AN ASSESSMENT OF HOUSING MARKET CHARACTERISTICS IN ZARIA - INCLUDING POLICY RECOMMENDATIONS.

M.Sc. (U.R.P.) THESIS

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This is to certify that this thesis has been submitted in partial fulfilment of the requirements for the award of the Degree of Master of Science, Urban and Regional Planning.

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D E D I C A T I O N

THIS THESIS IS DEDICATED

TO

MY PARENTS

MR. AKPAN EKOP

AND

MRS. NKOYO AKPAN EKOP

PREFACE

Housing market could be viewed either as an economic system or social system or both. But whether it is viewed as an economic or social system or both, the approach to its analysis would depend on the circumstance and the purpose of the analysis. Here a social oriented approach is applied. The purpose is to assess the present housing situations, identify the problems of the suppliers and consumers and give recommendations on how to better the present situations and solve the existing problems.

The first chapter is introductory. It describes the market behaviour and also supply and demand variables.

The second chapter treats urban Employment Services in Zaria. It discusses the labour force population and the urban employment characteristics.

The third chapter is concerned with the Housing Market Area. Here the market area is defined and delineated.

The fourth chapter discusses the demographic trends as a factor in housing and also the existing housing characteristics. It treats the housing demand qualifiers.

The fifth chapter discusses the Household Characteristics and the housing sub-market needs. It discusses the household as the basic unit of housing demand.

The sixth chapter assesses the existing Housing Supply Mechanisms. It identifies the main suppliers as the Central Authorities, Public and Semi-Public Institutions, Private Establishments, Local Construction Firms and the Individuals. It also gives a classification of the supply sub-markets.

The seventh chapter treats the Legal Aspects of Housing Supply. It reviews the Land Tenure System and the Rent Control Edict and their positive and negative effects on housing supply in Zaria.

The eighth chapter discusses the Future Housing Requirements. It treats those factors such as construction activity, development of the local building materials, housing policy and land and building material prices which are bound to affect the future housing supply. Future requirements for 1981 and 1986 are also projected. The 1976 estimated need is also given and the estimated cost of each phase.

The ninth and closing chapter gives Proposals and Recommendations on the present housing market situation and how future housing targets could be met through legal aspects, improving the supply mechanisms, financing mechanisms and government policy.

CHAPTER I

I N T R O D U C T I O N

1.1 DEFINITION OF TITLE

Housing Market Analysis has been defined as "the detailed examination of present and future trends in the supply of and demand of housing within a given area. Essentially, a housing market analysis sets out to compare the number of households now or in the future with the inventory of units that currently exist or are likely to become available. It is then possible-by arranging the households according to income, size and preference for owning or renting, and by matching this distribution with the supply of available units in each size and rent or value category - to forecast unmet demand or surplus in each sgement of the market."[1]

The traditional method of housing market analysis involves the following:

(a) delineation of the market area,

(b) an accurate economic forecasting,

(c) an accurate population forecasting taking into consideration both migration and natural birth growths.

(d) consumer trends and attitudes,

(e) knowledge of the operation of the construction industry in the area.

(f) mortgage system of the area, and

(g) land market of the area.

The housing market is an economic system: income must feature among its determinants, price is an operative variable, and its output is housing allocation (both in quantity and through space) and condition. This does not mean that economic analysis as traditionally conceived, is the only useful form of analysis, but it does justify an economic approach to the problems of modelling.[2] As an economic system, therefore, some concepts and assumptions which form the basis of a formal theory of market behaviour are applicable to housing market analysis. Housing market price is influenced by the demand of the consumer, and by the supply of housing by the construction firms, building societies, housing corporations and individual developers. Demand and supply form the basis on which housing market operates. "Analysis" is used as a generic term covering diagnosis of problems and policy-making.[2]

1.2 PURPOSE

The purpose of analysing the housing market is to achieve the understanding necessary to predict and direct change.[4] Prediction shall be in terms of population,

economy and housing to meet the demand of that population; and change shall be in terms of quality and quantity of housing supply.

Housing market analysis attempts to provide information, analysis, projection (in quality and quantity) and proposals that will assist in solving housing problems in many urban and rural areas of the world.

Considering the important role housing plays in any urban or rural development, a good knowledge of the housing market is therefore necessary for any development policy. "Adequate housing contributes to the attainment of physical and moral health of a nation and it is the most important for the physical survival of man after the provision of food. Housing stimulates the social stability, work efficiency, the development of the individual, the family and community and increases the socio-economic standards of the people."[5] The housing market, therefore, is not only an economic system but also a social system.

But whether housing market is viewed either as an economic system or social system or both, housing market analysis is essential in any urban or rural planning.

A good understanding of the market mechanism is also essential for the formulation of housing policy.

1.3 THE ZARIA SITUATION

The traditional method of housing market analysis can hardly be strictly applied to the Zaria situation. This is mainly because there is practically no organised system in the supply market. This study is concerned mainly with the diagnosis of the present situations and problems affecting the entire housing market with a view to formulating proposals and making policy recommendations to the Central Authorities on how to set the supply mechanism on motion. Records on past trends on the supply and demand of housing are not available because there has not been any previous study of this kind for Zaria. Infact this study is set as a base for further researches into housing market in Zaria or any other area of similar attributes with Zaria. This is why it is primarily concerned with the present situations and problems. Future projections are done to 1981 and 1986 based on the data collected in the field.

1.4 SCOPE OF THE PRESENT WORK

Because of certain limitations particularly on time, this study could not be more detailed than this. But on the otherhand, it gives an insight into the housing situation in Zaria. Effort is made in the study to identify the different or collective roles of the private and public sectors in their attempts to provide housing as a social requirement to the households.

The recommendations and proposals are based mainly on the situations identified in the field during the course of study.

1.5 LOCATION OF AREA STUDIED. (fig.1.1)

1.5 (i) GEOGRAPHICAL SETTING

Zaria is located at a height of about 670.56 metres (2200 ft) above sea level in the centre of Northern Nigeria. It lies on $11^{\circ}3'$N and $7^{\circ}42'$E, some 643.74 kilometres (400 miles) off the West African Atlantic Coast. It possesses a tropical savanna continental climate with distinct dry and wet seasons. The daily maximum temperature has a gradual rise from January and attains its highest value in April. It then drops rapidly to its lowest value

in August. The lowest mean minimum temperature value is in December - January during the harmattan and the highest is in July - August. The mean annual rainfall is about 1092.2 mm (43 inches) - mean of 1931-1965. Temperature as high as 102°F has been recorded in Samaru during 1959-1968. This low rainfall affects the vegetation of the area which shows various shades of green in the wet season and turns brown, pale or yellow in the dry season According to Thornwaite's moisture index, the climate of Zaria is dry sub-humid.[6] These climatic characteristics are reflected on the way both modern and traditional houses are built in the area.

1.5 (ii) GEOLOGICAL SETTING

Zaria is located within the crystalline basement complex of Nigeria. These crystalline basement rocks outcrop as inselbergs of different shapes, the most prominent being the Kufena hill. The basement rock types identified include biotile gneisses, older granite, and metasediments (quartzites and schists).[7]

In places where the crystalline basement rocks do not outcrop, these are covered by superficial deposits

(Quaternary deposits). Identified among these deposits are the older laterites (red - brown colour and cellular), younger laterites (exposed along stream channels (browner in colour and less cellular),[7] older alluvium (fine grey - brown sands, clays, red sands and gravels)[8] and younger alluvium (product of the most recent erosion cycle, consists of grey-brown sands, silts and clays).[8,9].

These products of geological processes form a large proportion of building raw materials available in the area. But they are not sufficiently tapped and utilized.

1.6 HISTORY OF THE PROBLEM

Housing market analysis has been necessitated by the acute problem caused by housing shortages in many rapidly growing urban centres of the world. The problem of housing becomes more clearly acute when the developing Countries are singled out. These developing Countries include Countries of Latin America, Asia and Africa. Most of these Countries were colonised and the history of the housing problem could be traced back to the colonial era.

Since the purpose of most colonialism was economic rather than social, and since the improvement of housing falls in the "social" category, this matter was given little

or no consideration by the mother Countries. In fact, almost no references to the housing problems of the native populations can be found in any of the literature concerning the colonial development of these Countries.[10]

More than two-thirds of the world's three billion people in 1962 live in Africa, Asia and Latin America. Over half of the world's population - 1,747,000,000 live in Asia, the most heavily populated Continent. Furthermore, while the average annual rate of increase of the population of the world was only 1.8%, during the ten year period 1950 - 1960, in Latin America population increased 2.5% and in Africa 2.0% compared with 0.8% in Europe during the said decade. The high rate of population growth in the developing Countries of the world could be attributed to a decline in death rates, while at the same time a traditionally high level of birth rates continued.[10]

A phenomenon common to many developing Countries of the world is internal population migration from rural to urban centres for lucrative jobs and better living. This in-migration plus the high level of birth rates in the urban areas swell the population. As the population of these urban centres increases, the need for housing increases.

Since these urban centres hardly prepare in advance for this population growth, housing problem worsens.

It is in the light of this that housing market is very necessary for any centre undergoing a rapid urbanization and population upheaval. Such an analysis should be detailed and short termed, and most important, efforts should be made to implement the recommendations and proposals.

1.7 PREVIOUS WORKS AND APPROACHES

A systematic approach to housing market analysis has been of very recent. Some of the previous works and approaches have been literary with no application to any particular city but some are applicable to specific environments.

(a) Charles Abrams by his definition sets out a methodology for analysing housing markets by a detailed examination of the present and future trends in the supply of and demand for housing within a given area.[1]

(b) Beyer's approach outlines households income ability and preferences as the basic demand factors which are comparable to the available houses at a given period of time.[11]

(c) William Grigsby's approach is a literal discussion of the housing market analysis in terms of demand and supply characteristics.[4]

(d) A detailed housing market analysis for little Rock - North Little Rock in Arkansas, United States of America was carried out by the Metroplan - A Council of Government in 1971. In its systematic approach, the author analysed the past and present trends in housing supply and demand characteristics and gave future projections.[12]

(e) The Department of State Agency for International Development, Washington D.C., carried out a survey at Mendoza, Argentina and estimated the effective demand for private houses in the City.[13]

(f) Kirwan and Martin's approach considers housing market as an economic system in which income features among its determinants, price is its operative variable and its ouput is housing allocation. This approach was not applied to a specific environment.[2]

(g) In the San Francisco Community Renewal Project of 1963, a different approach was used in which the existing housing units were matched with the requirements and preferences of different people.[14]

(h) Nzo, E. E. (1975), carried out a housing market analysis for Enugu, Nigeria. In his report, he considers the present housing trends and projected future housing needs for a projected population.[15] This is so far the most documented housing market analysis in the Country.

These few instances may not represent all the previous works and approaches carried out in this field. Literature on specific areas of application is relatively few.

1.8 THE MARKET BEHAVIOUR: SOME PRELIMINARY CONSIDERATIONS

"Economics is about behaviour, the behaviour both of individuals and of groups of individuals. Many economic theories and observations could always be traced back to decisions taken by certain individuals or groups of individuals. The question is who takes the decision? In elementary theory of decision - takers, we have three major groups importance, HOUSEHOLDS, FIRMS and CENTRAL AUTHORITIES. These are the "damatis personae" of economic theory and the stage on which much of their play is acted is called the 'MARKET' "[16]

1.8 (i) THE HOUSEHOLD

Lipsey defines a household as all the people who live under one roof and who make, or are subject to others making for them, joint financial decisions.[16] In my discussions, and considering the peculiarity of the Nigerian situation, my operational definition of a household shall be "a group of people who live together and share at least a common interest," for example a group of people consisting of the father, mother, children, servants and relations staying together for the purpose of maintaining extended family ties will be considered as a household. They may stay under the same roof with another household consisting of two income earning (or not) bachelors who have no blood relationship but stay together for the purpose of maintaining their friendship ties. A person who stays alone and cares for himself shall be considered to constitute a single household.

