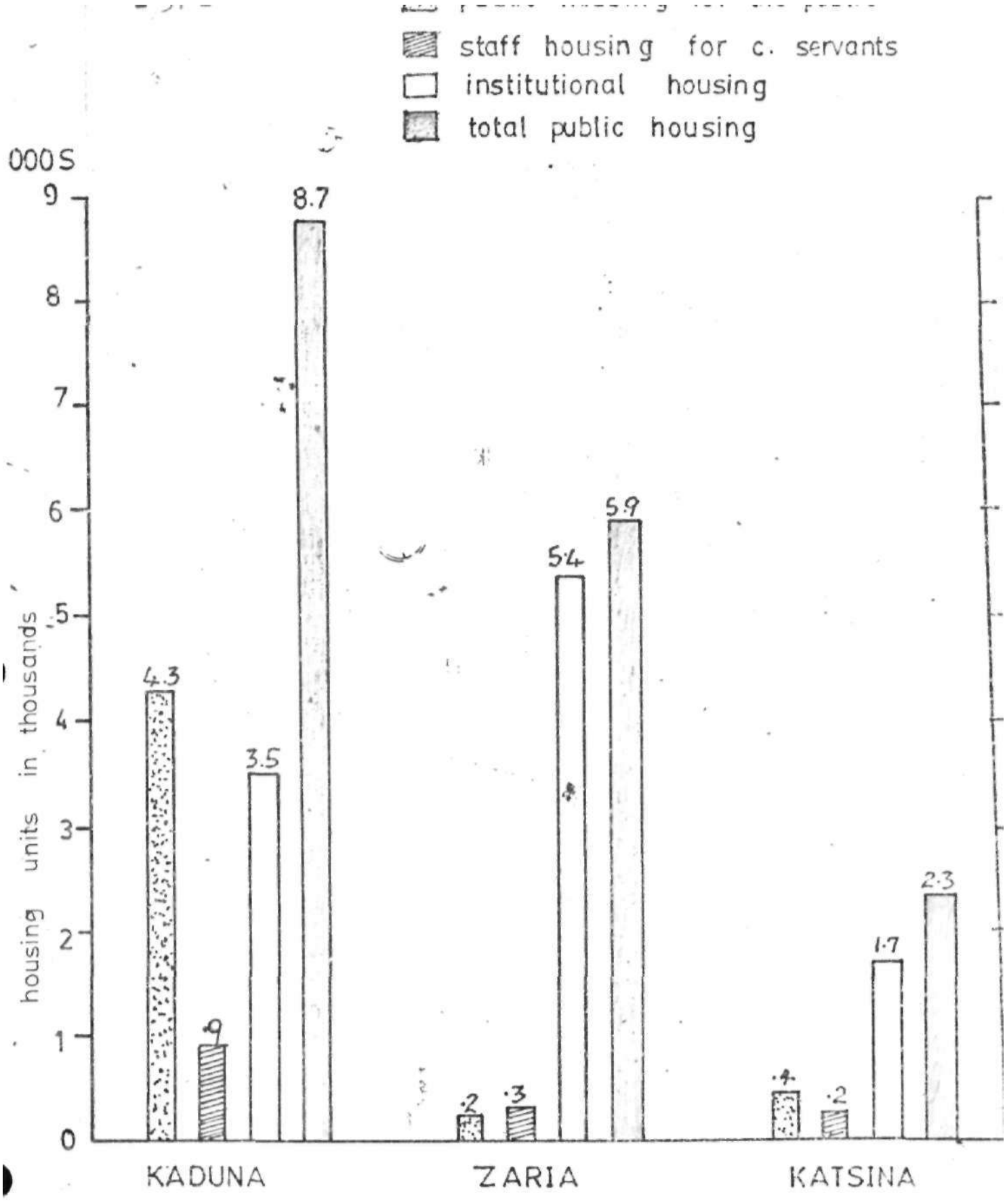
---

15. Kaduna Master Plan - Review and Proposals for 2015 - by M.Sc (U.R.P.) Students, 1984.

under study Katsina is least in terms of population, economic activities and investment in housing. Refer to figure 7.

3.32 The Private Housing Sector: There is dearth of available figures on the contribution of the private sectorin housing supply in Nigeria in general and in the study area in particular. This is because the private sector is not guided by government as the case is in the public sector. Thus the private sector had been and is still operating without guidance. Therefore addition of new housing units by this sector go on without records resulting in lack of available statistics on their contributions to housing supply.

For the purpose of this study, field observations showed that major residential areas in Kaduna like Doka, Kakuri, Tudun Wada and Kawo, Zaria like Walled City, Tudun Wada, Sabon Gari, Samaru village and Katsina City are dominated by private housing sector. The need to distinguish between private commercial and private popular housing became apparent in these residential areas. A 1% sample survey was therefore made to establish ratios between the two subsectors. Analysis of the survey revealed that private commercial housing dominate in residential districts of Doka, Kakuri, Tudun Wada and Kawo with ratios of 1:4, 1:4, 1:2.3 and 1:3 (private popular to private commercial).



CONTRIBUTIONS OF THE PUBLIC SECTOR IN HOUSING SUPPLY. fig. 7.

Source - Field Survey 1985

Private commercial also dominates, in Sabon Gari Zaria with a ratio of one private popular house to three private commercial houses. (1:3)

The analysis further revealed that private popular houses dominate in Zaria Walled City, Tudun Wada and Katsina Walled City with ratios of 4:1, 2.3:1 and 3.1 (private popular to private commercial) respectively. Thus private popular houses dominate in indigenous core areas used essentially for residential purpose. On the other hand private commercial houses dominate in non-indigenous areas used both for residential and light commercial activities. Refer to Table 5.

The 1975 survey of Housing Tenure in Zaria Urban Area by the Department of Urban and Regional Planning, (U.R.P) revealed that "of the 2224 housing units surveyed, 60.3% were rental units while 39.7% were owner occupied".[16] Analysis further revealed that 55% of the owner occupied units in the Zaria Urban area are found in the Walled City, 67.4% of the housing units in Sabon Gari and Samaru were rental units.

The survey by Max Lock in Katsina (1977) revealed that "54.6% of the total population was found to own their houses, 16.6% have free use of houses and 27.2% rent houses".[17]

---

16. Zaria Master Plan - 2000 by Department of Urban & Regional Planning, A.B.U., Zaria, Nigeria, 1975.

17. Katsina Master Plan by Max Lock Group, Nigeria 1977.

Table 5: HOUSE TENURESHIP RATIO IN STUDY AREA

Town	Tenureship	Ratio
Kaduna	Owner Occupied	Rental
Doka	1	4
Kakuri	1	4
Kawo	1	3
Tudun Wada	1	2.3
Zaria:		
Walled City	4	1
Tudun Wada	2.3	1
Sabon Gari	1	3
Katsina:		
Walled City	3	1

Zaria Walled City)
Tudun Wada)
Katsina Walled City) — Owner Occupier house dominate
Indigenous area
More residential use

Doka)
Kakuri)
Kawo) — Rental house dominate
)
Tudun Wada) — Non-Indigenous areas
Sabon Gari Zaria) — Residential/light commercial uses.

The two instances above further buttress the fact of dominence of private popular housing in indigenous core areas of Zaria and Katsina and dominance of private commercial houses in the non-indigenous areas of Zaria.

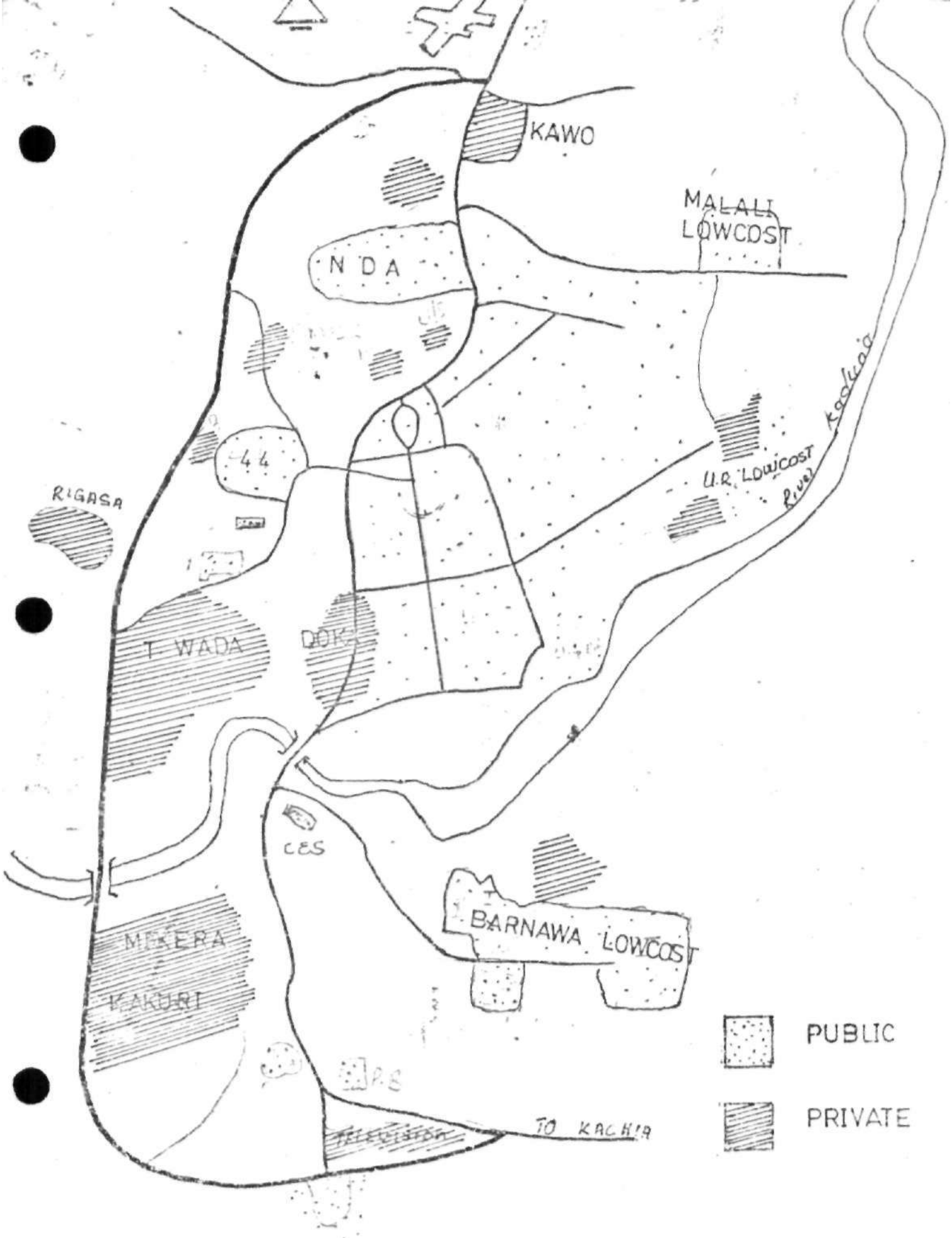
The study went further to identify sites on maps of Kaduna, Zaria and Katsina to show the distribution of public and private housing. It should be noted that sites marked as areas of the public housing sector in figs 8a-c are mostly low and medium density residential areas while areas for private housing sectors are mostly very high density residential areas dominated by low income earners of the urban population. Refer to figures 8a-c.

The analysis finally revealed that housing supply by the private sector is far more than the supply by the public sector. Nevertheless housing supply by the two sectors together is far inadequate in meeting the ever increasing demand for the housing in Kaduna and Zaria particularly. The survey on housing tenure in Zaria Urban Area by the Department of Urban and Regional Planning in 1975 noted that

---

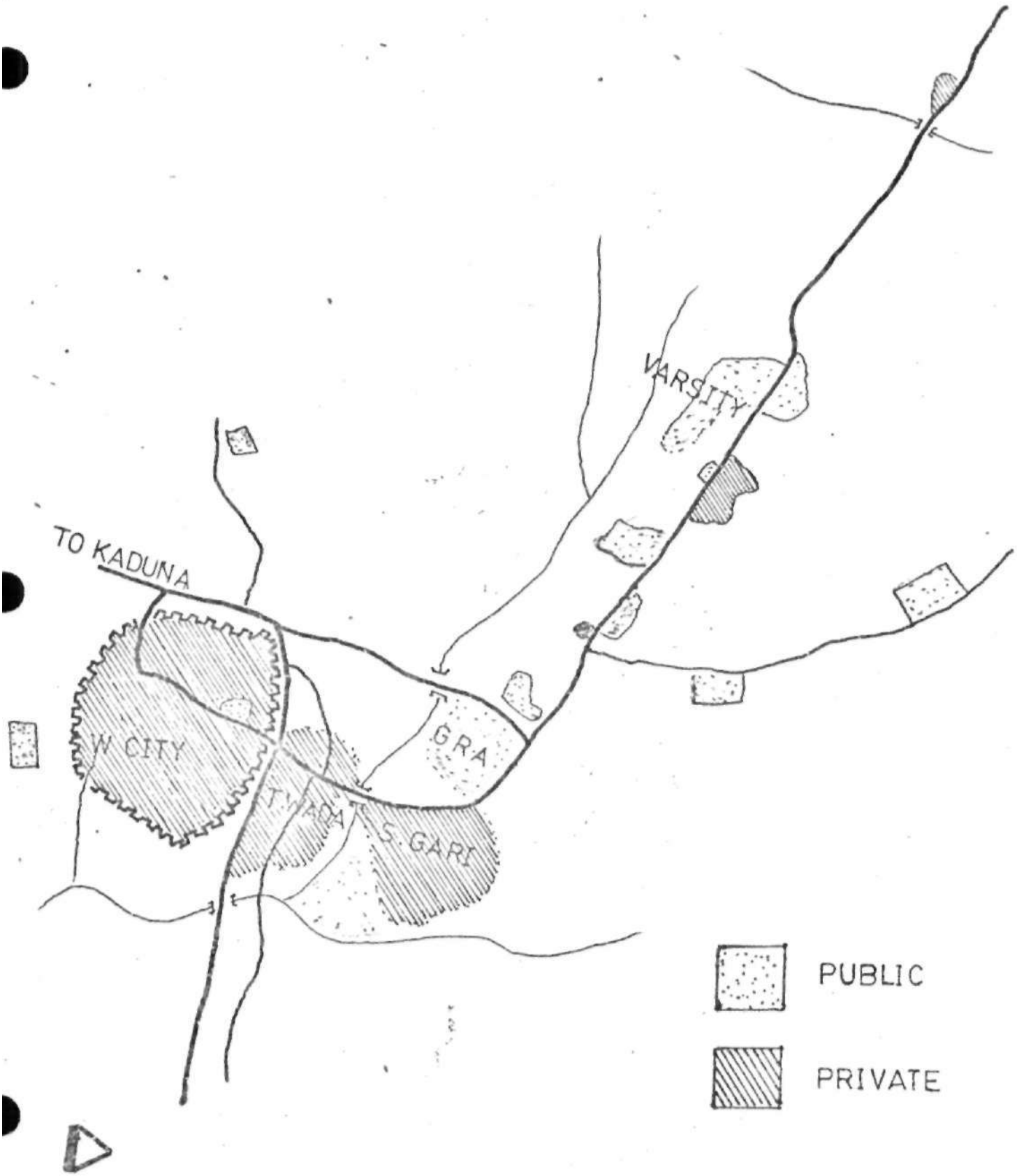
17 ibid

18 ibid



DISTRIBUTION OF PUBLIC AND PRIVATE HOUSING AREAS IN KADUNA

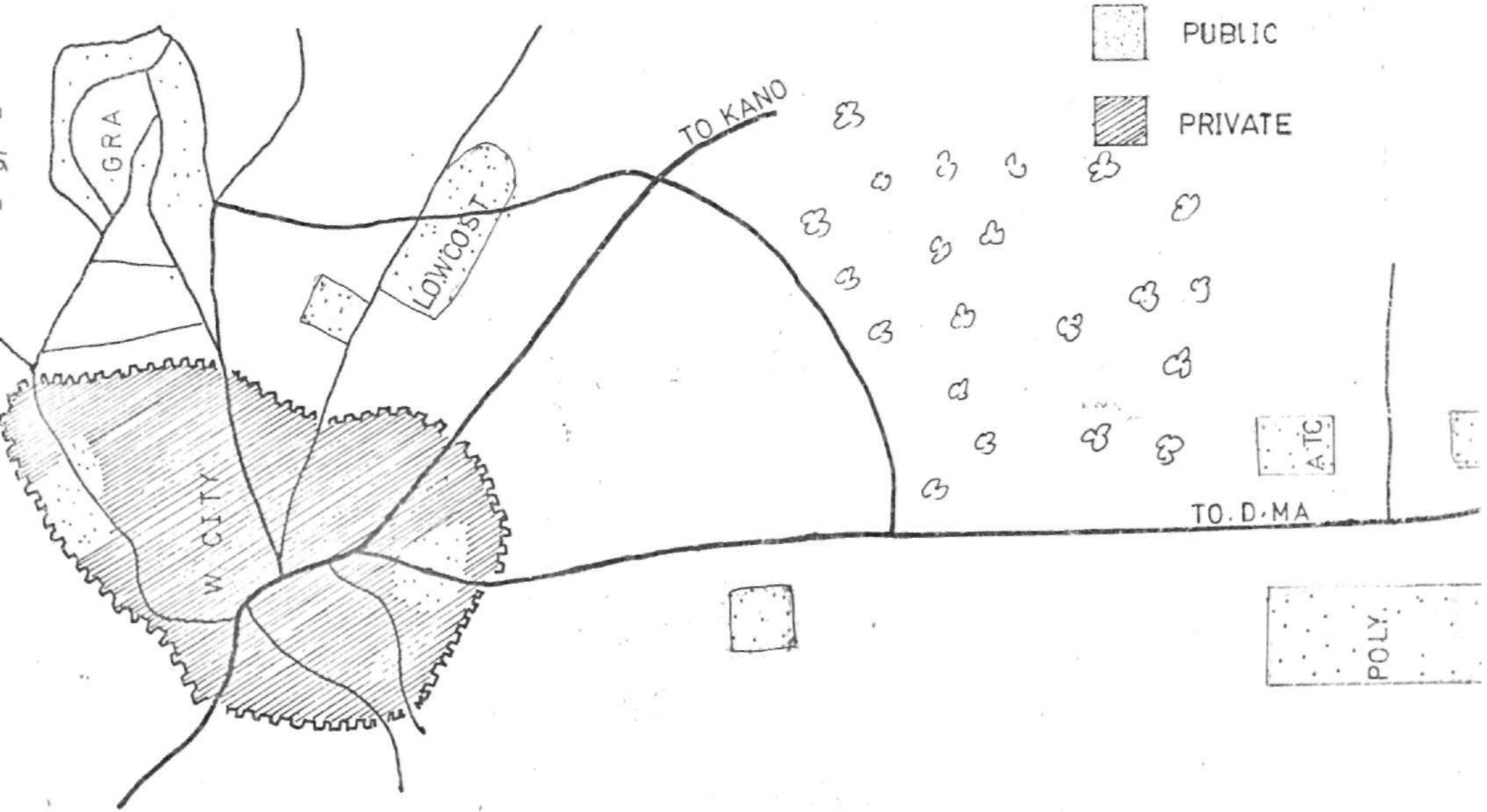
fig. 8a.



DISTRIBUTION OF PUBLIC AND PRIVATE HOUSING AREAS IN ZARIA. fig. 2b.

DISTRIBUTION OF PUBLIC AND PRIVATE HOUSING AREAS IN KATSINA.

fig. 8c.



"the rate of housing construction in the Zaria Urban Area does not meet the corresponding increase in population both by immigration and natural increase."[18] Thus there is a huge housing shortage with a concomitant backlog of housing supplies due to the low rate of constructing new housing units by the Principal actors in housing delivery network i.e the public and private housing sectors. The low rate of constructing new housing units is attributable to some problems facing the two sectors.

3.40 PROBLEMS FACING THE TWO SECTORS IN HOUSING DELIVERY IN THE STUDY AREA.

The above discussion has shown that the housing delivery network by the public and private sectors is not adequate enough to meet demand of the increasing urban population due to some problems. This study therefore collected data on problems facing the public and private sectors in the housing delivery in the study area. Specifically data on these problems was collected from the following sources?

- private housing developers in the study area.
- Kaduna State Housing Authority
- Ministry of Works Kaduna
- Department of Lands and Survey Kaduna
- Mortgage Bank Zaria
- Union Bank Katsina.

18 - 16 ibid

"Analysis of data from the above sources identified about five problems areas facing housing delivery in the state. These include the following:-

- Land acquisition
- Housing finance
- Building Materials and construction
- Design and Layout
- Management

3.41 Land Acquisition: Land for housing is very essential. It provides the site for the erection of the superstructures. Land has many other uses other than housing, thus housing competes with other uses like industrial, commercial, administrative and recreational uses for land. Housing however takes the largest percentage of land in any urban setting. Land acquisition and the function of the land market is tied to the National Land Policy. In Nigeria the Land Use Decree of 1978 vests all land in a State to the State Governor. The Governor therefore gives final approval for all land allocations in the States. The Land Use Decree forbids the sale of land but the sale and purchase of land are done with impunity. In areas of free land market, housing and speculation of land are common leading to restriction on land availability for development thus the high cost of urban land.

Generally price of urban land for housing usually show

considerable increase from the city through the intermediate to the peripherial parts of the city. In developing countries, this tendency varies. The socio-economic attributes of land influence land price more than simply the single location factor. E.G. a piece of land in the G.R.A. costs more than the same piece in a low income residential area. This is the land situation in Nigeria.

Analysis of data collected revealed that there are three sources of land acquisition in Kaduna State, they include the State Government, Local Government and land for sale (despite the land use decree). The analysis further revealed these requirements for land acquisition by the private sector from the State Government.

- Payment of ₦10 levy for the application form.
- ₦100 deposit for land in Kaduna
- ₦75 deposit for land in Local Government headquarters.
- 3 copies of passport size photos.
- Tax Clearance Certificate for three years.

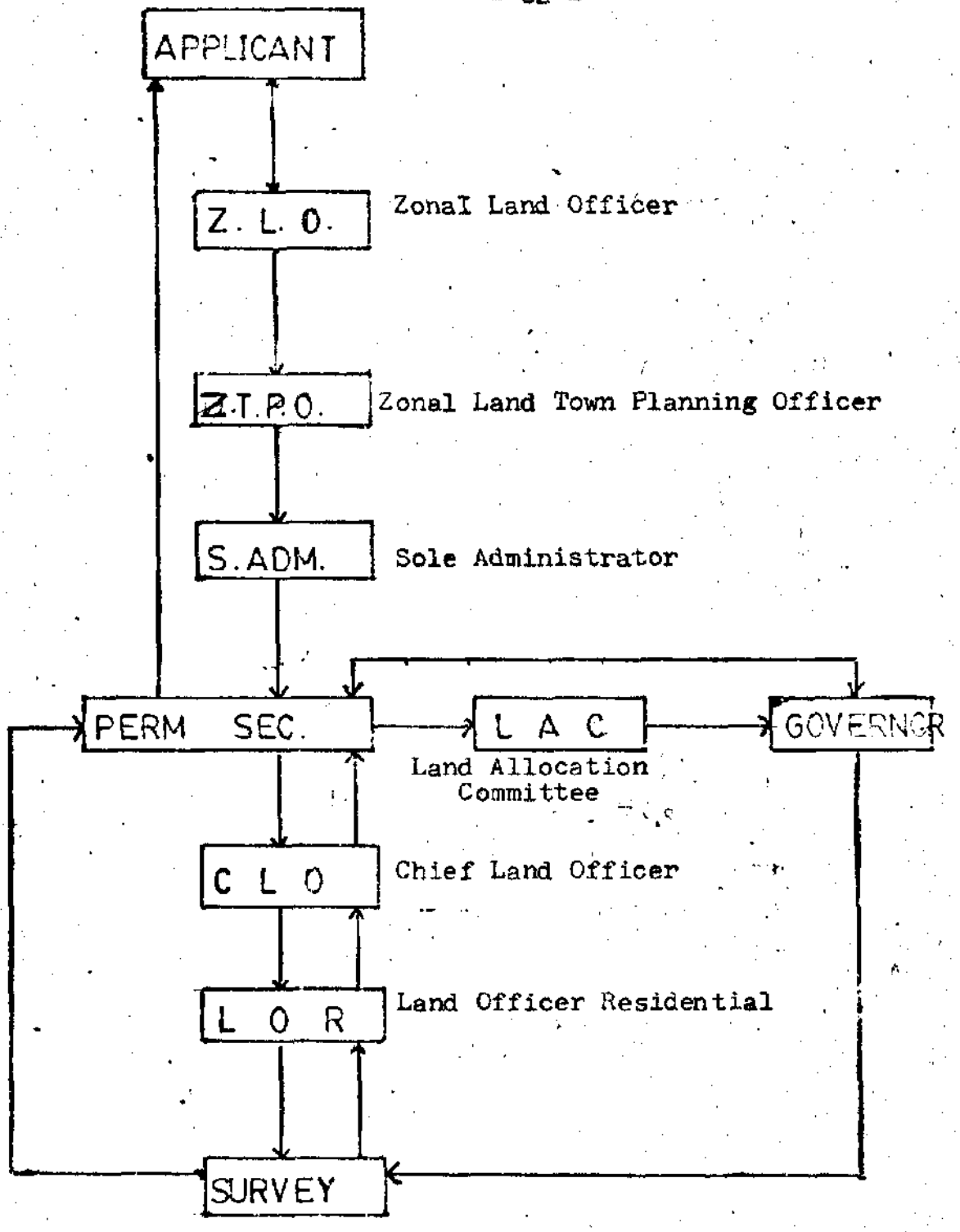
The public sector is simply required to request land through the Department of Land and Survey, Kaduna. The Federal Government makes such request through the State Governor.

The survey revealed three processes for land acquisition by the private sector in Kaduna and Zaria

and by the public sector in Kaduna.