In most of my discussions especially on the demand mechanism, the household shall be taken as the basic unit of reference. This is because it is fairly consistent.

1.3 (ii) THE FIRM

The firm may be defined as the unit which hires the services of factors of production and uses them to produce goods and services which it sells either to other firms, or to households, or to the central authorities; the firm is thus the decision-taker regarding the empoyment of factors of production and the production of goods and services.[16]

In this study, the firms are restricted to housing construction firms. Such firms include:

(i) Housing Corporations,

(ii) Nigeria Building Society,

(iii) Co-operative Societies, and

(iv) Private Building Firms.

Firms make decisions about production characteristics They are often referred to as producers or suppliers. The firm is taken as the unit of behaviour on the supply side just as the household is taken as the unit of behaviour on the demand side.

1.8 (iii) CENTRAL AUTHORITIES

The central Authorities include all public agencies, government bodies and other organisations that belong to the government or are under direct control of the government. Such bodies as the Central bank, the civil service, commissions and regulatory bodies, the cabinet, the police force, the court and other bodies which can exercise control over the behaviour of firms and households.[16] In Nigeria they include:

(i) the Federal Government and its agencies,

(ii) the State Governments and their agencies,

(iii) the Local Governments and their agencies.

1.9 DEMAND AND SUPPLY VARIABLES

The housing market price is influenced by the demand of households and by the supply of housing by the construction firms. It is therefore, necessary to examine the variables of households' demand and firms' supply.

1.9 (i) DEMAND VARIABLES

The household's demand for housing is influenced by the following variables:

(a) Independent Variables:

(i) Income,

(ii) Household size,

(iii) Education, and) to a limited extent

(iv) Occupation.)

These variables determine the household's status, and condition demand.

(b) Dependent Variables:

(i) Preference towards physical housing,

(ii) Attitude towards privacy,

(iii) Environmental preference,

(iv) Domestic activity patterns,

(v) Price/Rent, and

(vi) Condition of occupancy.

These variables determine the residential values, and qualify demand.

1.9 (ii) SUPPLY VARIABLES

The ability of firms to supply housing is influenced by the following variables:-

(i) the existence of an organised building industry,

(ii) the goals of the construction firms,

(iii) the price the households are willing to offer,

(iv) the prices of other commodities,

(v) the prices of factors of production and

(vi) level of technology.

1.10 (i) DESCRIPTION OF THE SUPPLY MARKET

As has already been said above, there is no organised system of supply of housing existing at present in Zaria. Attempts are made by Institutions, Establishments and Government Agencies, each operating on individual basis to provide housing for their staff. But these staff form a small fraction of Zaria population, as a result the greater population of the people look for their own housing which ofcourse, are difficult to get. Most people are more concerned with providing housing for themselves rather than getting involved in housing estate development which many people still consider as a slow interest yielding concern.

1.10 (ii) DESCRIPTION OF THE DEMAND MARKET

Viewed strictly as an economic system there is very little effective demand of housing in Zaria but only what could be termed "latent demand." For if choice could be taken as an important factor of demand then obviously

there is no such thing as housing demand in Zaria because people are, even in the Institutions where housing are supplied, allocated housing in already built quarters not on the basis of their preferences. What exists more in Zaria is housing need - housing as a shelter. In chapters 4 and 5 qualifying housing demand characteristics are discussed as forming the basis of latent demand.

1.11 LAND USE

Five types of land-uses have been identified and classified as follows:-

1. Residential,
2. Commercial,
3. Industrial,
4. Public/Semi public, and
5. Roads, Streets etc. (see fig. 1.2)

Out of a total area of 3052.95 hectares (7544 arces) of Zaria urban, 234.72 hectares (5080 acres) that is 67.3% are for residential; 125.46 hectares (184 acres that is 2.4% are for industrial; 728.43 hectares (1800 acres) that is 23.9% are for public/semi public and 68.80 hectares (170 acres) that is 2.3% are for roads, streets etc. Table 1.1 shows the existing land use of Zaria urban area

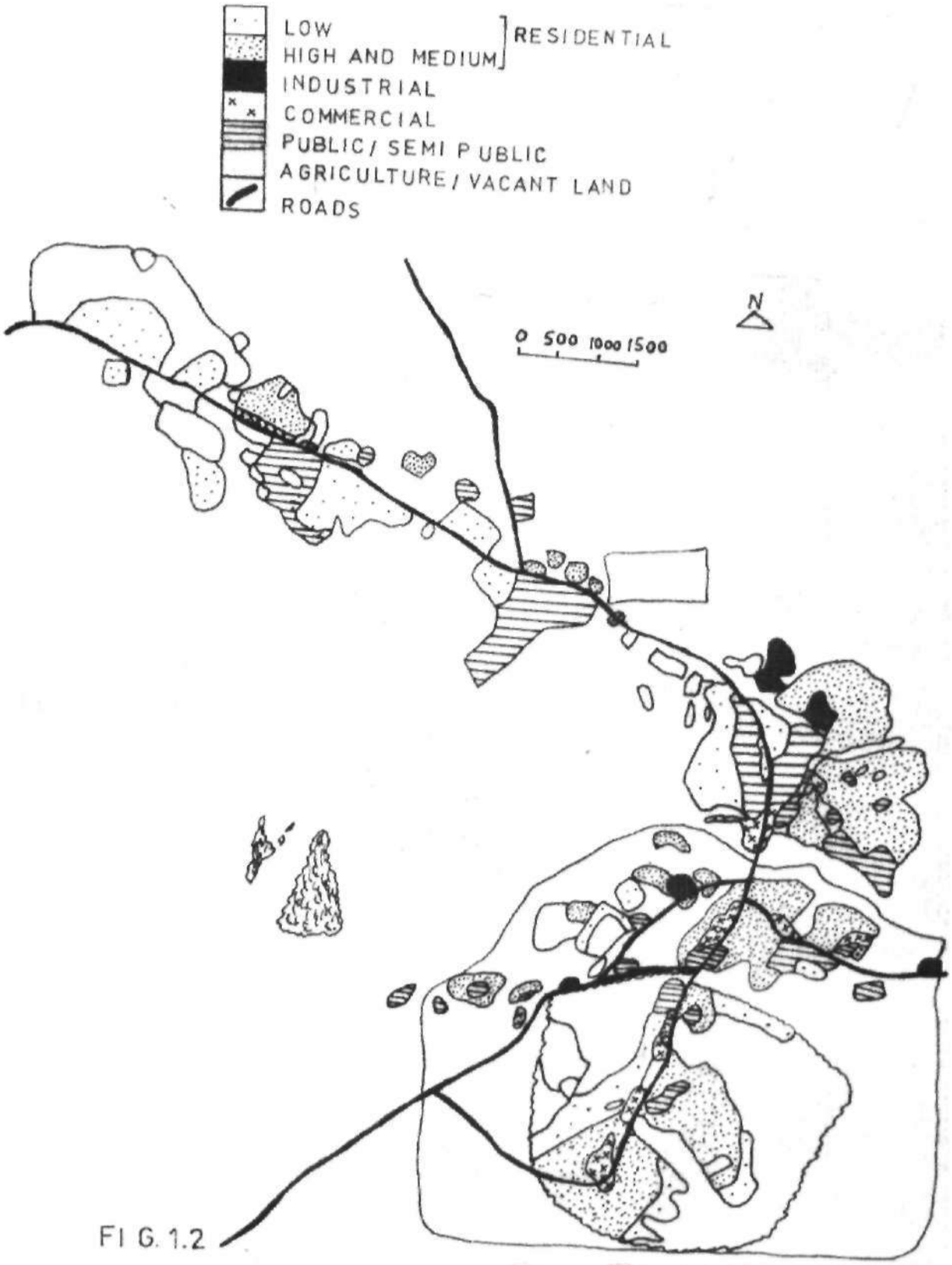


FIG. 1.2

ZARIA URBAN LAND USE (1973)

and Table 1.2 shows land use by sub areas or districts.

Commercial and Industrial land uses concentrated in Sabon Gari.Public and Semi public land uses are mainly sites of educational institutions.

1.12 METHODOLOGY OF STUDY

The methods of data collection were by questionnaires, field surveys and use of available data and statistics. Information obtained from these sources were analysed and compiled to show the functioning of the Zaria housing market.

1.12 (i) STUDY POPULATION

The area of study was Zaria urban consisting of the following sub areas or districts:

(i) Wusasa,

(ii) Zaria City,

(iii) Tudun Wada,

(iv) Sabon Gari and

(v) Samaru

Data collected on the household characteristics was by questionnaires and interview were 10% sample. This was part of the current Zaria study and covered fairly large number of households and thus would give a reasonable representative of the Zaria urban population.

TABLE 1.1

EXISTING LAND USE OF ZARIA AREA (1973)

LAND USE TYPE	AREA IN HECTARES AND ACRES	% OF TOTAL AREA
RESIDENTIAL	2055.82 hec.(5080 acres)	67.3
COMMERCIAL	125.45 " (310 ")	4.1
INDUSTRIAL	74.46 " (184 ")	2.4
PUBLIC/SEMI PUBLIC	728.43 " (1800 ")	23.9
ROADS, STREETS etc	68.80 " (170 ")	2.3
TOTAL	3052.96 hec.(7544 acres)	100.0

SOURCE: Students Field Survey, 1973

TABLE 1.2

DISTRIBUTION OF LAND USE OF ZARIA BY DISTRICT (1973

LAND USE TYPE	ZARIA CITY		TUDUN WADA WUSASA		SABON GARI		SAMARU	
	AREA	% OF TOTAL	AREA	% OF TOTAL	AREA	% OF TOTAL	AREA	% OF TOTAL
RESIDENTIAL	744.62hec (1240acres	90.2	279.23hec (690acres	66.7	485.63hec (1200acres	60.0	546.33hec (1350acre	54.6
COMMERCIAL	20.23 hect (50acres)	2.4	8.09hect (20acres)	1.9	48.56hect (120acres)	6.0	48.56hect (120acres	4.9
INDUSTRIAL	-	-	5.57hect (14acres)	1.4	68.80hect (170acres)	8.5	-	-
PUBLIC/ SEMI PUBLIC	56.66hect (140acres)	6.9	101.17hec (250acres)	24.2	182.10hec (450acres)	22.5	388.50hec (960acres)	38.9
ROAD, STREETS etc.	4.05hect (10acres)	0.5	24.28hec (60acres)	5.8	24.28hec (60acres)	3.0	16.19hec (40acres)	1.6
TOTAL	828.56hect (2040acres)	100.0	418.45hec (1034acres	100.0	809.37hec (2000acres)	100.0	999.57hec (2470acres	100.0

SOURCE: STUDENTS FIELD SURVEY (1973)

Questionnaires were also used to obtain information from the local construction firms and central authorities. Attempt was made to interview as many local construction firms and central authorities as time would permit. Equal emphasis was also placed on existing data and statistics related to the study e.g. on demography, employment sources and legal aspects of housing supply.

1.12 (ii) DATA COLLECTED

The data collected were on the following:-

A. HOUSING DEMAND.

A. (i) HOUSEHOLD CHARACTERISTICS

The questionnaire on household characteristics covered the following Variables:

1. Household size,
2. Sex of members,
3. Age of members,
4. Relationship of members to household head,
5. Marital status of members,
6. Educational standing of members,
7. Occupation of members,
8. Total Income of earning members,
9. Household type based on 1-8 above,

10. Length of time household has been in Zaria,

11. Place of origin of household,

12. Number of times household has changed houses since in Zaria,

13. Reasons for such a change/changes,

14. Whether change was within same area or not,

15. Residential area satisfaction,

16. Travel behaviour of households (from another study).

A. (ii) EXISTING HOUSING CHARACTERISTICS.

(a) PHYSICAL CONDITIONS.

The questionnaire on the physical conditions of the existing houses covered these variables:-

1. Type of house,

2. Number of floors,

3. Floor which the household occupies,

4. Age of house,

5. Type of structure used,

6. Type of floor finishes,

7. Condition of maintenance of the house,

8. Ventilation and lighting.

(b) AVAILABILITY OF SERVICES AND UTILITIES

Where the services and utilities were available and where applicable, this aspect of the questionnaire was to probe whether the following services and utilities were privately used or shared:-

1. Water supply,
2. Bathroom,
3. Latrine,
4. Kitchen,
5. Electricity,

) privately used or shared?

6. Source of water supply,
7. Type of latrine used,
8. Type of fuel mostly used for cooking,
9. System of refuse disposal used.

(c) UTILIZATION OF SPACES

Activities for which the following spaces were mostly used.

1. Rooms,
2. Verandah,
3. Kitchen,
4. Courtyard,
5. House frontage,
6. Bathing room.

(d) HOUSING TENURE

This aspect of the questionnaire covered the following variables:

1. Whether the house the household occupied was on rental or owner occupied,
2. If rental, who was the owner,
3. Monthly rent paid,
4. Monthly water rate paid,
5. Monthly electricity bill.

(e) CONDITION OF OCCUPANCY

This aspect of the questionnaire was to investigate the following:-

1. Whether the compound or house was indvidually occupied or shared with other households,
2. Number of households sharing the same compound or house,
3. Relationship if any of the households sharing the same compound or house,
4. Number of livable rooms in the compound or house.

(x) HOUSING INCENTIVE

This section of the questionnaire covered the following:

1. Major additions and changes made in the compound or house during the past ten years,
2. Whether the household has secured a plot for building a house in Zaria,
3. How the household hopes to develop and construct a house on such a plot,
4. Source of financing such a building,
5. When completed whether such a house would be occupied by the household or rented out.

B. HOUSING SUPPLY MECHANISMS

Four major suppliers of housing were considered. These were:

(i) Central authorities,
(ii) Local construction firms,
(iii) Individual suppliers, and
(iv) Private establishments.

B. (i) SUPPLY BY PRIVATE ESTABLISHMENTS AND CENTRAL AUTHORITIES

The Central Authorities and Private establishments are considered together here because the same questionnaire

was used for both. The questionnaire covered the following variables:-

1. Policy of the authorities as regards provision of housing to the staff,
2. Categories of staff who benefit from housing allocation or housing allowance,
3. Rent paid by the staff to the authorities,
4. Total number of units owned by each authority in Zaria.
5. The number of housing units each authority has been able to build for the past five years and the number it intends to build in the next five years.
6. Any policy as regards assisting the staff to build their own personal houses,
7. How the authority procures land for building her staff residential quarters,
8. Methods of construction,
9. Sources of finance,
10. Whether the staff do express satisfaction on the type of housing they are provided,

11. Maintenance of the staff residential quarters,

12. Whether the staff are allocated housing on the basis of preference or not,

13. Difficulties experienced by each authority in her attempt to provide housing for all entitled members of staff.

B. (ii) HOUSING SUPPLY BY LOCAL CONSTRUCTION FIRMS.

The questionnaire on the local construction firms covered their functions, contributions and problems. The following variables were considered:-

1. Policies of the construction firms,

2. Finance mechanism,

3. Construction methods,

4. Land procurement for housing projects,

5. Whether they undertake constructing houses for both the private and public sectors,

6. Forms of payment offered to the clients,

7. Whether the clients are always willing to accept the prices the firms offer them for the housing units constructed,

8. The effect of prices of other commodities on the prices of housing offered to the clients,

9. The effect of prices of factors of production on the prices of housing offered to the clinets,
10. The effect of prices of factors of production on the total number of housing units constructed annually,
11. Strategies to offset the effect of 10 above if any,
12. Difficulties, if any, of recruiting enough qualified personnels (Nigerians and expatriates),
13. The effect, if any, of 12 above on total annual output,
14. The availabiiity or inavailability of modern building equipment in the Country,
15. The availability or inavailability of building raw materials in the areas of operation,
16. The number of housing units built in Zaria since the firm's inception, and the distribution by private and public sectors,
17. General problems of the construction firms.

B. (iii) INDIVIDUALLY BUILT HOUSING UNITS

To ascertain the degree of individual involvement in the housing supply mechanisms, a field survey was conducted between March 15 and March 20, 1976 on all the permanent housing units under construction at that period of time.

1.12 (iii) EXISTING DATA AND STATISTICS

Use was made of the existing data and statistics on the following:

1. Demographic trends,
2. Employment sources,
3. Legal aspects of housing supply and
4. Activity systems survey.

1.13 LIMITATIONS

Despite time limitation for a more detailed study, it is my belief that this work will give a fair knowledge of the housing market in Zaria and form a basis for further research in the field.

CHAPTER 2

URBAN EMPLOYMENT SOURCES IN ZARIA

2.1 INTRODUCTION

The study of economic growth for Zaria forms an important segment of the housing market and contributes to a greater understanding of the free housing market mechanism. Unfortunately an up-to-date documented study of this area is not available and it is beyond the scope of this work to delve into this, for the moment reference will be made to the existing publications with caution as a lot of things must have undergone some changes. However, it is believed that such changes might not be as drastic as to affect the general trend of the economy as they affect income. As one of the aspects of the Zaria Study, the Department of Urban and Regional Planning, Ahmadu Bello University is currently carrying out surveys on "Activity Systems" in Zaria. Not much could be presently said on this until the final report is out.

2.2 AREA TRENDS.

The economic growth of Zaria follows similar trends experienced by most rapidly growing urban centres in Nigeria.

Population growth arising from in-migration and natural increase outscores new productivity and employment sources, resulting in a high unemployment rate. There is no uniformity between population growth and overall economic development, the former being always higher on the scale - a common phenomenon of Nigerian towns and other towns of the developing world.

2.3 EMPLOYMENT.

The private and public sectors are the two employment sources. The former handles a higher percentage of the employees either in large or small scale establishments or as self employed.

2.3 (i) THE LABOUR MARKET.

Industrial, commercial and retail establishments exist to meet the needs of the population. A significant proportion of the people are engaged in agricultural employment and retail trading most especially in the walled city where agriculture is the main occupation of the people.

Based on the population figure of 1963 of 166,170 and a growth rate of 5.5% per annum, the population of Zaria urban in 1970 was 230,145. Out of this, 25,000 were

in the labour force.[17] Table 2.1 gives an estimated distribution of the labour force. The larger 64% is made up of the non-paid family workers mostly women and full time farmers. Their role in a predominantly agricultural town like Zaria is very important. It is, however, difficult to draw a boundary between those in the agricultural and non-agricultural employment. It is equally difficult to differenciate between sector A and the agricultural sector.

A further breakdown of the labour forces shows that approximately 50% of the male labour force would belong to the "other" category and approximately 80% of the female labour force. The enumerated employment or what some people prefer to call "modern" employment takes only approximately 20% of the male employment and about 12% of the general labour force.[17]

In summary it could be said that the urban economy is one which enumerated wage employment is a small portion of the labour force. Sector A, therefore, represents a minority. The employment base is largely the self - employed in agriculture, trades, transport and daily labour in construction sites and porterage.[17]

TABLE 2.1

ESTIMATED DISTRIBUTION OF THE LABOUR FORCE IN ZARIA IN 1970.

CATEGORY	NUMBER	PERCENT
Labour force (1)	25,000	100%
(A) Proprietory and corporate		
Sector (2)	9,000	36%
Firms hiring 10 or more	3,000	12%
Firms hiring less than 10	6,000	24%
Manufacturing	1,500	6%
Other	4,500	18%
(B) Others (3)	16,000	64%

SOURCE: Weeks, J.F. [17]

Note:

(1) Males and females, 15years and older.

(2) "Proprietory and corporate sector" is used instead of "wage employment sector because in many cases payment is in kind. Both employees and proprietors are included. The estimate refers to permanent employees; that is, daily hired construction labourers, porters, etc. are included in "other".

(3) Unpaid family workers in the home, porters at transport depots, casual construction labour farmers, traders, without shops or employees.

Source: Weeks, J.F. [17]

2.3 (ii) GROWTH OF THE ENUMERATED SECTOR.

Population increase of an urban area results in an expanding labour force, and employment must be provided for the new people in the labour force. The enumerated sector is a potential sector to provide job opportunities There is no sufficient data for Zaria to show the growth of the enumerated sector and its potentiality as a sector to provide job opportunities. Data is only available for manufacturing. Of the 3,000 enumerated employees in Zaria

in 1970 about 1,500 were in manufacturing.[17] In 1972, there were 1,800 enumerated employees in large scale manufacturing and 7,000 in small scale manufacturing.[18] (See table 2.2)

2.3 (iii) THE SMALL SCALE ENTERPRISES.

The small scale enterprises are those that hire less than ten employees. The 1970 survey showed that 98% of the enterprises or 588 out of 600, hired four or fewer employees, 59% had no employees, only the proprietors include 2/5 for tailoring and ¼ for repair shops. Barbering ranked third.

It is common among the single proprietorship and other small scale enterprises that the initial capital was obtained through personal savings and not from any of the banks. This accounts for low salaries in most of these enterprises. In some payment is even in kind.

2.3 (iv) GROWTH OF THE SMALL SCALE ENTERPRISES.