(a) Process of Land Acquisition by the Private Sector in Zaria Fig. 9a). Applicant obtains form and fulfills requirements as above in the Zaria Land Office. The application form is passed to the Zaria Planning Office for their planning comments as to the suitability of use as per application. The form is signed by the Sole Administrator before it is sent to the Permanent Secretary Ministry of Lands and Survey Kaduna. The Permanent Secretary through the Chief Land Office passes the application to Land Officer residential who passes the application to the Survey Division of the same Ministry to confirm whether land applied for is open or allocated. The form returns to the Permanent Secretary from the Survey Division. The Permanent Secretary passes the application to the land allocation committee which gives the final offer which is approved by the Governor. From Governor's Office offer goes to Survey Division again for N.C.L.P. (Survey Details). From the survey Division application goes back to the Permanent Secretary for preparation of the ~~xxxxxxxxxx~~ certificate of Occupancy The C. of O. goes to the Governor for his final signature and returns to the Permanent Secretary who finally issues the signed C. of O. to the applicat. Refer to Figure 9a.

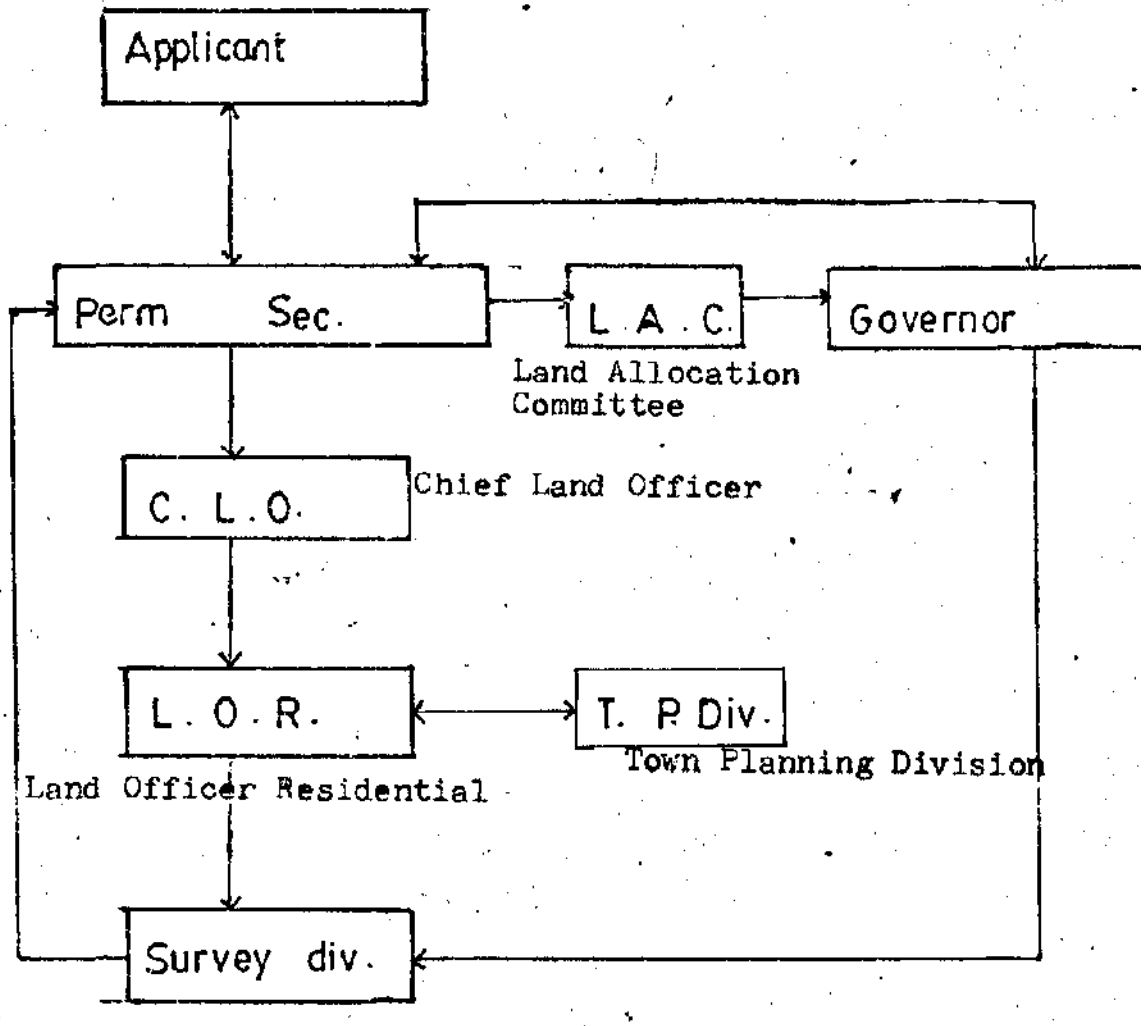
(b) Process of Land Acquisition by the Private Sector in Kaduna (Fig. 9b).



Source - Field Survey 1985

PROCESS OF LAND ACQUISITION BY THE PRIVATE SECTOR IN ZARIA

fig 9a



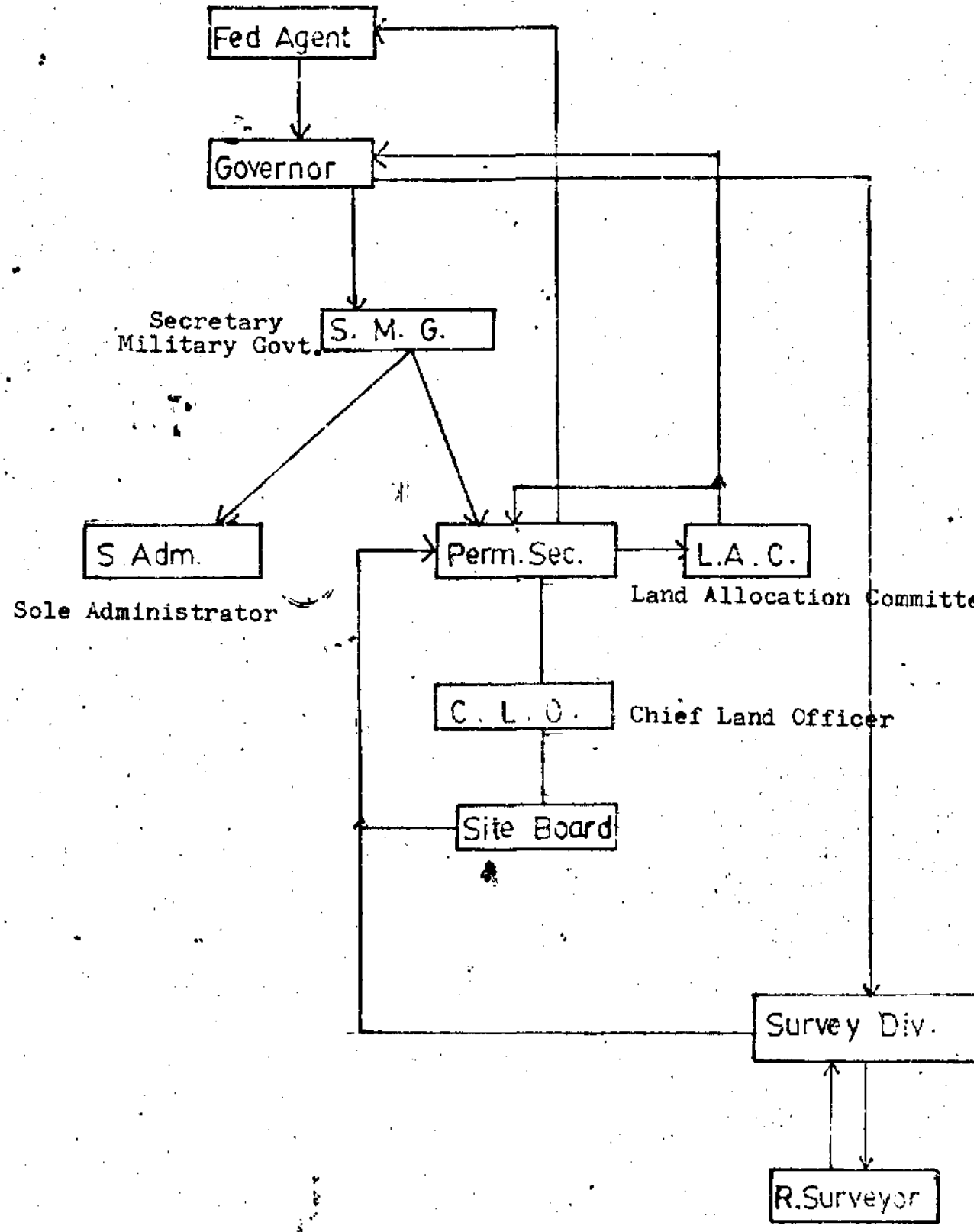
Source Field Survey 1985.

PROCESS OF LAND ACQUISITION BY THE PRIVATE SECTOR IN KADUNA.

fig 9 b

Applicant after fulfilling requirements sends application to the Permanent Secretary's Office where Permanent Secretary sends it to the land Officer residential through the Chief Land Officer. The Land Officer after obtaining planning comments from Planning Division of the same Ministry sends it to the Survey Division for confirmation of whether plot in question is already allocated or open. From here process continues as in figure 9a. Refer to figure 9b.

(c) Process of Land Acquisition by the Federal Government from the State Government (Fig. 9c). The Federal Agency for Housing makes request for land to the State Governor. Governor endorses and passes it to the Secretary of the Military Government. The Secretary Military Government minutes to the Permanent Secretary Ministry of Lands and Survey who inturns minutes the Chief Land Officer to summon a site Board Meeting for the selection of site. After the site Board meeting and site is selected a sketch is prepared and sent to the Permanent Secretary who passes it to the Land Allocation Committee. From here process continues as in figure 9a until certificate of occupancy (C. of O) is issued to the Federal Agent for Housing (see fig. 9c).



Source - Field Survey 1985

PROCESS OF LAND ACQUISITION BY THE FED. GOVT. FROM KADUNA STATE GOVT.

fig 9c

The following problems were identified from the various processes.

- bureacratic delays
- duplication of functions
- missing application forms

Problems encountered by the public and private sectors in land acquisition include the following in both private and public sectors.

The Public Sector - For the Federal Government or its Agency it takes 6-12 months before site is acquired as revealed by the analysis. Site acquired is isolated from existing developments. There is fraud in the payment of compensation which is paid by the Federal Agency to the State Government and eventually paid through the Local Government to the land owners. It is paid in piece meal. Fraud and piece meal payment results in resistance by landowners to vacate given site thus delaying the actual acquisition of the site for housing development.

Private Sector - 60% of sample showed they do not have access to application forms. 75% complained of ₦10 levy, ₦100 deposit in Kaduna and ₦75 in Local Government Headquarters. Certificate of Occupancy (C of O) takes 3 to 5 years to be issued.

General Problems

There is land speculation despite the land use decree. Infrastructures are not provided on sites.

long term credit facilities to small savings.

- Government grants for public housing.
- commercial and Mortgage bank
- Credit Unions.
- Self-help.

While Government grants and loans from Banks are available to the public sector Bank loans, Credit unions and self-help are available to the private sector.

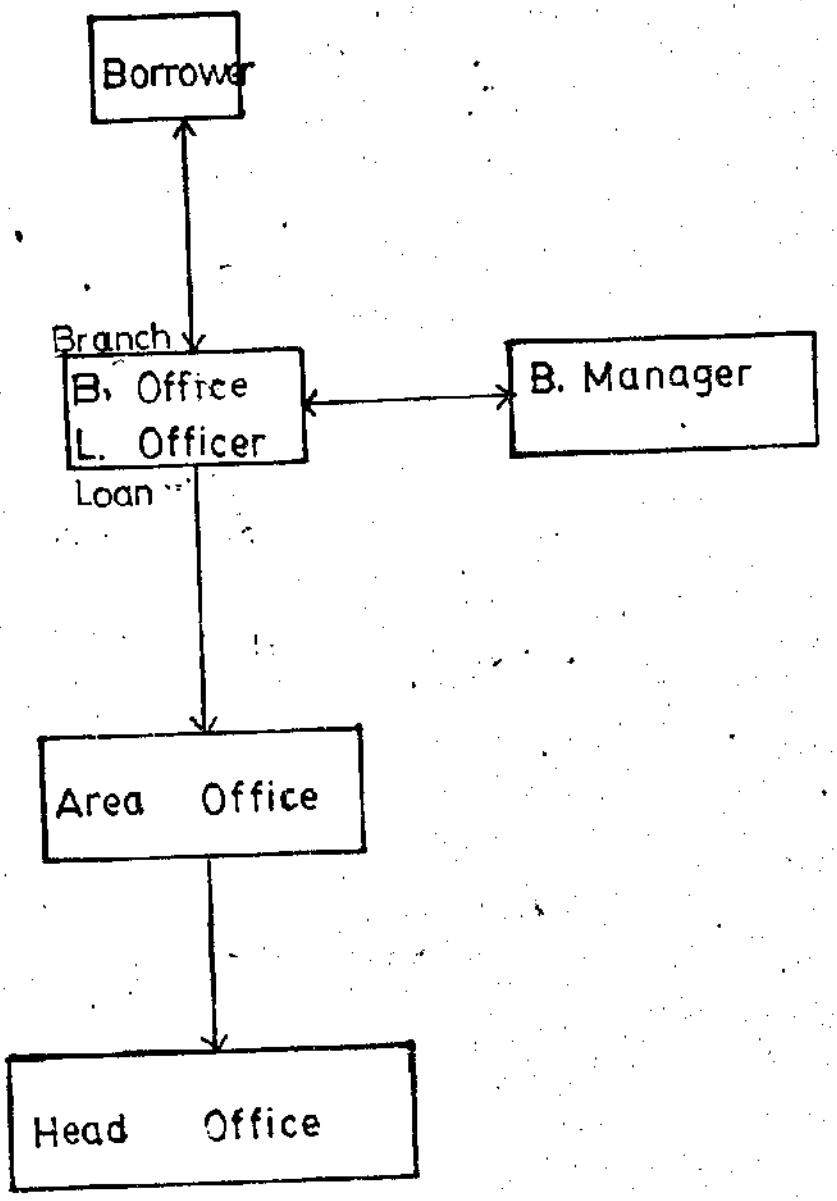
The survey identified the following conditions and process for a loan from Union Bank Katsina,

Conditions:

- An application is made.
- Applicant must be a customer for a minimum of two years.
- A collateral is required.
- Building plan and a Certificate of Occupancy
- Mortgage consent from resepective Local Government Area.
- Customer's Turnover must be okay.