Except for a few enterprises such as printing, mattress making, carpentry and shoemaking, there is no keen competition between the small scale and large scale enterprises. The small scale enterprises have the monopoly

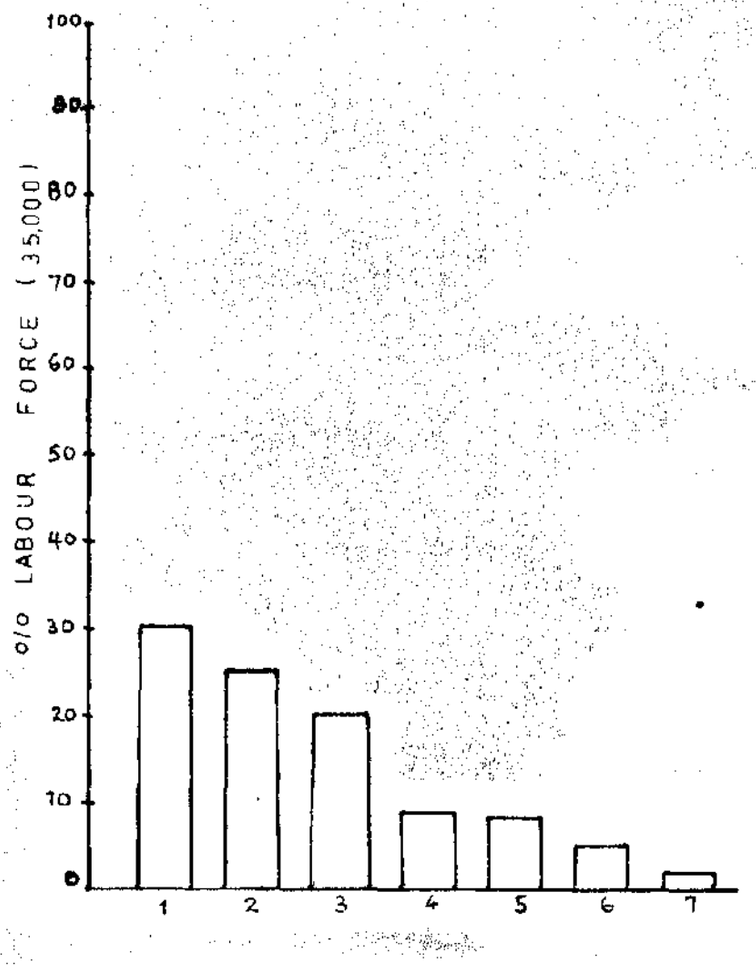
TABLE 2.2

OCCUPATION BY SECTOR OF ECONOMIC ACTIVITY

IN ZARIA URBAN 1972.

OCCUPATION	NUMBER	PERCENTAGE
Agriculture	10,000	30.0
Large scale manufacture	1,000	5.1
Small scale manufacture	7,000	20.0
Commerce	8,700	24.9
Building and Construction	800	2.3
Government employees	3,000	8.6
Others	3,200	9.1
TOTAL	35,000	100.0

SOURCE: Industrial Directory of Nigeria.



1 AGRICULTURE
2 COMMERCE
3 SMALL SCALE MANUFACTURE
4 OTHERS
5 GOVERNMENT EMPLOYEES
6 LARGE SCALE MANUFACTURE
7 BUILDING AND CONSTRUCTION

FIG. 2.1 OCCUPATION BY ECONOMIC SECTOR ACTIVITY IN ZARIA URBAN 1972
SOURCE: INDUSTRIAL DIRECTORY OF NIGERIA

of such trades as tailoring, babering and repairing. Lack of competition, single proprietorship and lack of sufficient finance may account for why much expansion is not expected from these small scale enterprises. Employment opportunities are more likely to be created by the establishment of more enterprises than by the growth of the existing ones.[17]

2.3 (v) COMMERCE.

In 1972, 8,700 people, representing 24.9% of the total labour force were engaged in commerce (see table 2.2) Commercial activities include wholesale and retail trading banking, and transportation. Each of the five main districts has its own market, the largest being the Sabon - Gari market. Departmental stores and super-markets are more concentrated in Sabon-Gari than in other districts. Banks are located in Sabon-Gari and Samaru only. Inter district transportation services are regular and well organised.

Commercial activities occupy 125.45 hectares (310 - acres) of the Zaria urban land use area. This represents 4.1% of the total area. In the individual districts, 20.23 hectares (50 acres) representing 2.4% of total area

are allocated for commercial activities in Zaria City; 8.09 hectares (20 acres) representing 1.9% in Tudun Wada/ Wusasa; 48.56 hectares (120 acreas) representing 6.0% in Sabon-Gari and 48.56 hectares (120 acres) represen ting 4.9% in Samaru. Tables 1.1 and 1.2.

These commercial activities form an important segment of the employment sources in Zaria.

2.3 (vi) BUILDING AND CONSTRUCTION

Rural - urban migration of unskilled labourers mainly young men who have found rural life boring is a common phenomenon in Nigeria. An easy life is not immediately expected by these new in-migrants. With time they take up jobs that offer low wages, in areas of concentrated activities such as the city centres motor parks, railway stations, ports, markets and most important building and construction sites . It is in these building and construction sites that they are most likely to be needed.

Out of a total labour force of 35,000 in Zaria in 1972 800 were engaged in building and construction. This represents 2.3% of the total labour force. See table 2.2.

With the increased building and construction works in Zaria, it is most likely that this number is well over one thousand now.

2.3 (vii) GOVERNMENT EMPLOYEES.

Zaria is an educational town. It is also an adminstrative centre, being the headquarters of Zaria division. Many governmental Ministries and non-Ministerial departments have their sub-offices located here. Government administrative officers and professionals work in these offices.

There are forty primary schools, about eleven post primary institutions and one University located in Zaria. These educational institutions play significant roles as sources of urban employment in the area. Of all the educational institutions, the Ahmadu Bello University commands the largest labour force of all categories. There were 10,646 employees of the University as at November 1975. Out of this number 8,886 were intermediate and junior staff and 1,760 were senior staff. These figures do not include out stations and centres.[18]

Other governmental departments which employ a substantive number of workers include the Police force, Army, Post and Telegraphs, National Electric Power Authority, Railways and Gaskiya Corporation.

2.3 (viii) AGRICULTURE.

Agriculture forms the principle means of livelihood for 75 percent of the working population in the Zaria area. The rural population consists of the nomadic pastoral Fulani who wander about with their herds of cattle and the settled crop farming Hausas and Fulanis.[19] This figure was obtained from a study of three villages in Zaria area. These were Dan Mahawayi located 32.12 kilometres from Zaria, Doka located 40.23 kilometres from Zaria along Kano - Zaria road and Hanwa which borders Zaria itself. The case is different when considering Zaria urban only. Out of a total labour force of 35,000, 10,500 are engaged in agriculture. This represents 30.0% of the total labour force.

Farming is one of the important economic activities of the inhabitants of Zaria City. According to the Local Authority tax records, more than 40 percent of the working population of Zaria City may be classified as being primarily engaged in agriculture.[20] The modern crafts and small scale industries concentrate in Sabon Gari and Tudun Wada. Some modern large-scale agricultural industries have been established. These include Cotton and Agricultural Processing Company, The Nigerian Tobacco Company,

Groundnuts processing Company and Cadbury for tomatoes processing. These establishments provide ample employment opportunities for both skilled and unskilled labour. In the case of farming, labour on the average size farm is provided from family sources. Contribution of hired labour is sought on large farms.

2.4 INCOME

The 1972 statistics shows that out of the 35,000 number in the labour force of Zaria 10,500 or 30.0% were in the primary sector (agriculture); 9,600 or 27.4% were in the secondary sector (manufacturing and construction); and 14,900 or 42.6% were in the tertiary sector (commerce government employment etc). See table 2.3. From this percentage distribution across the three sectors of the economy, it is clear that each of these sectors contributes greatly to the economy of the town and hence the income of the people.

The survey of the household characteristics which forms a part of the Zaria study shows income per month distribution across the three sectors from less than ten Naira to over three hundred Naira. Out of a total of 1756 household heads interviewed, 2.45% earned less than ten Naira,

TABLE 2.3

SECTORAL DISTRIBUTION OF ECONOMIC ACTIVITY IN ZARIA, 1972.

SECTOR	NUMBER	PERCENTAGE OF TOTAL
PRIMARY	10,500	30.0
SECONDARY	9,600	27.4
TERTIARY	14,900	42.6
TOTAL	35,000	100.0

SOURCE: Industrial Directory of Nigeria.

per month, 22.27% earned ten to forty nine Naira, 29.84% earned fifty to ninety-nine Naira, 21.47% earned a hundred to one hundred and forty nine Naira, 6.38% earned one hundred and fifty to one hundred and ninety nine Naira, 6.09% earned two hundred to two hundred and ninety nine Naira and 11.50% earned well over three hundred Naira a month. See Table 2.4. The everage income is N146.33 per month.

Because of the importance of the primary sector in Zaria's economy, it is worthwhile going into a little details of the income obtained by households from this sector. Quite a few studies have so far been done in the Northern States which show the level of incomes of farming households. The one given here was conducted in three villages in Zaria area namely Dan Mahaya, Doka and Hanwa. It is not surprising to note that because the people still adhere to the traditional methods of farming, productivity is low and therefore income obtained from farming cannot be expected to be high. The average horsehold income engaged in farming in Dan Mahawayi is N201.08 per annum, in Doka it is N186.82 and in Hanwa it is N222.76.[21] This gives a monthly income of N16.76, N15.57 and N18.56 respectively. The average

TABLE 2.4

HOUSEHOLD INCOME PER MONTH IN ZARIA URBAN

(SURVEY: JULY - SEPTEMBER 1757)

MONTHLY INCOME IN NAIRA (₦)	ABSOLUTE FREQUENCY	TOTAL RESPONDENTS	% AGE OF TOTAL
1. Less than 10.	43	1975	2.45
2. 10 - 49	391	"	22.27
3. 50 - 99	524	"	29.84
4. 100 - 149	377	"	21.47
5. 150 - 199	112	"	6.38
6. 200 - 299	107	"	6.09
7. 300 +	202	"	11.50
TOTAL Respondents	1757	"	100.00

annual income taking the three villages together is ₦203.52 and the monthly income based on this average is ₦16.96. See Table 2.5. The figure close to what is expected of the Zaria urban farmer is that of Hanwa vil ge which borders Zaria itself. This places him on the second category of ten to fortynine Naira per month, in table 2.4. This is not very encouraging. However, efforts are being made by the government to increase productivity and income of the farmers.

2.5 PER CAPITA INCOME

In 1972, the per capita income for Zaria urban area was ₦96.00 (ninety six Naira). Based on an annual rise of 6.2%, the per capita income for Zaria urban would be ₦119.80 (one hundred and nineteen Naira and eighty kobo) in 1976. Source: Industrial Directory of Nigeria 1972.

2.6 EMPLOYMENT AND HOUSING

The question is to what extent does employment help to solve or aggravate housing problem in Zaria? The answer to this question is two fold. It helps to solve and also helps to aggravete housing problem in Zaria. It helps to solve the problem in that many employers make serious efforts

TABLE 2.5

INCOME EARNED BY AVERAGE HOUSEHOLD FARMER PER ANNUM IN ZARIA AREA

NAME OF VILLAGE	GROSS FARM INCOME ₦	NET FARM INCOME ₦	OFF-FARM INCOME ₦	TOTAL INCOME ₦	AVERAGE INCOME ₦
1. Dan Mahawayi	195.13	152.43	48.65	201.08	203.52
2. Doka	186.75	163.36	23.46	186.82	
3. Kanwa	212.21	175.95	46.72	222.67	

NOTE: Dan Mahawayi is 32.19 Kilometres from Zaria,
Doka is 40.23 Kilometres from Zaria,
Kanwa borders Zaria.

SOURCE: Samaru Miscellaneous Paper No.35.

to provide housing for their employees. But very few of such employers have been able to provide housing for all the employees. As a result some employees are left to look for their own housing. Urban employment sources are themselves centres of attraction for rural - urban migrants. These migrants who might be lucky or unlucky to get urban employment, increase the population of Zaria. There is no corresponding increase in housing as a result some of these migrants have no housing of theirs to stay. Some might keep up with relations and friends thus increasing occupancy ratio. Lack of housing to occupy by the migrants or increase in occupancy ratio are all housing problems.

CHAPTER 3

THE HOUSING MARKET AREA.

3.1 INTRODUCTION.

The Zaria old and walled city existed as a residential unit for many hundreds of years before the British arrival.[17] Within this confined unit, traditional occupations developed amongst the inhabitants. Even till today, Zaria City has maintained the traditional basis of its industrial structure, having a large number of weavers, embroiderers, tobacco curers and tanners, potters, dyers and blacksmiths.[20] Some smaller residential units that had evolved as a result of population increase were conglomerates of people of the same crafts.

The imposition of colonial adminstration on the arrival of the British in the early 1900's led to the development and growth of other urban areas outside the walled City These urban areas were settled mainly by migrants.[17] As of now these urban areas are:

1. Sabon - Gari,
2. Tudun Wada,
3. Wusasa
4. Samaru, and together with the Zaria City

they form the five main districts that constitute Zaria urban area. The transformations of these districts into urban districts as they are now are due to commercial industrial and educational developments, and urbanization.

3.2 HOUSING MARKET AND HOUSING MARKET AREA.

Abrams has defined the 'housing market' as

> "that areas of exchange (be it a section, a City a region, or a nation) in which rents, prises, sales activity, housing availability, and other details of the residential situation are determined and in which comparisons can be made and conclusions drawn as to conditions and the forces that affect them . The housing market is not a bourse like the stock or commodity exchange, in which there is a long and short side and a quotable bid and asked. Functions of comparison and substitution are more difficult and less perfect in housing than in other markets, partly beacause the housing market is composed of many small buyers and sellers each trying to create his own terms; and partly because the typical buyer enters the market only once or twice in his life-time, and thus has little knowledge or experience on which to base his decision".26

He further defined 'housing-market area as

> "a geographic area within which dwelling units are closely substitutable one for another - that is, which contain all the units that are likely to be considered potential housing accommodations by the resident population. Since determining what are acceptable housing alternatives is a subjective process, the delineation of area bounderies is often difficult, but the location of the breadwinners job usually receives the greatest weight in the identification of such an area. With the maximum acceptable journey to work setting the outer limits of the family's

> possible residence, other considerations such as cost, type of tenure, neighbourhood characteristics shopping convenience, availability of suitable educational facilities and other amenities come into play."26

For the prupose of this study the whole of Zaria urban area as defined and delineated below will be taken as belonging to a single housing market. This is mainly because all the parts offer potential housing accommodations for the resident populations either in the traditionally built or modern housing units. The individual choice of a particular housing market area is influenced by the location of place of work. There are also situations of forced acceptance of a particular housing market area because other areas of choice lack accommodations but do have the type of housing required in terms of quality and environmental preference. For example an Ahmadu Bello University staff who is oligible for housing in any of the University's built residential quarters could, because of lack of accommodation, be forced to accept living in the Samaru village housing market area when infact he could have preferred the University's staff quarters if there was accommodation. The third type of choice of a market area in Zaria is the 'choice by birth.' This is common among the natives who grew up to belong to a particular market

area not by virtue of choice or 'forced acceptance' but by virtue of 'right of birth.' Situations of forced acceptance or right of birth to a housing market area do not necessarily offer other considerations such as cost, shopping convenience, availability of educational facilities availability of electricity, water, good housing with good access and environmental hygiene which are necessary in a residential area.

3.3 DELINEATION OF THE HOUSING MARKET AREA

Abrams, in his definition of the housing market area given above has pointed out the difficulties in the delineation of area boundaries. Since the whole of Zaria urban area has been taken as the market area, a review of previous attempts on methods of delineating urban areas will be given below with a view to using any of them most applicable to the Zaria situation.

Gras in 1922 advanced the following tests for defining a metropolitan area:

1. Where the systems of transportation begin to veer off toward other metropolitan centres.
2. The extent served by the metropolitan press and other advertising media.

3. The dependence of the borderline financial institutions on the centre for clearances and reserves.

4. Whether it is the centre from which the retailers in a borderline area direct their supplies.

5. The extent to which the borderline areas are independent or dependent upon the centre for many of the following functions.

(i) Storage for the convenience of consumer, retailer, wholesaler, manufacturer, shipper;

(ii) Whether the outlying producer markets directly to the local consumer or through the metropolitan machinery;

(iii) Whether the borderline area is dependent or independent of the centre for communications by rail, telephone etc.

(iv) Where the borderlone area sends its surplus products for disposal or storage;

(v) Whether a firm or industry which boasts its independence, is dependent or independent on the centre for its supplies and finances,; and

(vi) Whether the borderline area is too far away to avail itself of the central assemblage of museums,

> theatres, libraries, institutions of learning, and where it looks for guidance in fashions, tastes, and amusements.[22]

Reilly, in the late 'twenties and early 'thirties made an empiral attempt on the definition of a metropolitan area. He made some observations in about 132 American towns and came out with his law of retail gravitation which states that

> "two cities attract retail trade from any intermediate city or town in the vicinity of the breaking point approximately in direct proportion to populations of the two cities and in inverse proportion to the square of the distances from these two cities to the intermediate town."23

The limit is "a point up to which one city exercises the dominating retail trade influence, and beyond which the other city dominates"[23].

The consumer survey method is another way of delineating the extent of retail trade influence of a metropolitan area. This involves interviewing households on the borderline areas on sampling basis on where they go for their shopping and other services.

Still another technique is the recording of automobile license plate numbers in motor parks, market car parks or shopping centres. These plate numbers are cross-checked

with the owners' home addresses in the automobile licensing office. By this the extent of the retail trade area of that particular metropolitan area could be estimated.

In testing the applicability of these techniques to Zaria, Soba which is 40 kilometres from Zaria along Jos - Zaria road will be use to estimate the extent of influence of Zaria on its needs and services. Using the automobile license plate numbers technique, it is more likely that people will go from Soba to Zaria to register their cars than going to Jos which is 278 kilometers away from Soba. Towards Saminaka and at Saminaka itself which is about 80 kilometres from Jos still along Jos - Zaria axis, Jos is more likely to influence its needs and services than Zaria. A hypothetical boundary of influence between Zaria and Jos could therefore be fixed between Soba and Saminaka. Probably similar results may be obtain in the consumer survey technique and Reilly's retail gravitation method. What is worth noting in these techniques is that the extent of influence of Zaria in these circumstances is more or less regional in nature. But the housing market area as contained in this present study does not reflect a regional

scope. Therefore, the automobile registration technique, the consumer survey and Reilly's law of retail gravitation do not apply here.

Because of Zaria's low level of technology and economic development numbers 2 - 5 of Gras' tests for defining a metropolitan area can hardly be applied. Number one case is most applicable but with some modifications to suit the local condition. For this purpose I shall use "the extent of services of the local transportation system. As I had earlier noted, the intra urban transportation services either by taxis or buses but mostly by taxis are frequent and well organised. Sabon Gari central motor park serves as the starting point from where taxis and buses take off to Wusasa, Zaria City, Tudun Wada, Kongo, Cikaji, Samaru and Bomo. This transportation system is very much localised and the taxis and buses serve strictly only these areas which are parts and parcels of the five main districts of Zaria urban. I am therefore, using the extent of this local transportation services to delineate my housing market area.

On the basis of this delineation, the five districts were further subdivided and classified into ten location zones as shown in Table 3.1 for the purpose of convenience of survey.

TABLE 3.1

LOCATION ZONES FORMING THE HOUSING MARKET AREA

LOCATION ZONE NUMBER	COMPONENT SUB-DIVISIONS
1	City Central
	City East
	City West
	City North
2	Wusasa
3	Tukur Tukur
	Plantation
	Hanwa
4	College
	Hospital
	Institute
	Tudun Wada South
	Tudun Wada North
	River
	Tudun Jukun
5	Army
	Business
	M.D.S

LOCATION ZONES NUMBER	COMPONENT SUB-DIVISIONS
5 Contd.	Railway
	Sabo Gari
	Independence
	Cikaji
6	G. R. A.
7	Industry
8	Airport
	Palladan
	Aviation
	University
	Federal
9	Samaru
10	I.A.R.
	Bomo

Grouped into the five districts which make up the Zaria urban area we have Zaria City made up of Zone 1, Wusasa made up of Zone 2, Tudun Wada made up of Zones 3 and 4, Sabon Gari made up of Zones 5, 6 and 7, and Samaru made up of Zones 8, 9 and 10. See table 3.2. This gives a total area of 3052.95 hectares.

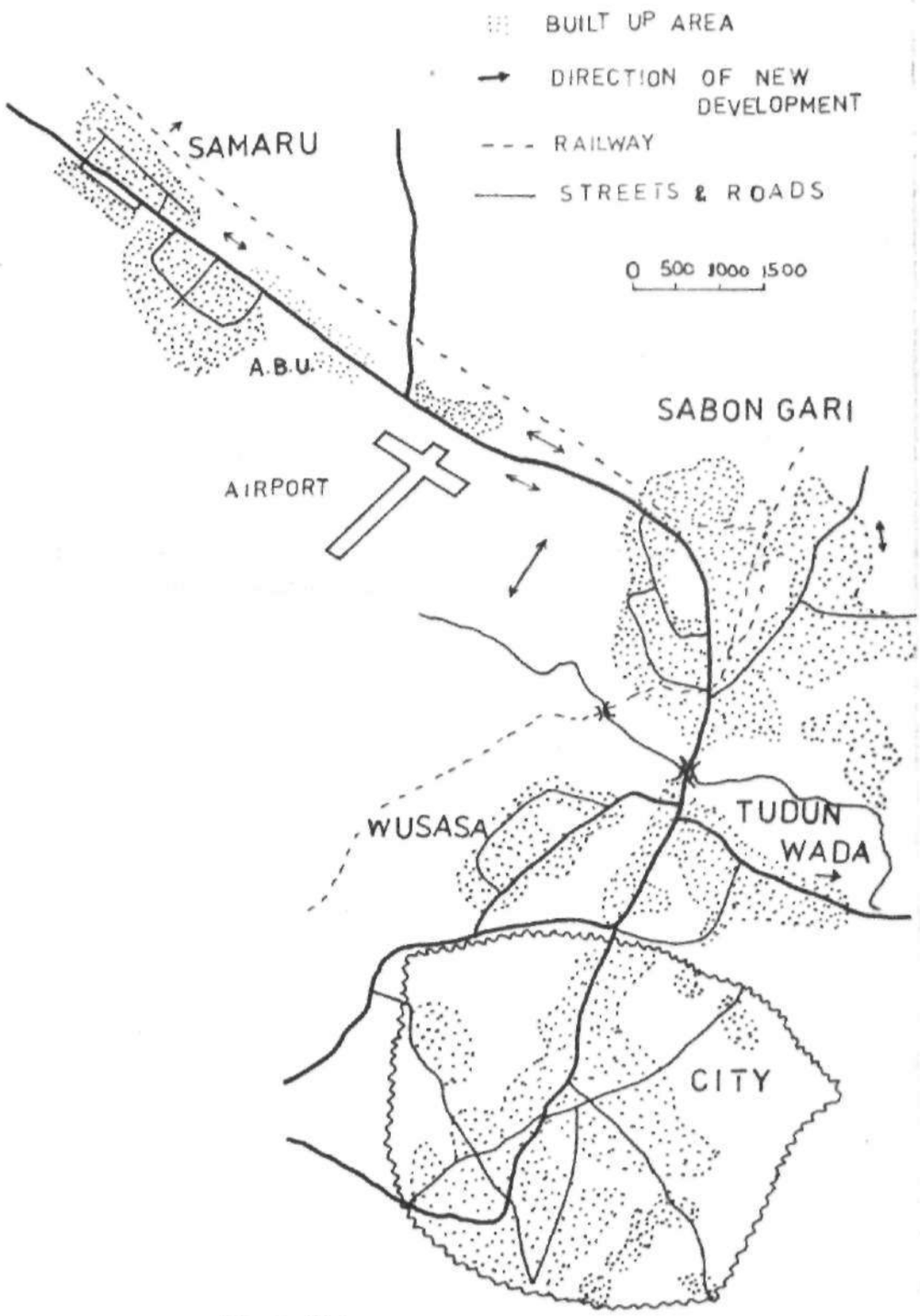


FIG. 3.1

ZARIA URBAN AREA

TABLE 3.2

ZARIA DISTRICTS WHICH FORM THE HOUSING MARKET AREA.