The process of obtaining Housing Loan from Union Bank Katsina: (Fig. 10a).

The borrower after fulfilling the above conditions submits application to the Branch Office in Katsina through the Loan Officer. If amount required by borrower is within their limit for approval under ₦50,000 the Loan Officer passes it to the Branch Manager who processes and approves the loan and communicates to the borrower through the loan officer. If limit is beyond Branch Office



Source — Field Survey (1985)

PROCESS OF OBTAINING HOUSING LOAN FROM UNION BANK KATSINA.

fig 10a

i.e =₦40,000 the application is sent to the Area Office in Kaduna and subsequently to the Head Office in Lagos (see Fig. 10a).

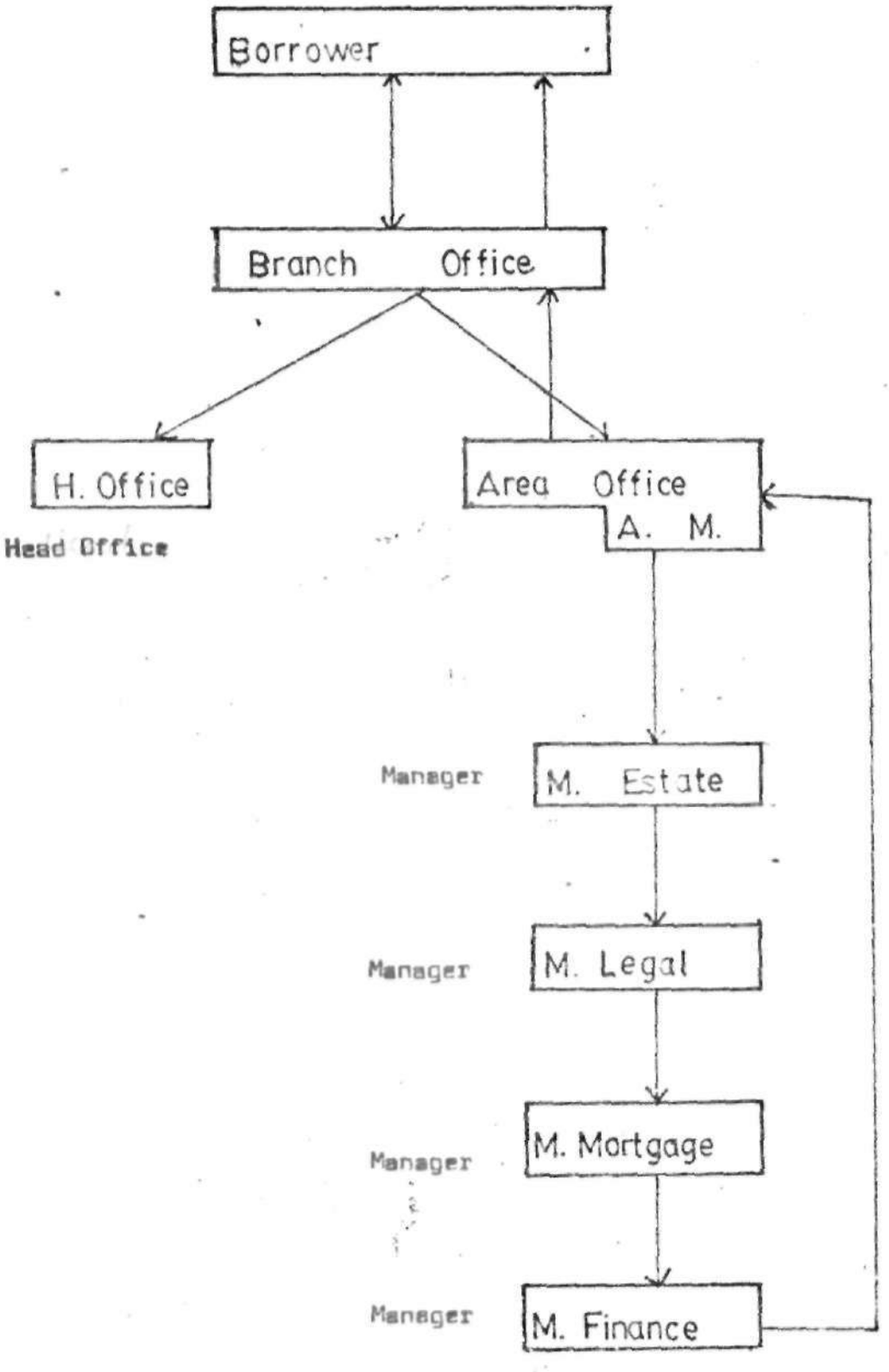
Conditions Identified for Mortgage Loan in Zaria.

Before application for mortgage loan is processed the following conditions must be met. They are:

- Applicant should be a customer for at least one year.
- 10% of loan must be deposited in the customer's account.
- Approved Building Plan and Certificate of Occupancy (C of O). required
- 3 years tax clearance certificate.
- A worker must present his last payslip.
- Businessman should show his monthly income.
- Mortgage consent must be obtained from the State Housing Authority.

The Process of Obtaining Housing Loan from Mortgage Bank Zaria (Fig. 10b)

If the above conditions are met application is received in the Mortgage Branch Office in Zaria If amount required is less than ₦65,000 it is sent to the Area Office in Kaduna for processing and approval. If amount required is more than ₦65,000 it is sent to its Head Office in Lagos. In the Area Office the application goes through Area Manager to the Estate Manager, Manager Legal, Manager Mortgage and Manager Finance for their



Source - Field Survey 1985

PROCESS OF OBTAINING MORTGAGE LOAN FROM MORTGAGE BANK ZARIA.

fig 10 b

respective comments, recommendations, and evaluation as for the various submissions made in the application. Final approval is passed by the Area Manager to the Branch Office for onward issuance to the borrower. Refer to figure 10b.

Problems of Housing Finance

Public Sector - Government grants for public housing can meet only 30% of housing requirement by the Housing Authority or Ministry of Works. The grants are released instalmentally which do not meet up with the cost of construction. 40% of grants are diverted to other uses.

The Private Sector - For Bank Loans 60% of sample indicated not being regular customers. 75% cannot save 10% amount of loan. 90% have no collaterals as surety. Where approval for loan is given, money is released installmentally according to developments done on site. The conditions required are beyond the reach of the low income earners.

In terms of personal savings, these are inadequate to meet up the high cost of housing construction. Credit unions are still very weak in their contribution to housing finance.

The above problems in housing finance constitute bottlenecks to housing delivery by both the public and the private sector particularly in Kaduna, Zaria and Katsina.

3.6 Building Materials and Construction:

Building materials in housing development are required for erecting the superstructure. After purchase of the materials which is usually required in bulk the actual erection (construction) of the housing units is embarked upon as desired.

The survey revealed that building regulations in Kaduna State specify 100% use of conventional building materials for the public and private sectors. More than 60% of these conventional materials are imported under licence restriction. Because of restriction on importation these materials are not readily available thus their exorbitant prices in the market affecting in particular the private sector with very limited sources of housing finance. Because of exorbitant prices bulk purchase of building materials essential for housing construction is impossible for the private sector and the private popular subsector in particular. Because of emphasis on conventional materials by the Building Regulations, local available building materials receive very little patronage by the public sector.

The survey further identified four strategies of housing construction in the study area. They are: family and employed labour utilised essentially by the private sector and contracts and direct labour utilised by the public sector.

Process of Contraction (Private)

The private developer employs labour or uses family labour to construct his housing units (Fig. 11a).

The Public Sector - The Housing Authority gives contract advert through its Secretary. Registered Contractors send their quotations to the Secretary who fowards it to the Quantity Surveyor for valuation. Finally the Tenders Committee Board of the Authority gives final approval of the contract and communicates to the contractor. Agreement is signed and the work then starts. Figure 11b.

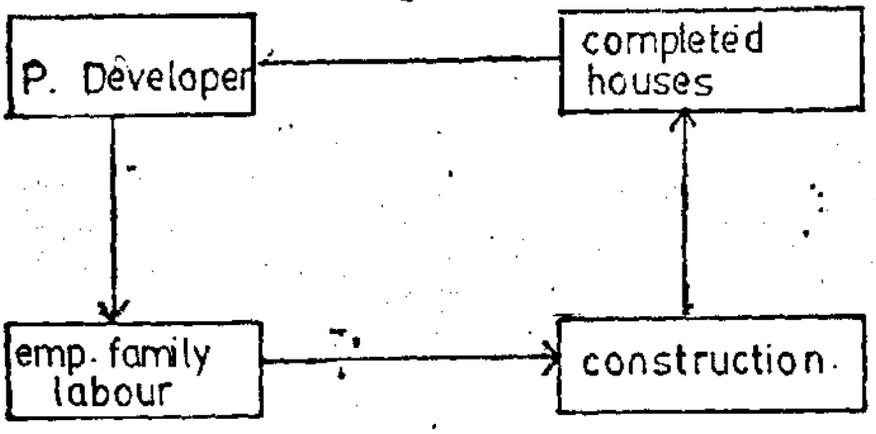
Problems with this process include:

- Advert takes time.
- Approval takes time.

Construction Problems

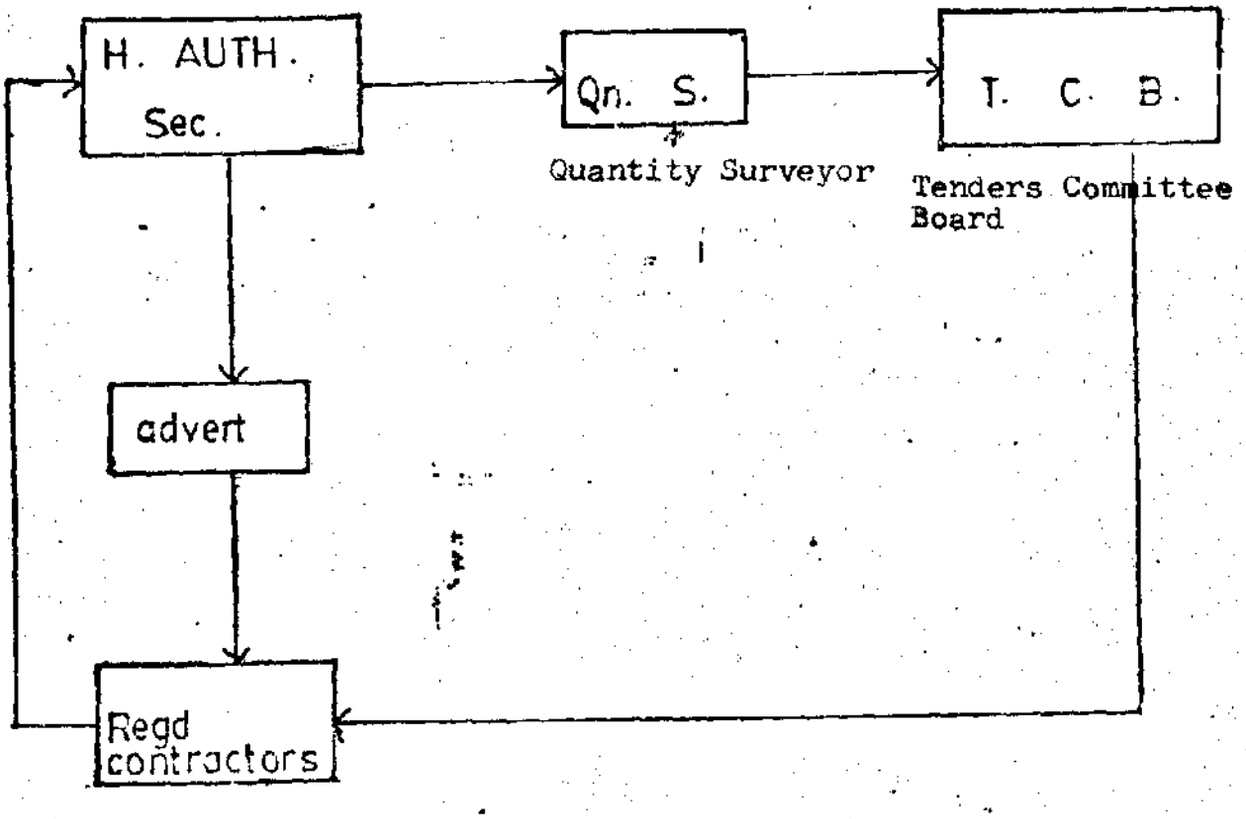
Public Sector - Housing construction is 100% by contracts. Contract award takes 6-12 months and the contract is inflated two to three times than the original cost. Housing units take two to three years before completion. 50% of labour in construction is unskilled. Thus contracts increase costs of houses and delay in supply of houses to ease shortages.