DISTRICT	COMPONENT ZONES
ZARIA CITY	1
WUSASA	2
TUDUN WADA	3 and 4
SABON GARI	5, 6 and 7
SAMARU	8, 9 and 10

For the purposes of descriptions and of comparisons, references will be made to the above five districts as they presently constitute the Zaria urban area and are delineated by the built up areas. See figre 3.1

CHAPTER 4

DEMOGRAPHIC TRENDS, EXISTING HOUSING AND ENVIRONMENTAL CHARACTERISTICS.

4.1 INTRODUCTION.

In this chapter and chapter 5 housing demand and housing need shall be used but not interchangeably. Reference will be made to housing demand strictly on 'economic terms' of it, reflecting the housing market created by the households ability to pay. The demand for housing in this respect would be based on economic as well as preference factors. Housing need will be used as a 'social term' denoting location of residents of an area in shelter with minimum facilities and utilities. Preference factors included in housing demand may not necessarily be included in housing need.

These two chapters are set out to examine demographic trend, population growth as a factor in housing, existing housing characteristics and household characteristics. Since effective demand of housing is not expected in Zaria, these qualifying housing demand characteristics would form the basis of latent demand for housing or what I would prefer to call secondary need. Housing 'demand'

will be looked into in the context of primary and secondary needs, primary denoting housing just as a shelter with minimum facilities and utilities and secondary reflecting latent demand.

Latent demand is a demand which is in existence within the consumer but is not developed. It is a hidden demand because even if the consumer has the qualifying indicators of an effective demand this effective demand is not expressable in terms of personal choice and preference which are the key variables of effective demand for a particular housing in an open market. There is no open housing market and therefore the consumer who has the ability by virtue of his income to purchase or rent a particular housing in the market cannot exercise this desire. Latent demand can only be developed into an effective demand when there is an open market with adequate and organised supply mechanisms. As of now there is no adequate and organised supply mechanisms of housing in Zaria and the demand could only be termed as being latent.

The qualifier of a primary housing need is 'shelter'. Housing just as shelter may or may not include minimum facilties and utilities although these are recommended

For example in Zaria 23.87% of the households are without electricity. Although the use of electricity might be recommended in an urban area such as Zaria, electricity is not a necessity for housing as a shelter.

Secondary housing need takes into consideration other factors. The qualifiers of a secondary housing need are location and access to place of work, community facilities and employment centres; cost; type of tenure; type of occupancy and the general environment characteristics. These indicators are regarded as secondary because they add a little more to the basic need of housing as a shelter.

4.2 DEMOGRAPHIC TRENDS

In reviewing the demographic trends in Zaria urban area, the difficulties of having an accurate national population census figure cannot be divorced from the difficulties of having an accurate population census figure for an urban area such as Zaria. This is because use could only be made of available statistics which are obtainable at national level. So far in Nigeria, the less disputable census figures are those of 1952 and 1963. Population estimates and forecasts based on these two

census years are by no means very accurate, but in the absence of any other sources of data, these will be used. Another problems would arise from the fact that population growth resulting from migration is not recorded and therefore estimates and forecasts on this very important aspect of population growth cannot be very reliable. However, available statistics have been used to obtain fairly acceptable figures of estimates and forecasts for our purpose here.

The population census figure for Kaduna state in 1931 was 1,358,000; that for 1952 was 2,288,000; in 1963 it was 4,098,000 and that of 1973 which was later cancelled was 6,790,000. The total area of Kaduna State is 70209.72 square kilometres. These figures give population densities of 19.34, 32.59, 58.37 and 97.71 persons per square kilometre respectively for the four years. See table 4.1 and figure 4.1. As seen in the figure, there is a steep rise of population density between 1952 and 1963 and a very steep rise between 1963 and 1973. This steep rise in the density curve might be explained by population upheaval caused by rapid migration and increasing natural growth. A steady population growth would reflect a steady rise in population density represented by the dotted straight line in the same graph.

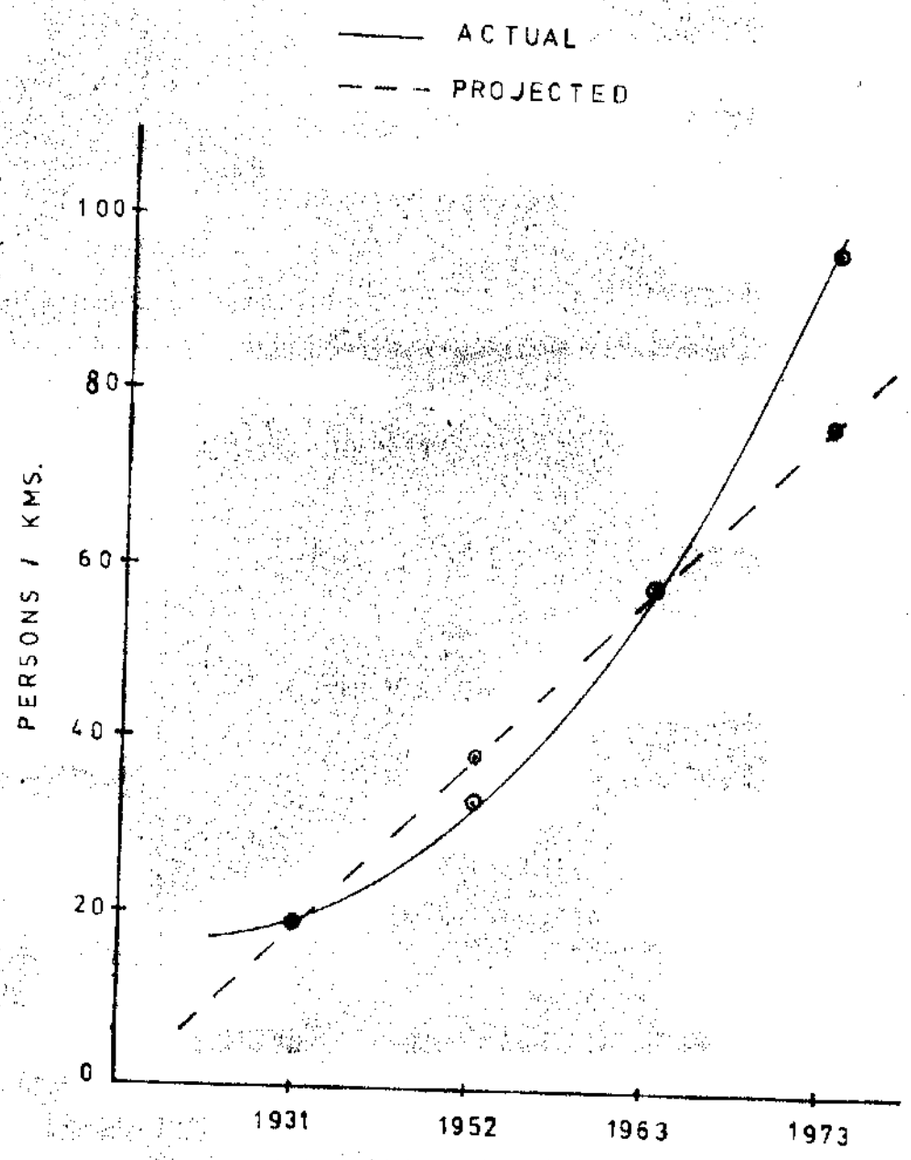


FIG. 4.1
KADUNA STATE POPULATION DENSITY

Source actual: Nigeria population report 1963

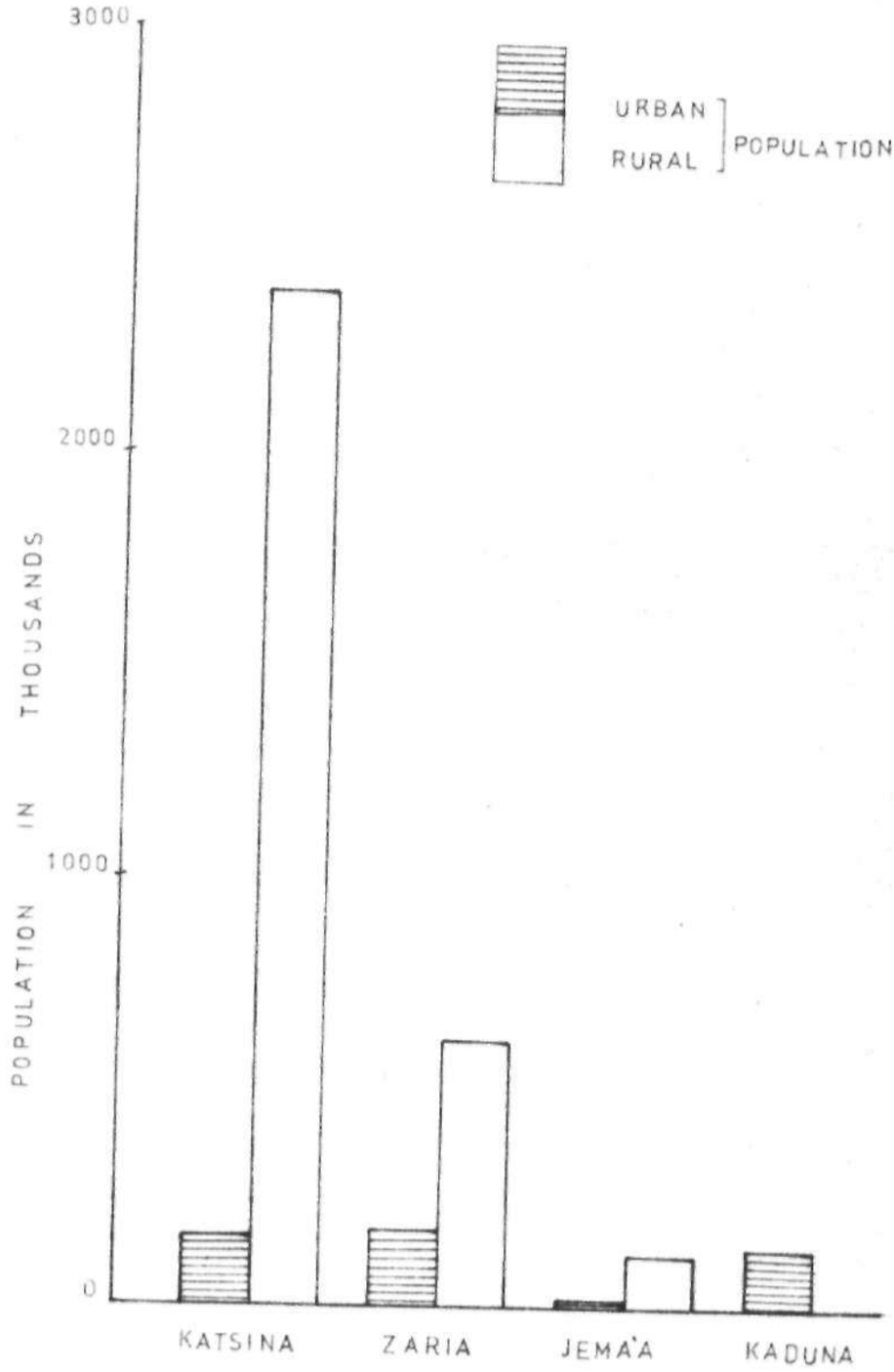


FIG. 4.2 URBAN & RURAL DIVISIONAL POPULATION DISTRIBUTION FOR KADUNA STATE (Source 1963 Census

TABLE 4.1

POPULATION CENSUS FIGURES FOR KADUNA STATE 1931 - 1973

CENSUS YEAR	1931	1952	1963	1973
POPULATION	1,358,000	2,288,000	4,098,000	6,790,000
PERSONS/KM^2	19.34	32.59	58.37	96.71

SOURCE: Nigeria Population Census Report, 1973

TABLE 4.2

URBAN AND RURAL DISTRIBUTION OF POPULATION BY DIVISION (1963 CENSUS) IN KADUNA STATE.