Private Sector - 30% of sample use 75% family labour. 80% of labour is unskilled. Construction takes 1-2 years for housing units to be completed.



CONSTRUCTION PROCESS - Private

fig 11a



Source - Field Survey 1985

CONSTRUCTION PROCESS - Public

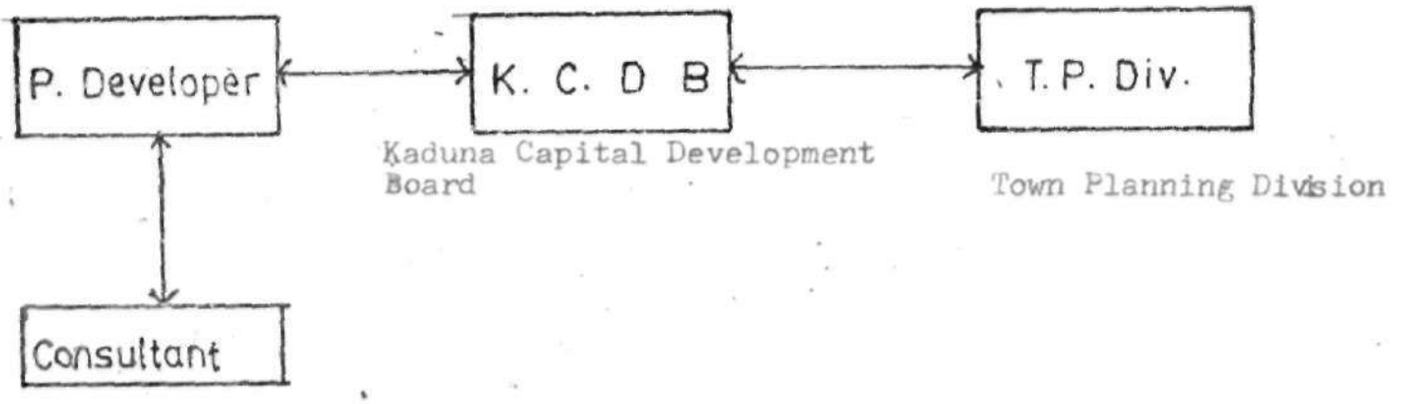
fig 11b

Therefore availability of conventional building materials at reasonable prices, use of contracts in the public sector and predominantly unskilled labour in the private sector are critical factors to housing supply in the study area.

3.44 Layout Design: The design of the residential layout is very necessary to ensure compatability in facilities, liviability and functionality in the residential environment. The environment should as much as possible satisfy the users in terms of their socio-cultural needs.

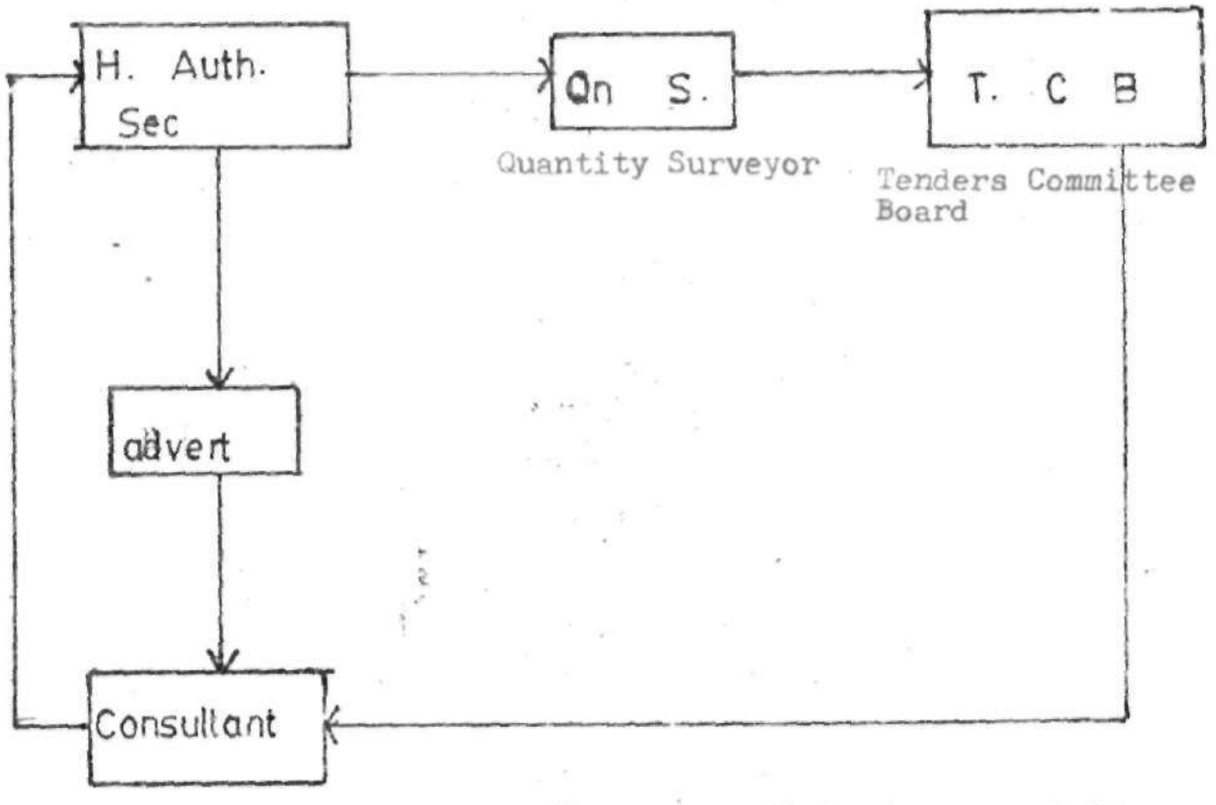
The survey revealed the use of private consultants essentially and direct labour by the public sector while the private sector also utilises consultants and individual designers. The process of designing layouts in the public and private sectors was identified.

Private Sector - The private developer engages the services of a consultant and takes prepared plan to Kaduna Capital Development Board (K.C.D.B) If located in Kaduna. K.C.D.B. passes plan to the Planning Office in the Ministry of Lands and Survey for planning comments. After planning comments final approved is given by the K.C.D.B. before the developer can go ahead. There is delay in this process before the lakyout plan is approved (see Fig. 12a).



LAYOUT DESIGN PROCESS — Private

fig 12a



Source - Field Survey 1985

LAYOUT DESIGN PROCESS - Public

fig 12 b

Public Sector - Housing Authority in Kaduna gives advert for contract through its Secretary as shown in Fig. 12b. Consultants send tenders to the Secretary who passes them to the Quantity Surveyor for valuation and selection before final selection and award by the Tenders Committee Board. Process is summarised Fig. 11b. (see Fig 12b). There are problems of delay with advert and approval in this process.

Problems in the Layout Design

Public Sector - Contract award to the consultant takes 3 to 6 months. Lack of enough funds delays issuance of layout by the private consultant. Use of consultants subsequently increase cost of the completed houses.

Private Sector - Approval of the layout plan takes 1 to 6 months. This cause delay in housing construction.

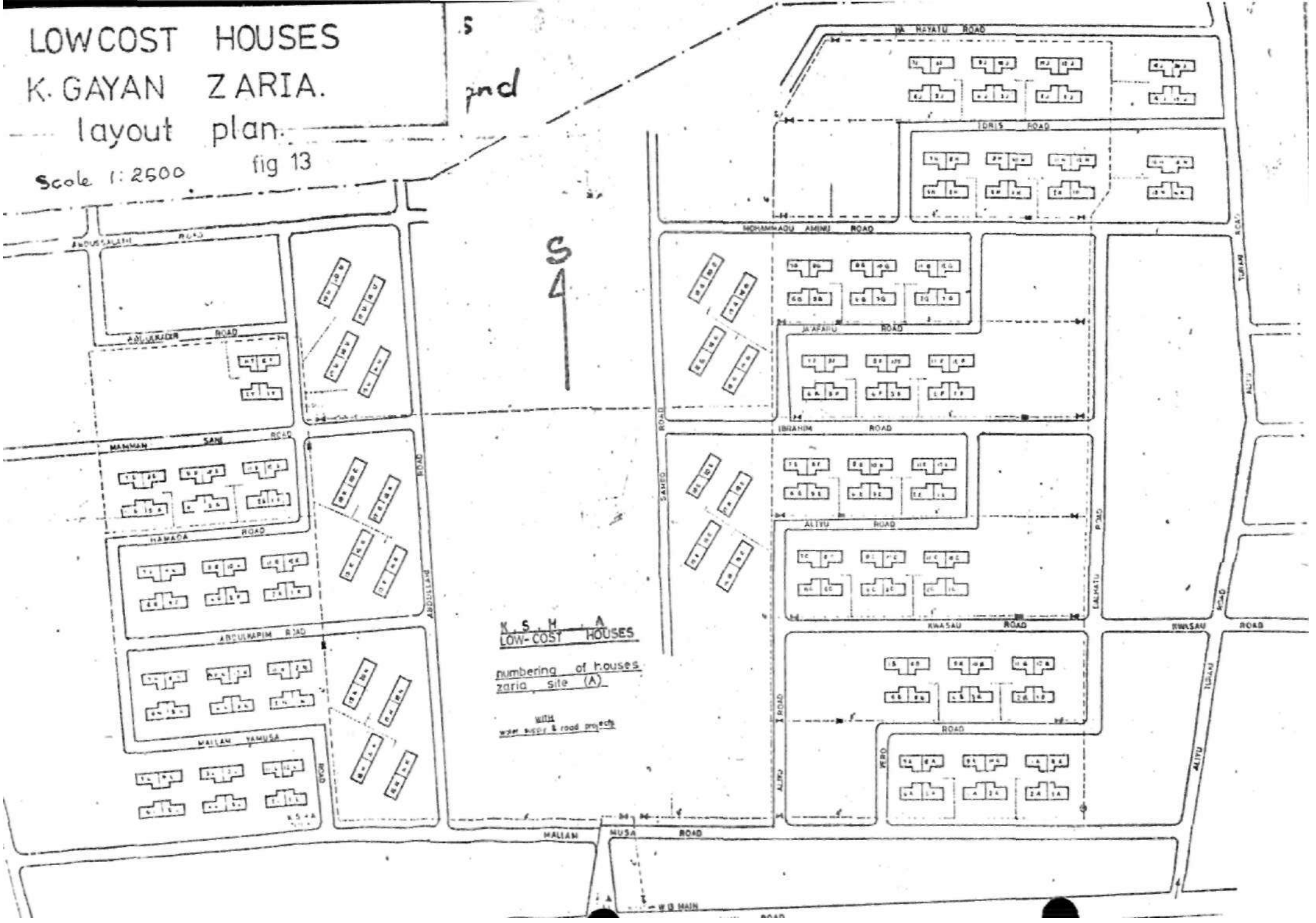
Operational Problems - There is deviation in the use of spaces as provided for in the layout. Open spaces, areas earmarked for facilities are built upon. Circulation is not made articulate to enhance functionality. Building orientation is not taken care of, while buildings in the study area which have their longest sides to the north direction to avoid hot sun rays these buildings have some sides facing

the west and east i.e the sun path. Thus these buildings are very hot and uncomfortable in the afternoons. See Fig. 13.

Observation revealed that the large private commercial developers observed no order in estate developments. Layout plans are not prepared. Approval is not obtained thus use of space is maximised in terms of number of houses to be constructed at the expense of circulation, facilities, etc. see figures 140 & 146.

3.45 Management: Macoy, J.P. said "Good management is the application of skill in caring for the property its surrounding and amenities and in developing a sound relationship between landlord and tenants and between tenants themselves, inorder that the estate as well as the individual houses may give the fullest value to both the landlord and the tenants".[22] The essential issues in management therefore are policies in the allocation of housing units, tenancy agreement, collection of rents, repairs and maintenance.