DIVISION	URBAN 000	RURAL 000	TOTAL 000
KATSINA	162.3	2382.6	2544.9
ZARIA	166.1	621.8	787.9
JEMA'A	9.0	121.6	130.6
KADUNA	149.9	-	149.9

SOURCE: Nigeria Population Census Report, 1963

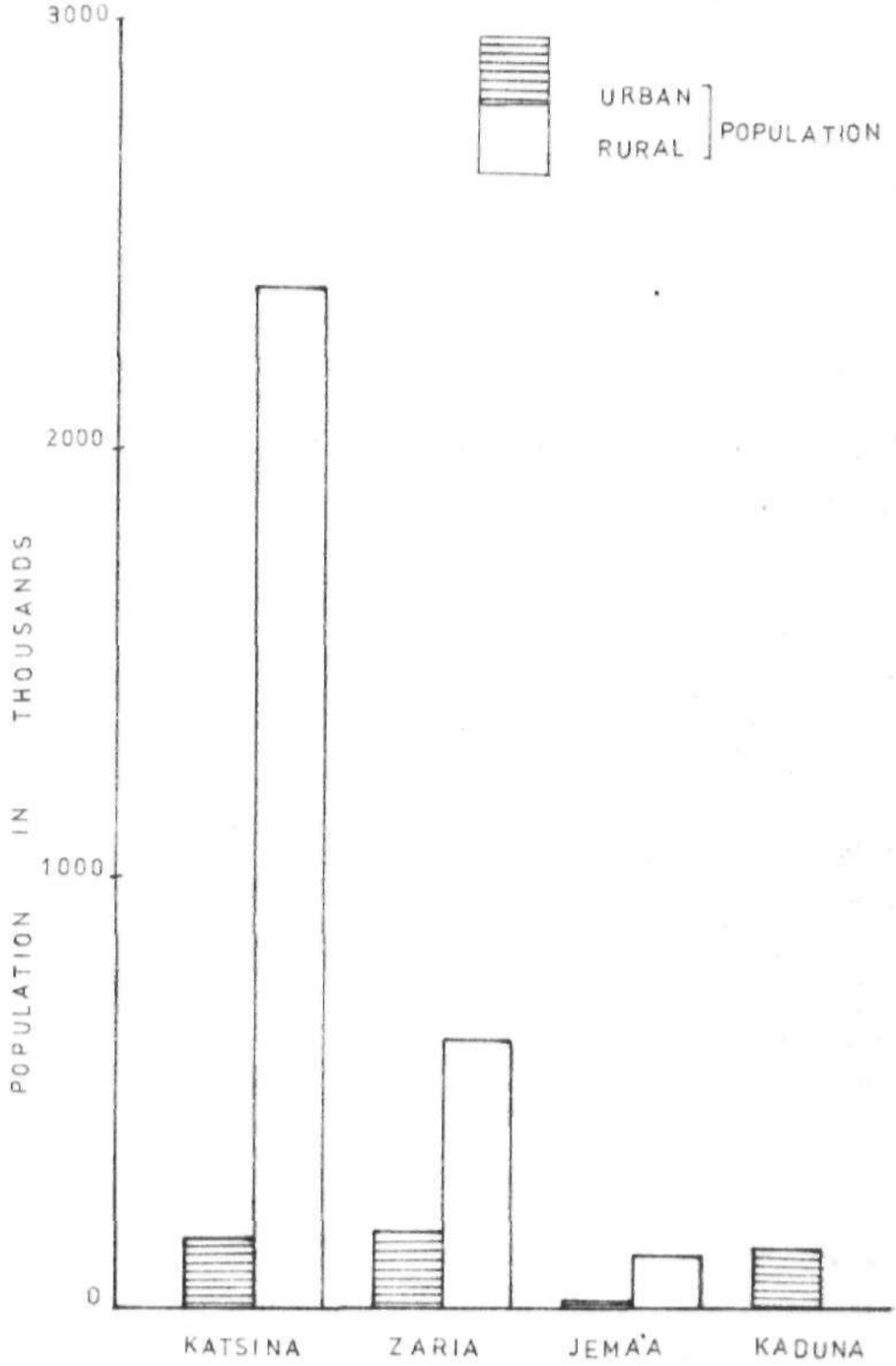


FIG. 4.2 URBAN & RURAL DIVISIONAL POPULATION DISTRIBUTION FOR KADUNA STATE (Source 1963 Census report)

Having had a general view of the population of Kaduna State over the years from 1931 to 1973, it is important to consider how these population figures are distributed between urban and rural areas of the State. Figures are only available for 1963 population census year and these are used here. The trend as recorded for this year must have long changed since after the creation of States in 1967 which led to a much more rapid rural - urban migration. Caution must therefore be exercised in the application of these figures eventhough these are the only available statistics. Of greater interest here is the number of people in the urban areas of the four divisions of Kaduna State. The data shows that there are more people in the urban area of Zaria division than any other division of the state. This is particularly interesting and important when considering the roles Zaria plays as an educational, adminstrative, commercial and industrial centre in the State. Therefore, its having the largest number of urban dwellers is most expected. See table 4.2, figure 4.2. With this large number of urban dwellers it is expected that Zaria would experience the highest degree of urban problems such as housing when compared with other divisions.