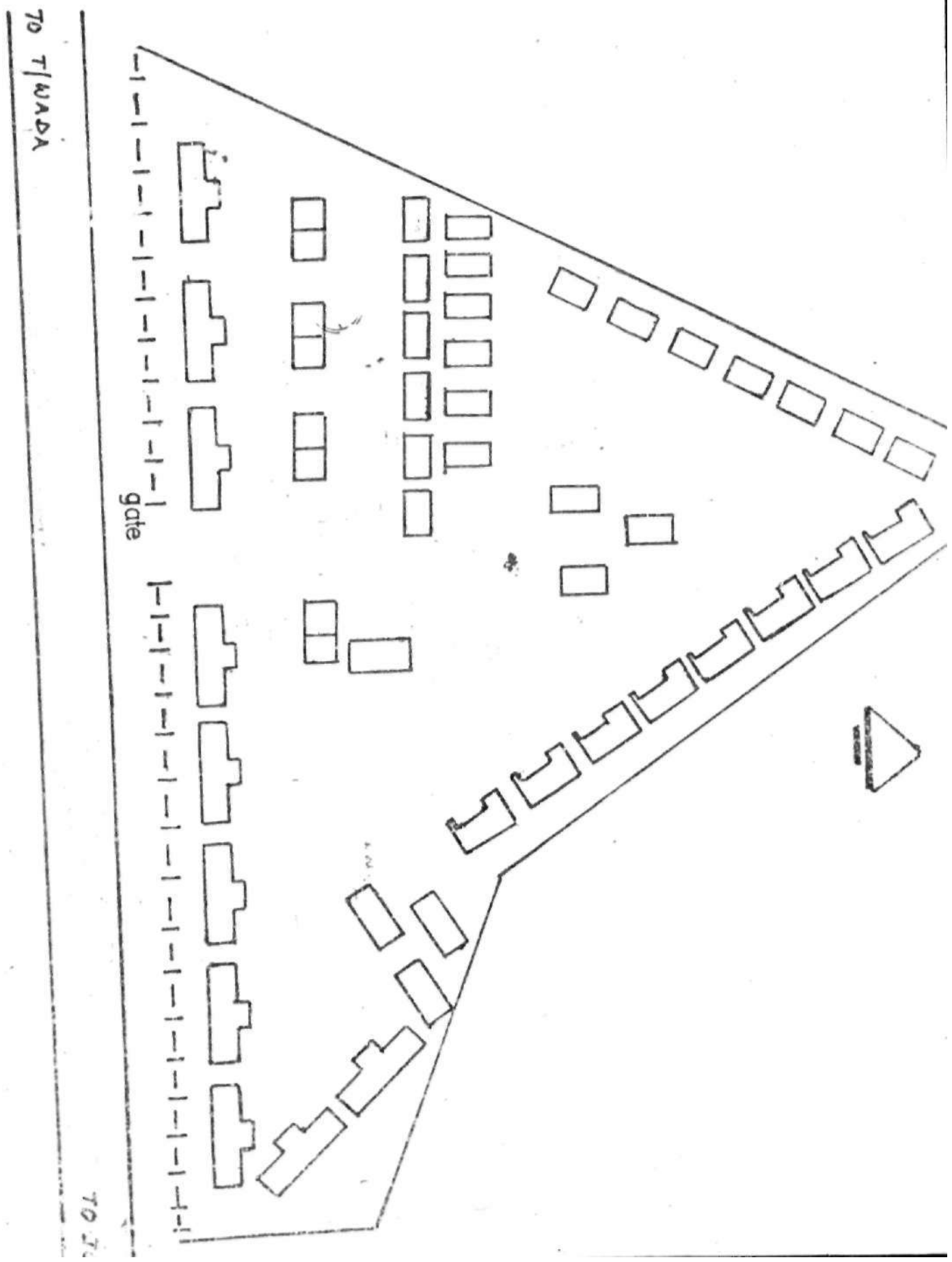
The survey identified the Housing Authority, Ministry of Works and the respective institutions as agents in the Management of public housing while caretaker or estate manager in the private sector were also identified.


LOW COST HOUSES
K. GAYAN ZARIA.
layout plan.
Scale 1:2500
fig 13
S
pnd
S 4
K S H A
LOW-COST HOUSES
numbering of houses
zaria site (A)
with
water supply & road projects
NA HAYATU ROAD
IDRIS ROAD
MOHAMMADU AMINU ROAD
JAFARU ROAD
IBRAHIM ROAD
ALIYU ROAD
KWASAU ROAD
ABDULSALAMI ROAD
ANWARUDEEN ROAD
MANMAN SANI ROAD
HAMADA ROAD
ABDULRAHIM ROAD
MALLAM YAMUSA ROAD
MALLAM NUSA ROAD
SAMEO ROAD
ABDULLAHI ROAD
TUDUN KWASAU ROAD
LALHATU ROAD
ALIYU ROAD
K.S.H.A
W.B MAIN

ALH. SANI HOUSING ESTATE ZARIA

FIG 14a

not to scale



ALH GARBA HOUSING ESTATE T.WADA KADUNA.

FIG 14b

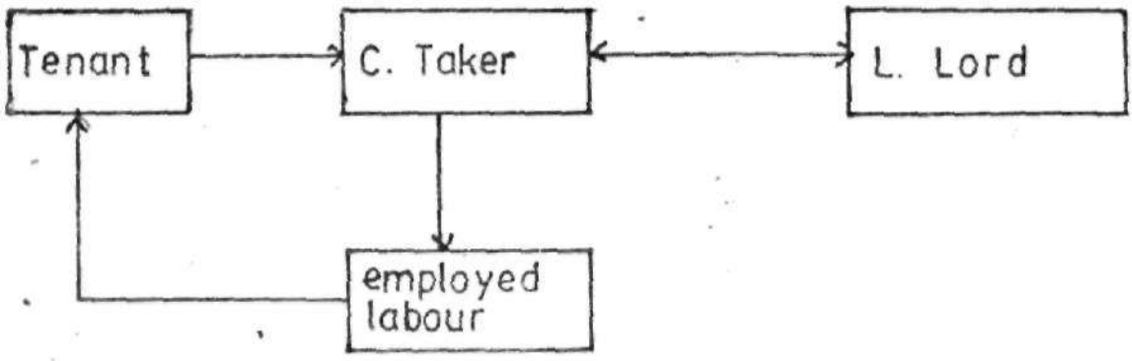
not to scale

Private Sector - Caretaker allocates houses on personal contact. Also collects monthly rents. Complains by tenants as regards repairs are sent to the caretaker who receives approval of the landlord before employing appropriate labour e.g carpenters, plumbers, electricians, for the necessary repairs. Repairs take very long before the are effected because District Manager has to approve depending on availability of materials See figure 15a.

Public Sector - The District Manager in any public housing estate does the allocation of houses and approves repairs. Report of damages by tenants are sent to the District Manager. He sends such repairs requests to respective officers, incharge either the Senior Technical Officer (Electrical) or Senior Works Superintendent (Mechanical). Damage is assessed in terms of cost and returned to the District Manager for approval. On availability of materials orders on repairs through officer incharge is given and the repair is effected. See figure 15b. The whole process causes delays before the actual repairs are done. In addition materials may not be in store for immediate repairs.

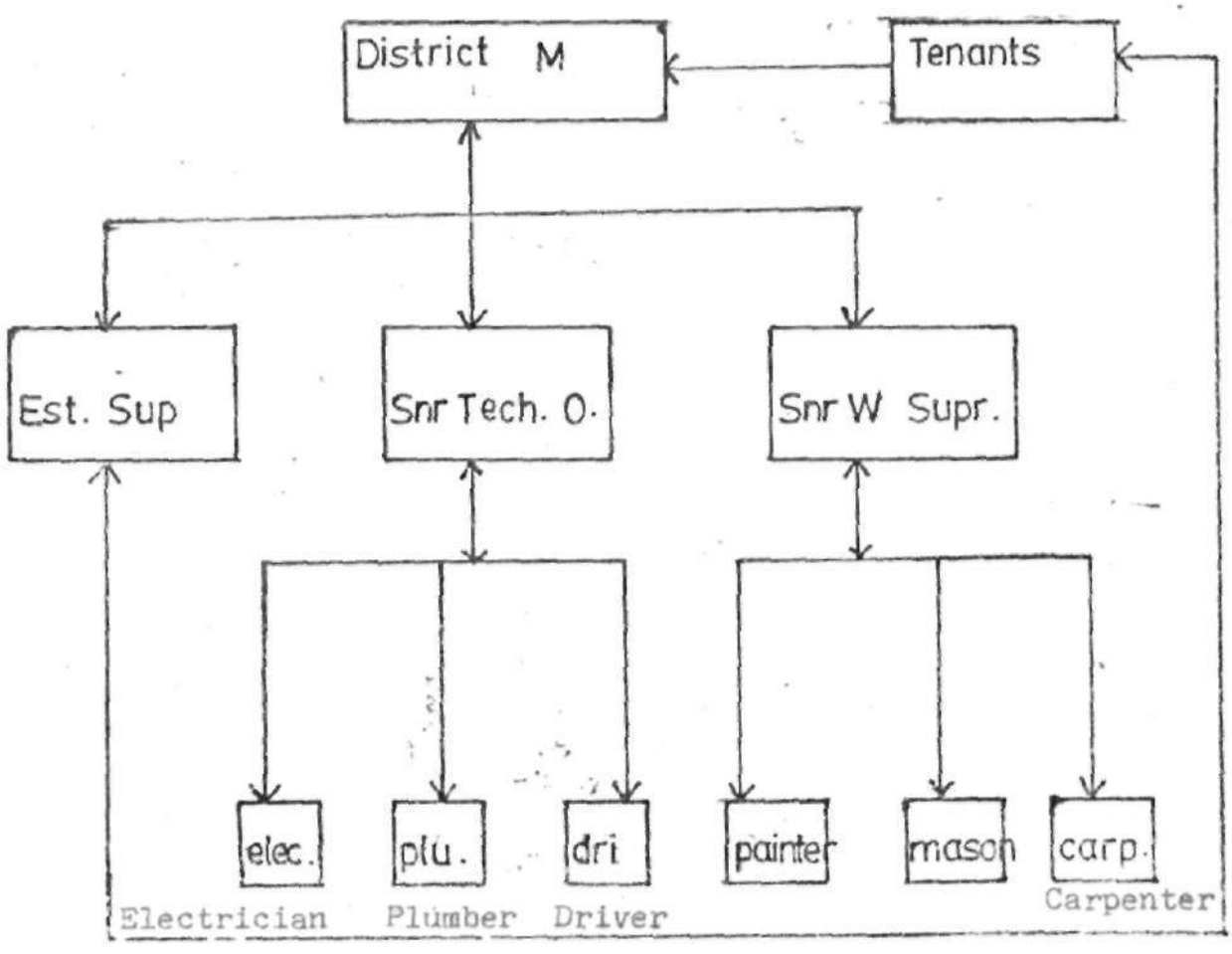
The Problem of Management

Private Sector - 75% of the repairs are by the tenants because of the non-chellant attitude of the landlord. The tenants also take care of solid refuse disposal. Thus it could be dumped anywhere



MANAGEMENT PROCESS — Private

fig 15a



Source - Field Survey 1985.

MANAGEMENT PROCESS — Public

fig 15b

against environmental sanitation and hygiene. Thanks to the Kaduna State 1984 Environmental Sanitation Edict which prosecute and fines individuals for dumping solid waste indiscriminately.

The Public Sector - 75% of the applicants for houses do not get their allocation. Thus allocation is not made to deserving applicants. Repairs of damages in the housing estate takes 3 to 6 months before it is effected. No. provision of solid waste disposal in the management structure and process. Thus refuse collectors are hired once monthly depending on availability of funds.

3.46 Conclusion Remarks:

With regards to housing supply by the public and private sectors in Kaduna, Zaria and Katsina the above discussion showed that supply by the private sector is far more than supply by the public sector despite Government biased attention to the public sector. Analysis revealed that private popular housing dominate in indigenous core areas of the study area while private commercial houses dominate in non-indigenous areas. Analysis further revealed that housing supply by the public sector in Kaduna is more than the supply in Zaria and Katsina. Housing supply by both sectors particular in Kaduna and Zaria is far short of housing requirements of the two towns.

The discussion further showed that housing shortages are due to slow provision of new housing units by the public and private sectors attributable to problems of land acquisition, housing finance, building materials and construction, layout design and management as identified by the analysis. The problems of land acquisition and housing finance are shown to be more critical due to their requirements and processes involved especially as they relate to the poor income group of the urban population.

Recommendations will be made as per the identified problems with a view to minimising their effect in relation to housing delivery.

CHAPTER FOUR

SUMMARY OF FINDINGS, POLICY ISSUES AND RECOMMENDATIONS.

4.10 MAJOR FINDINGS

In the preceeding chapter findings from the analysis on the contributions of the public and private sectors in housing supply in Kaduna, Zaria and Katsina were discussed. In addition findings on the problems of land acquisition, finance, building materials and construction, layout design and management facing the two sectors in housing delivery in the study area were also discussed. The major findings in these respective areas will be summarised below.

With respect to contribution to housing supply by the public sector in the study area, the major revelation was that this sector was contributing relatively few housing units at a very slow rate compared to the increasing population in the study area in need of housing. While Kaduna with the highest population in the State has a total number of eight thousand nine hundred housing units by the public sector Zaria has five thousand nine hundred and Katsina has two thousand three hundred housing units.

For the private sector the main revealation was that its contribution to housing supply in Kaduna, Zaria and Katsina far outstrips supply

by the public sector. The analysis revealed that private commercial houses dominate in non-indigenous core areas of Kaduna and Zaria while private popular houses dominate in indigenous core areas of Zaria and Katsina. It was finally observed that housing supply by the two sectors in the study area do not satisfy the housing shortages in these towns due to slow rate of constructing new housing units for the fast growing urban population.

Analysis on data collected on problems facing the two sectors in housing delivery revealed the following critical findings.

(1) Land acquisition was revealed to be a very critical obstacle to housing delivery in the study area especially for the private sector. The process of land acquisition for both sectors was discovered to be very bureacratic where functions are duplicated. The public sector faces major problems of getting approval for a site, the location of such a site relative to existing developments and ~~xxx~~ fraud in compensation payment to landowners.

The private sector is faced with the major problem of meeting the requirements which accompany any application. These include ₦10 levy, ₦75-₦100 deposit, tax clearance certificates, etc.

General problems in land allocation:

- Lack of infrastructures on allocated sites.
- Lack of residential plots on application.
- Annual rents,
- Minimum of 2 years to development allocated plot or face revocation.

(2) Housing Finance was discovered to be another critical factor in housing delivery in the study area. The public sector is faced with the problem of inadequate funds for housing and even the little grants given are diverted for other uses.

The private sector is most affected by the problem of housing finance. In terms of obtaining loans from banks for housing conditions to be fulfilled are too stringent for the low income group. These include the issues of being regular customers, collaterals and having to save 10% of amount required, Certificate of Occupancy, etc. Instalmental release of loan is another problem. Personal savings are discovered to be far inadequate for housing and the functions of credit unions for housing are still very weak.

(3) Conventional building materials were discovered to receive more emphasis by the public sector as per building regulations in the State so the

negligence of local building materials.

Use of contractors in construction was also discovered to receive more emphasis by the public sector which results in inflation of cost and longer duration of construction. The private sector utilises more of family and employed labour for construction with the major problem of unskilled labour which results in poor structures.

(4) Use of consultants in designing residential layouts in the public sector increase cost and delays construction due to lack of funds to pay the consultants in time.

The private sector faces the major problem of getting the layout plans approved by the planning Authority - K.C.D.B.in Kaduna and Planning Division in the Local Government Headquarters.

(5) The public sector face the problem of allocating housing units, repairs and maintenance as regards management whose process is very inconvenient. Tenants in the private sector are left to repair and maintain their houses.

The study has identified the roles and contributions of the public and private sectors in housing supply in the study area. The private sector in terms of roles has and is still supplying houses for all categories of income groups in Kaduna,

Zaria and Katsina. The private commercial subsector provides essentially rooming/row housing types to the low income groups in the urban centres. These housing type therefore dominate in very high density residential areas of Kakuri, Doka, Tudun Wada, Kawo and outskirt villages like Television, Nasarawa, Rigasa, Narayi, Kurmin Moshi, Malali, Unguwar Rimi, Unguwar Dosa in Kaduna.

In Zaria these housing types dominate in Sabon Gari and parts of Tudun Wada. Majority of the low income group are found in these high density areas living in one or two rooms. This subsector also provides detached houses for the middle and high income groups who can afford to pay for the high rents demanded. The study revealed that the private commercial subsector supplies more row/ rooming houses compared to detached houses.

The contribution of the private popular subsector was found to dominate in indigenous core areas of Zaria Walled City and part of Tudun Wada and Katsina Walled City. In these core areas indigenous courtyard compound housing types were found to dominate. Since this subsector provides houses for their use value, provision of houses therefore depends on individuals' or families' ability to do so.

The public sector on the other hand has also supplied houses to cover all income groups. Public housing for the public were initially meant particularly for the low and middle income groups in the urban centres. In the provision for staff housing for civil servants, emphasis is on the high income group. Thus this group is housed in old and new Government Residential Areas in Kaduna, Zaria and Katsina. A civil servant qualifies for a house only on reaching salary grade level eight and above. In terms of actual contribution the public sector has provided low cost and Government Residential housing estates in the study area.

Table 3 and 4 gives the list of all public housing estates in Kaduna, Zaria and Katsina with the breakdown of actual housing units in each. The study finally revealed that housing supply by the private sector is far more than the supply by the public sector and that contributions of the two sectors put together is not meeting housing demand in the study area. Thus the problem of housing shortages is still on. The inadequate provision of housing to minimise the housing shortages in the study area is attributable to problems of land acquisition, finance, building materials and construction,

design and layout and management identified by the study.

4.20 Proposals and Recommendations

On land acquisition the analysis revealed a number of problem areas encountered by the public and private sectors. The process of land acquisition was revealed to be too bureacratic with duplication of functions and unnecessary delays as the application has to go through many hands. The study therefore recommends the streamlining of this process for both the public and private sectors in order to eliminate duplication of functions and facilitate land acquisition especially for low income ~ in the private sector. In this respect the land Allocation Committee (L.A.C.) should be given the full responsibility of allocating urban land for residential development. For the public sector specifically and with reference to the Federal Government approval for residential sites are delayed and when given it may not be suitable for construction and far from built up areas thus inconvenient to the would-be beneficiaries. It is therefore recommended that because of the Federal Government's recent priority to housing, suitable site for residential development convenient to users is given.

Payment of compensation by Federal or State Government through its respective officials and those of the Local Government concerned caused fraud. It is recommended that compensation should be paid

directly to landowners by the agency concerned be it State or Federal. This will minimise the effect of resistance to vacate acquired site by the landowners. For the private sector main problems are with the requirements for land acquisition. This include ₦10 levy for the form, ₦100 deposit in Kaduna and ₦75 in other Local Government Headquarters. These requirements do not favour the low-income who have the will to own their houses. The study therefore recommends scrapping of the ₦10 levy and the deposit reduced from ₦100 in Kaduna to ₦50 and from ₦75 to ₦25 in Local Government Headquarters. This will enable the low income earners fulfil requirements for land acquisition. Plots allocated lack infrastructure. This posses a big problem to beginners to start development. Residential plots should therefore be provided with infrastructures like access roads, water to assist developers. On allocation of a plot, an individual is expected to annually pay rent of ₦300 in Kaduna and ₦100 in Local Government Headquarters. Failure to pay this rent leads to revocation of offer made. Since this rent does not favour the low income group it should be reduced to ₦50 in Local Government Headquarters and ₦100 in Kaduna. The 1978 Land Use Decree provides that an individual is entitled to only half a hectare of land in the urban areas.

This has constituted a big problem to large private estate developers in providing houses to the people. It is recommended that this decree be ammended to give these private developers enough land in the urban areas to construct houses in line with Government Policy in favour of the low income. Lack of residential layouts cause delay in acquiring land on application. The study therefore recommends that residential layouts be made readily available for allocation on application.

The study identified housing finance as another critical obstacle to housing delivery in the study area. Housing developments require huge funds for land acquisition, bulk purchase of materials, construction and provision of associated physical facilities, Financial resources are more critical with the private sector which is exposed to stringent bank conditions and faced with inadequate savings for housing. In Kaduna State the Housing Authority is the agent for Housing provision for the public and relies only on Government grants for public housing. It is therefore recommended that the Authority should generate its own funds for residential development. This requires autonomy for the Authority.

Government grants for housing are far inadequate yet they are always diverted for other uses as revealed by the analysis. Government should make enough grants to the Housing Authority which should be strictly used for housing construction. For the private sector the analysis revealed that commercial and Mortgage banks are the principal sources of finance for housing. These banks give stiff conditions to be met by this sector before housing loan is approved. These conditions include collaterals, certificate of occupancy (C. of O.) saving 10% of required loan, mortgage consent and being regular customers. These stringent conditions do not favour the low income group and beginners to housing construction. The study therefore recommends that these conditions be moderated to favour the poor to enable them obtain long term loans for housing construction. These will enable them build houses of their choice.

Since personal savings are inadequate for housing, banks and the Housing Authority should encourage savings for housing construction. The private sector should be encouraged to build their own houses through self-help.

Housing cooperatives and credit unions are very good sources of housing finance if properly utilised. These were found to be lacking in the study area. The study recommends the formation of Housing Cooperatives and Credit Unions to be

emcouraged. This will allow members access to long term housing loans.

On building materials and construction, the study identified that the Kaduna State building regulations specify 100% use of conventional building materials which are imported under license restriction. These materials are therefore scarce, expendive and inaccessible to individual private developers in bulk. It is recommended that the building regulations should be flexible to allow for the use of conventional and local building materials. Use of the abundant locally available materials will go along way to reduce the cost of houses. The private sector will have access to desired materials. The following local materials should be encouraged burn bricks, sun baked bricks, mud clay 'azare'. The existing local building industries should be given a boost to produce enough to meet the demand of the building industry and new ones should be established. This will reduce their cost and make them readily available especially to the low income group.

With regards to construction the public sector faces the problems of contract strategy. Construction by contracts leads to inflation of the cost of construction, delay in construction, poor work due to unskilled labour. This strategy at the end increases cost of housing units when completed. The study recommends massive middle and high level manpower training relevant to the construction and building industries i.e masons, plumbers, carpenters, painters, electricians, brick layers, architects, planners, engineers, technicians, quantity surveyors. This will enable it employ direct labour in housing construction which will go along way in producing housing units at a faster rate and chepper cost to the people. Contractors are only recommended where there is a gigantic housing programme to be implemented but under strict supervision by the professionals. The private sector faces the problem of unskilled family labour especially the private popular subsector. It is recommended that this sector should employ the services of professionals as supervisors to ensure sound structures.

The study also found out that with regards to the layout design for residential areas the public sector uses private consultants or firms. This

delays construction due to lack of funds to pay consultants and consequently increase cost of houses. Thus the recommendation here is as above in terms of manpower training for direct layout design by Government staff. This will also speed up housing construction at cheaper cost. In terms of operational problems like space mismanagement, usurp of specified uses by other uses, poor circulation and improper building orientation, the study recommends that space should be used as specified on the plan. Open spaces and areas earmarked for facilities should be so used, circulation should be articulate and functional. Orientation of buildings should be proper that is, longest side of the building to the north direction to keep away the hot noon rays. This will go along way in creating a functional, efficient and liviable environment. Estate developers in the private sector as shown in the study area do not even prepare layouts plans before developing their housing estates. This results in a disorderly environment where the main aim is to maximise the number of housing units within a given space. It is therefore recommended that they should follow the recommendations of the public sector to ensure liviable environment. The planning authority i.e Kaduna Capital Development Board should give them quick approval if they abide by stipulated standards and regulations.

With respect to Management in the public sector, the structure is not comprehensive. The component of refuse disposal is left out. There is deficiency and delays in allocation and repairs of housing units. Non-availability of materials and equipment delay maintenance works in the estates. It is recommended that the management process and structure should be comprehensive embracing administration, maintenance and solid waste disposal units. Allocation of houses to deserving applicants be made under administration, all sorts of repairs to be under maintenance section and collection of refuse to be under its appropriate section. Materials and equipment to be readily available for maintenance purposes on request. Refuse collection centres to be erected for every block of houses and collection to be twice weekly.

For the private sector repairs and disposal of solid waste is solely by the tenants as revealed by the study. It is therefore recommended that the caretaker or the estate manager as the case may be should fully be responsible for repairs of houses and collection of solid waste. This will ensure a liviable environment and longer life span for the houses.

4.30 POLICY ISSUES OF HOUSING SUPPLY

The study has revealed that the principal actors in housing supply in the study area are the public and private sectors. The public sector has been operating under government guidance and assistance in terms of grants. Thus housing units provided by this sector to the respective income groups have been guided by Government. On the other hand the private sector has been operating [illegible] unaided by government. Thus provision of housing units to the respective income groups has been at will and capability of the private developers both in the popular and commercial subsectors.

It should be noted that the contributions to housing supply by the public and private sectors are very complimentary in solving the problem of housing shortage in the urban centres. State or Federal Government policy on housing should be specific on the roles and contributions of the two sectors in reducing housing shortages in the urban centres. The policy should allow the public sector construct houses for all categories of workers and the general public within the reach of the low income group, the hitherto social benefit motive has led to investments of huge

sums of money on few number of houses without returns. This has resulted in an inbalance situation between public and private sector workers. With the commercialization of public housing sector funds will be generated to construct more houses on a continous basis and also reduce the inbalance situation between the public and private workers, in terms of housing conditions.

The private sector contains a lot of potentials in terms of housing for the low income group. This sector should therefore as a matter of policy be encouraged and guided by government to supplement its efforts in housing provision. By way of guidance the private sector should be given minimum standards for housing on which to operate i.e type of housing units to be provided for the different income groups. By encouragement, government should make enough land available to the private sector for housing, boost long term credit facilities and provide infrastructures like access roads, water, electricity associated group facilities in residential areas and boosting of local building industries.

With adequate guidance and encouragement for the private sector on above incentives by government, this sector will go along way in providing liviable

accommodation for urban populations in study area and Nigeria at large thus supplementing government effort in solving the problem of housing shortages in the urban centres.

4.40 CONCLUSION

This study sees housing as very essential for human survival. The private sector especially the private popular subsector has been in operation for a long time. This subsector has continued to dominate the housing supply network in Nigeria during her past development periods to date. The private commercial subsector started in a very small scale in traditional cities before colonization and increased in scale in the 1970s when Nigeria experienced rapid urbanization due to immigration and natural increase. This subsector has contributed substantially in housing supply in non-indigenous core areas of Nigerian towns and cities.

The public sector started contributing to housing during the colonial times but as an emergency measure to shelter victims of a plague in Lagos in 1928. This period marked the beginning of public housing in Nigeria but in a different dimension from the original emergency conception Public housing has become a means of providing housing for the teeming population. Until the Third National Development Plan (1975-80) housing

has been a subsector of a low priority sector of the economy. Before this time government emphasis was on housing senior civil servants in Government Residential Areas (G.R.A) inherited from the British colonial masters. The G.R.A.s started in Lagos and soon extended to the Regional and Proviacial Headquarters and eventually to the 12 and 19 State capitals and now to Local Government Headquarters.

The study has shown from analysis of data collected from the study area i.e Kaduna, Zaria and Katsina that housing supply by the public sector is insignificant compared to fast growing urban population. It has also shown that the private sector has supplied more houses in the urban areas than the public sector yet both contributions are far inadequate in meeting increasing demand for housing in Kaduna and Zaria in particular. Thus housing shortages still persist. The inadequate contributions by the public and private sectors in housing

delivery is due to slow pace of provision of new housing units which the study identified to be attributable to the problems of land acquisition, housing finance, building materials and construction, layout design and management. Based on these identified problems appropriate proposals and recommendations were made with a view to minimise the magnitude of the problems and consequently pave way for a smooth housing delivery network to reduce housing shortages in the urban centres.

Both public and private housing sectors are complimentary in housing supply to meet housing shortages in urban areas. A housing policy which will give specific roles to the two sectors is essential. The policy should be such that the public sector go commercial in housing to be viable at the same time be within the reach of the

low income groups. The private sector with potentials for housing especially for the low income group should be guided and aided by government to provide houses for all income groups within the society. While guidance will be in terms of minimum standard for housing, encouragement to be in terms of land availability, credit facilities, building materials, infrastructure and facilities. Thus commercialization of public housing and adequate encouragement of the private sector will go along way in boosting housing construction on a complimentary basis to minimise housing shortages in study area and Nigeria at large and reduce imbalance situation between public and private workers in relation to housing conditions.

BIBLIOGRAPHY.

1. Ekop O.B. "An Assessment of Housing Market Characteristics in Zaria - Including Policy Recommendations." M.Sc U.R.P. A.B.U., Zaria Unpublished Thesis 1976.

2. Dakhil F.H. Housing Problems in Developing Countries Vol.II New York, John Willey and Sons, Chichester 1978.

3. Dept of Urban & Regional Planning A.B.U. Zaria - "Zaria Master Plan - 2000" Gaskiya Corporation Ltd, Zaria, 1975.

4. Federal Govt of Nigeria - National Housing Policy Federal Ministry of Information Lagos 1980.

5. Harloe M. et al- The Organisation of Housing - Public and Private Enterprises in London. Heineman: Landon, 1974

6. Icheba I.U. - "Existing Conditions and Future Housing Need for Makurdi As Benue State Capital 1976 - 2000". Unpublished U.R.P. A.B.U., Zaria Thesis 1977.

7. Kaduna State Housing Authority -"Muhali Vol.I No. 1" Government Printers Kaduna 1985.

8. Mabogunje A. et al - Shelter Provision in Developing Countries Ed. C.I. Jackson, Chichester J. Willey 1978.

9. Massoudi A. et al -,"Problems of Housing in Developing Countries." in Housing Problems in Developing Countries Vol.I Ed. Dakhil et al - Proceedings of I.A.H.S. John Willey & Sons Chichester New York Toronto.

10. Max Lock Group - Katsina Master Plan Max Lock Group Nigeria 1977

11. Ministry of Economic Development - Kaduna State First Development Plan Programme 1970 - 74 Govt Printers Kaduna 1970.

12. Ministry of Economic Development - Kaduna State Second Development Plan Programme 1975 - 80 Govt Printers Kaduna 1975.

13. Ministry of Edonomic Development - Kaduna State Third Development Plan Programme 1980 - 85 Govt Printers Kaduna 1980.

14. Ministry of Edonomic Development - Kaduna State Perspective. Govt Printers Kaduna 1982.

15. M.Sc Students U.R.P. A.B.U., Zaria - "Kaduna Master Plan Review and Proposals For 2015" Dept of Urban and Regional Planning A.B.U., Zaria 1984.

15. Ministry of Economic Planning - Second National Development Plan 1970 - 74 Federal Ministry of Information Lagos 1970.

17. Ministry of Economic Planning - Third National Development Plan 1975 - 80 Federal Ministry of Information Lagos 1975.

18. Ministry of Economic Planning Fourth National Development Plan 1980 - 85 Federal Ministry of Information Lagos 1980.

Appendix A.

Through this survey contributions in Housing supply by the public sector will be identified and some of the problems facing it also identified with a view to making suggestions to Government for improved housing supply. Your cooperation and frank answers to questions will highly be appreciated. All information will be treated with strictest confidence.

(1) Code number .....District .....

1 (a) How do Govt. acquire land for residential development?

.....

(2) How long does it take Govt. to acquire land for residential development?

(3) Amount involved in compensation when land is acquired per site (average estimate).

(4) Name problems faced in acquiring land for residential development.

(5) Sources of financing Housing Development.

(a) Mortgage (b) Govt. grant (c) Others (Specify).

(6) How long does it take to obtain loan/mortgag ?

Mortgage.....(b) Loan.....(c) Others.....

(7) How much do you get from loan/mortgage at a time?

(a) Mortgage.....(b) Govt. Loan.....(c) Others.....

(8) Give suggestions for improved sources for financing houses for the public.

(9) Type of housing units provided.

(a) Semi-detached
(b) Compound
(c) Flats
(d) Bungalows
(e) Others (specifiy)

(10) How do you construct your houses

(a) Contract (b) empoyees (c) Others

(11) Problems faced during construction.

(a) Unskilled manpower
(b) Work delayed
(c) Contract inflated
(d) Others (specify)

...../2

(12) Time taken for houses to be ready for use.

(a) less than 6 months (b) 6 - 12 months

(c) 2 - 3 years (d) 4 - 5 years (e) 5 years Plus.

(13) Building materials used.

(a) Indigenous

(b) Modern

(c) Both (a) & (b)

(14) Building materials used are:

(a) too costly (c) scarcely available

(b) not durable (d) others (specify).....

(15) Tenants of Housing Units.

(a) low income group (c) High income group

(b) middle income group (d) others

(16) How do you allocate houses to tenants?

(a) Application

(b) personal cont act

(c) Others (specify)

(17) Rents charged.

(a) one bed room (c) three bedroom

(b) two bedroom (d) four bedroom

(18) System of rent collection.

(a) Cash payment daily to Housing Authority

(b) Bank draft

(c) Deducted from salary monthly

(d) Others (specify)

(19) Are rents paid promptly?

(20) If not monthly arears due

(a) Less than 3 months (c) 7 - 12 months

(b) 4 - 6 months (d) 12 months plus.

(21) Houses are repaired by

(a) tenants (b) Housing Authority (c) Others

(22) Dustbins are provided for waste disposal. Yes/No.

(23) If no, how are solid wastes disposed?

(a) dumped at immediate surrounding

(b) Burnt outside house

(c) Don't know.

Appendix B

Through this survey total number of houses provided for staff of the institution will be known with a view to making useful suggestions to Government. Your cooperation and frank answers will be highly appreciated. All information supplied will be treated with strictest confidence.

(1) Code number.....District .....

(2) Name of School/institution .....

(3) Total number of staff.

(a) Senior.....(b) Junior.....

(4) Number of staff accomodated.

(a) Senior ..... (b) Junior.....

(5) Total No. of houses provided by the school/institution .....

(6) Total No. of houses rented for staff

(7) Type of housing units provided

(a) rooming (d) flats

(b) compound (e) bungalows

(c) semi-detached (f) others (specify)

(8) Rents charged.

(a) single room (d) three bedroom

(b) one bedroom (e) four bedroom

(c) two bedroom

(9) System of rent collection

(a) cash

(b) deducted from salary monthly

(c) others

(10) Houses required by.

(a) tenants

(b) school/institution

(c) others

(11) Dustbins are provided for waste disposal? Yes/No.

(12) If no how is solid waste disposed?

(a) dumped at immediate surrounding

(b) burnt outside house

(c) dont know.

Appendix C

Through this survey some problems facing the private sector in Housing Delivery in Kaduna, Zaria and Katsina will be identified with a view to making suggestions towards assisting them. Cooperation and frank answers to questions will highly be appreciated. All information supplied will be treated with strictest confidence.

(1) Code number..... District.....

(2) Occupation
- (a) Civil Servant
- (b) Teaching
- (c) Business
- (d) Farming
- (e) Others (specify)

(3) Level of Education
- (a) Koranic
- (b) Primary
- (c) Secondary
- (d) Polytechnic
- (e) University
- (f) Others (specify)

(4) Monthly income
- (a) less than ₦125
- (b) ₦126 - ₦250
- (c) ₦251 - ₦420
- (d) ₦421 - ₦900
- (e) ₦900 +

(5) Household size.....

(6) Do you have a plot of land? .....

(7) If yes how did you obtain it?.....
- (a) Application for C.O.
- (b) Bought
- (c) Family land
- (d) Others (specify)

(8) If by C.O. how long did it take?
- (a) less than 6 months
- (b) six months to 1 year
- (c) 1 - 2 years
- (d) 3 - 5 years
- (e) 5 years and above

(9) If bought give price per plot.....

...../2

(10) What do you feel about the price?

(a) too high
(b) okay
(c) cheep
(d) others

(11) In case of family land do you obtain enough land for residential development?

(12) If no give you reasons.

(13) Give suggestions for improve system of land acquisition.

(14) How do you finance your housing construction?

(a) mortgage
(b) private loan
(c) Govt. loan
(d) Savings
(e) Others (specify)

(15) How long does it take to obtain loan?

(a) mortgage.....
(b) private loan.....
(c) Govt. loan.....

(16) How much do you get from loan at a time.

(a) mortgage.....
(b) private loan.....
(c) Govt. loan.....

(17) Are you satisfied with your sources of loan?

(18) If no give your reasons.

(19) Give suggestions for improvement in your sources of finance.

(20) Type of Housing Units.

(a) rooming
(b) semi-detached
(c) compound
(d) bungalow
(e) flats
(f) others (specify)

(21) Cost of design

(a) rooming
(b) compound
(c) semi-detached
(d) bungalow
(e) flats
(others (specify)

(22) How long does it take before your design gets final approval.....

(23) How do you construct your houses?

(a) contract
(b) family labour
(c) others (specify)

(24) Problems faced during construction.

(a) unskilled manpower (c) contract inflated

(b) work delayed (d) others (specify)

(25) Time taken for a house to be ready for use.

(a) less than 6 months

(b) 6 - 12 months

(c) 2 - 3 years

(d) 4 - 5 years

(e) 5 years plus

(26) Building materials used.

(a) Indigenous

(b) modern

(c) both (a) and (b)

(27) Building materials used are:

(a) too costly (c) scarsely available

(b) not durable (d) others (specify)

(28) Tenants of your Housing units.

(a) low income group

(b) middle income group

(c) High income group

(d) others (specify)

(29) How do you allocate houses to tenants?

(a) application

(b) personal contact

(c) others (specify)

(30) Rents charged

(a) single room.....

(b) one bedroom.....

(c) two bedroom.....

(d) three bedroom.....

(e) four bedroom. plus.....

(31) System of rent collection

(a) monthly cash payment to caretaker

(b) Bank draft

(c) deducted from salary

(d) others (specify)

(32) Are rents paid promptly.....

If not monthly areass due

(a) less than 3 months

(b) 4 - 6 months

(c) 7 - 12 months

(d) 1 year plus

...../4

(33) Houses are repaired by

(a) caretaker

(b) tenants

(c) no repairs done

(34) Do you provide dustbins for solid waste disposal?
Yes/No.

If no how is solid waste disposed.

(a) dumped around house

(b) burnt outside house

(c) don't know.

Appendix D.

Through this survey, housing units belonging to the private commercial and private popular subsectors will be identified. Your cooperation and frank answers to questions will highly be appreciated. All information supplied will be treated with strictest confidence.

(1) Code number..... District.....

(2) Occupation
- (a) Civil Servant
- (b) Teaching
- (c) Business
- (d) Farming
- (e) Others (specify)

(3) Level of Education
- (a) Koranic
- (b) Primary
- (c) Secondary
- (d) Polytechnic
- (e) University
- (f) Others (specify)

(4) Monthly income
- (a) less than ₦125
- (b) ₦125 - ₦250
- (c) ₦251 - ₦420
- (d) ₦421 - ₦900
- (e) ₦900 +

(5) Household size.....

(6) Type of house.
- (a) rooming
- (b) compound
- (c) flats
- (d) bungalow
- (e) semi-detached

(7) No of liveable rooms.
(a) one (b) two (c) three (d) four (e) four +

(8) House tenure
- (a) owner occupied
- (b) rental occupied
- (c) others (specify)

(9) If rental, who is the owner of the house?
(a) Public (Govt) (b) Private (Landlord)
(b) Others (specify)

(10) Rent paid per month.....

(11) Do you occupy the whole compound/house? Yes/No.

(12) If no how many households share the compound/house with you?