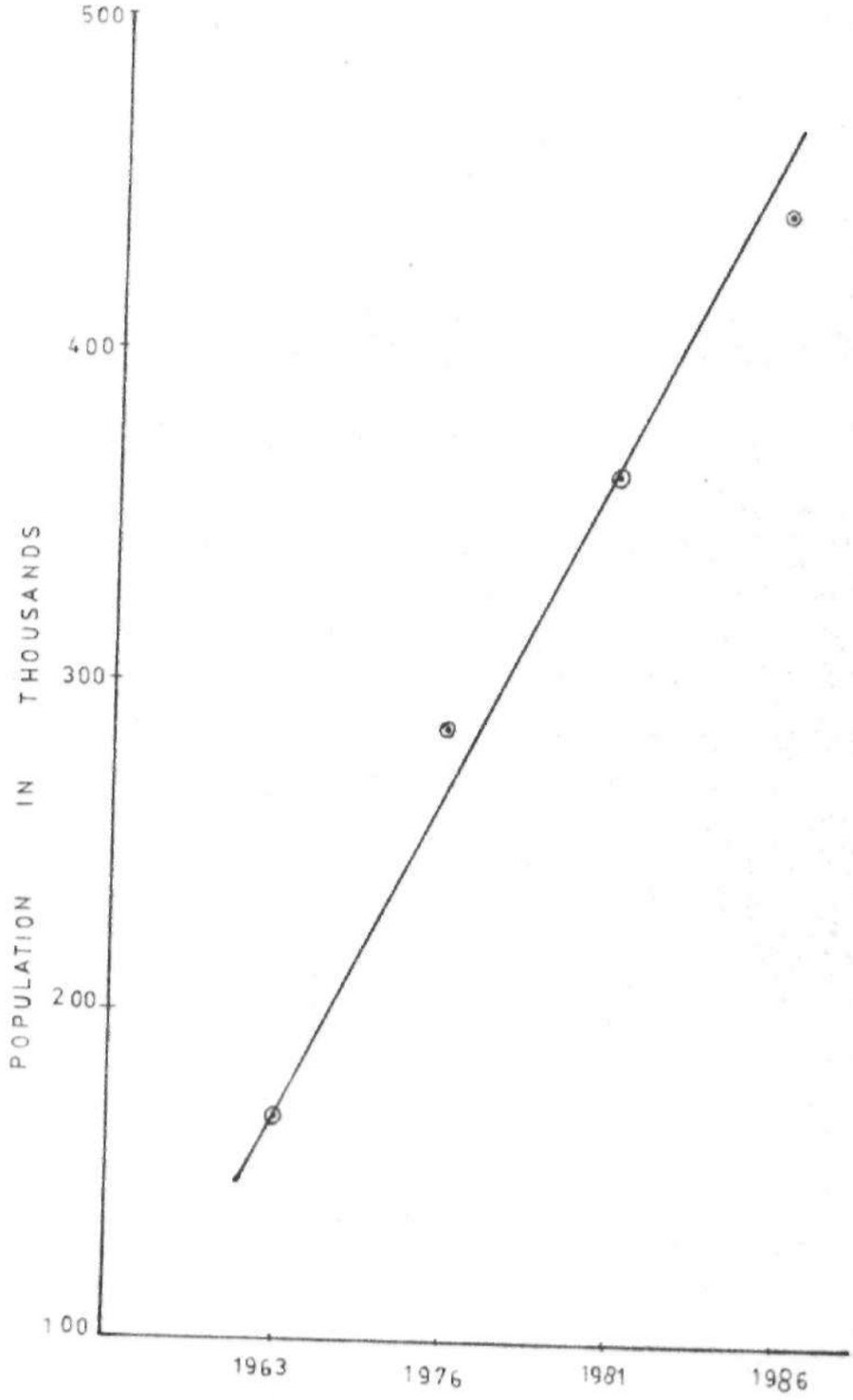


FIG. 4.3

POPULATION PROJECTIONS - ZARIA URBAN

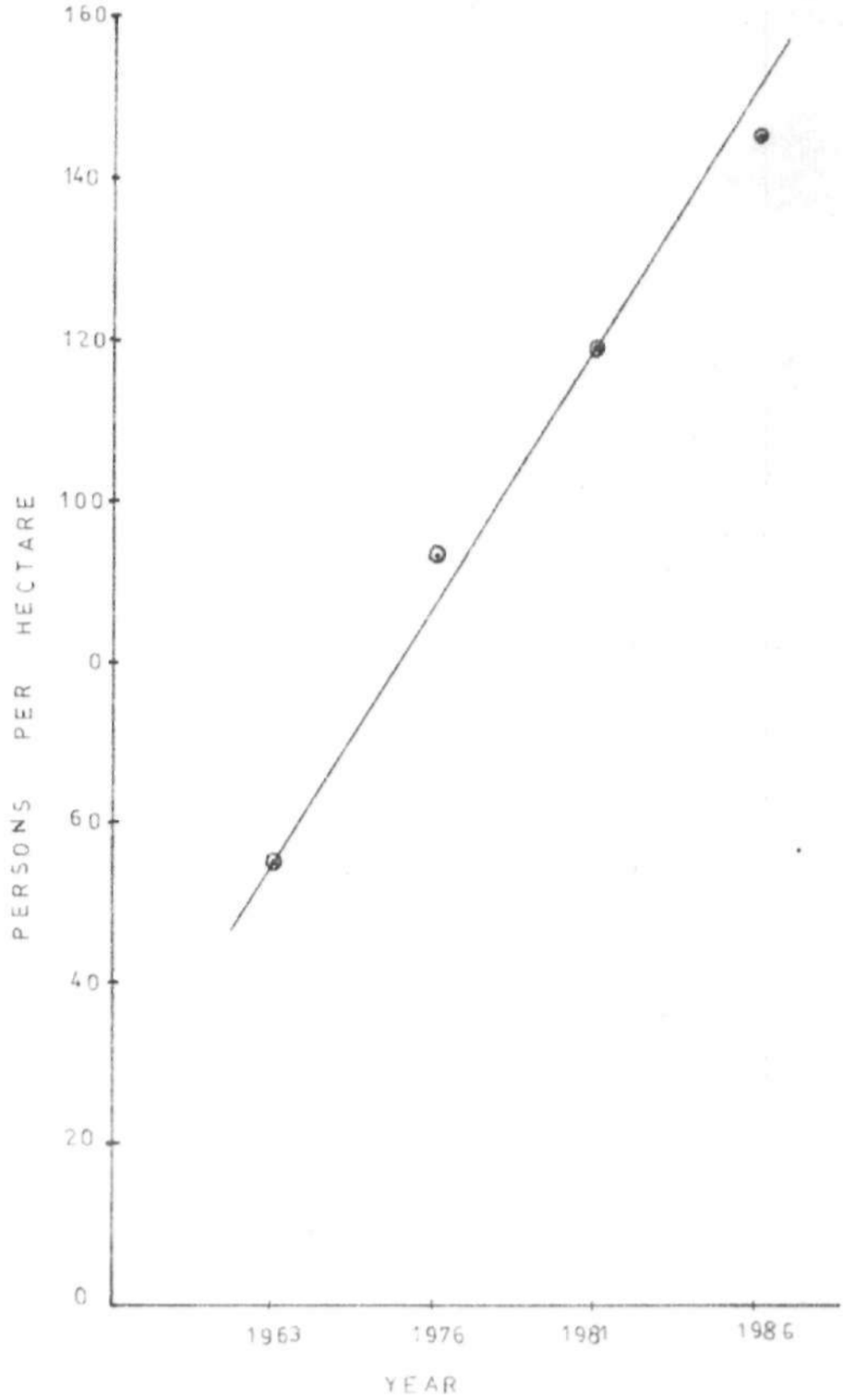


FIG. 4.4

POPULATION DENSITY – ZARIA URBAN

Based on the population census figure of 166,170 for Zaria urban area and an annual growth rate of 5.5% the estimated population figres for Zaria are 284,980 in 1976, 363349 in 1981 and 441,719 in 1986. The total area of Zaria urban is 3052.95 hectares. The population densities are 54.4 persons per hectare in 1963. 93.3 in 1976, 119.0 in 1981 and 144.7 in 1986. Figures 4.3 and 4.4.

A significant aspect of Zaria demographic trend is the rise in population of the Ahmadu Bello University. The University was founded in October 1962 with an initial student population of 425. This figure has risen to 8,500 in 1974/75 session. See table 4.5. The staff population for the same session were 7,917 junior and intermediate staff and 1,760 senior staff. For this same academic session the total population of students and staff in the University was 18,177. This shows that out of the estimated population of 84,000 outside the Zaria City in 1975, 18,177 was contributed by the University and this represented 21.64%. For this same year, primary schools population stood at 14,880 and that of post primary schools was 5,000 giving a total of 19,880. See table 4.4.

TABLE 4.3

PRIMARY AND SECONDARY SCHOOLS POPULATION 1973-75

YEAR	1973/74	1974/75	ROW TOTAL
PRIMARY SCHOOLS	11,253	14,880	26,133
SECONDARY SCHOOLS	4,202	5,000	9,202
COLUMN TOTAL	15,455	19,880	35,335

SOURCE: ZARIA LOCAL EDUCATION AUTHORITY

TABLE 4.4

AHMADU BELLO UNIVERSITY TOTAL ENROLMENT BY YEAR AND STATES FROM 1962 TO 1975

ACADEMIC YEAR	NORTHERN STATES	SOUTHERN STATES	NON NIGERIANS	TOTAL ENROLMENT	% INCREASE
1962/63	147	278	-	425	-
63/64	273	286	-	559	31.53
64/65	400	319	-	719	28.62
65/66	556	400	-	956	32.96
66/67	643	393	-	1,036	8. 37
67/68	984	645	-	1,629	57.24
68/69	1,224	483	38	1,745	7.12
69/70	1,636	669	56	2,361	35.30
70/71	2,021	768	55	2,844	20.46
71/72	2,949	824	77	3,850	35.37
72/73	3,981	786	63	4,830	25.45
73/74				5,052	4.60
74/75				8,500	68.25

SOURCE: Internal Records, Office of the Registrar Ahmadu Bello University, Zaria.

The 1975 figures for primary schools shows an increase of 32.23% over 1974 figure, while that of secondary schools shows 18.99% increase over the same two years. That of the Ahmadu Bello University shows an increase of 68.25% over the same two years and an average increase of 27.33% from 1962 to 1975. The growth of student population in these educational institutions is accompanied by a proportional growth of member of staff of these institutions eventhough statistics are lacking to confirm this.

Population increase and subsequent household formations form an essential part of housing market analysis. Population growth of an area increases the population of prospective employees, labour force, employment potential and housing needs. Therefore population growth and employment potential are essential aspect of a housing market analysis. But whether there are employment sources to absorb the increase in population or not, the effect of this increase is greatly felt in the need for housing. Zaria like many other towns in the Country, does not have a programme to provide housing in advance for the increases in population caused by migration and natural growth.

Infact, housing are provided in arrears of the population growth as a result there are not enough number of housing to meet the needs of the present population.

4.3 EXISTING HOUSING CHARACTERISTICS.

Four housing unit types exist in Zaria urban area, These are:-

(i) Detached: is a single dwelling unit. Normally it is built for a single family or household and is often called a single - family house. See Plate 4.1

(ii) Semi - detached: is two units attached side by side by a common wall. It is normally built for two families or households and is often called a two - family house. See Plate 4.2.

(iii) Row: is three or more units attached side by side in a row. It could take as many number of families or households as there are units. See Plate 4.3.

(iv) Compound: is an enclosure containing a house or houses or huts as well as outbuildings. In many cases it encloses a common coutyard which gives it its unique physical outlay. See Plate 4.4

PLATE 4.1

DETACHED HOUSE



PLATE 4.2

SEMI - DETACHED HOUSE



PLATE 4.3

ROW HOUSE.



PLATE 4.4

COMPOUND HOUSE



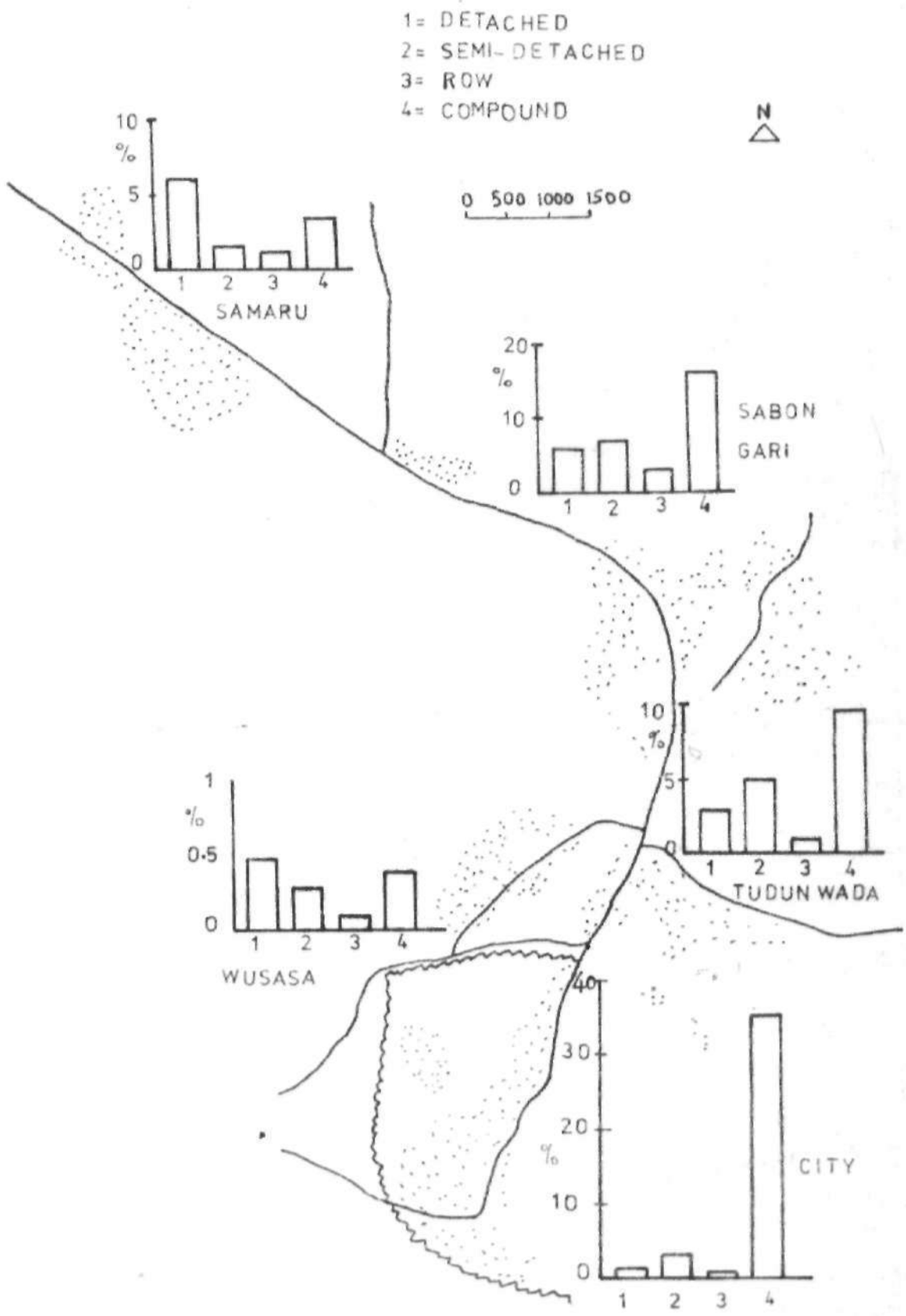


FIG.4.5

HOUSE TYPE BY SUB AREAS

Out of a total of 21680 housing units surveyed, 13840 or 63.9% were compounds, 3450 or 15.5% were detached, 3270 or 15.1% were semi-detached and 1200 or 5.6% were row houses. The high percentage of compound type of housing is expected in a place like Zaria which has basically a traditional setting, the compound being the traditional smallest residential unit of the African society. See figure 4.5

Traditionally, the compound has a social implication, housing members of a common ancestral origin. While still retaining its physical form, its social character appears to be diminishing from the traditional areas (e.g. Zaria City) towards the new more densely populated areas (e.g. Samaru).[24] In these densely populated areas, the compounds perform more of economic function than social, housing as many families or households as are willing to stay and accept each other. In the Samaru area detached and semi-detached housing are more common especially in the newly built residential areas. Detached housing units dominate Government Residential Area and semi-detached dominate the new Hanwa housing estate.

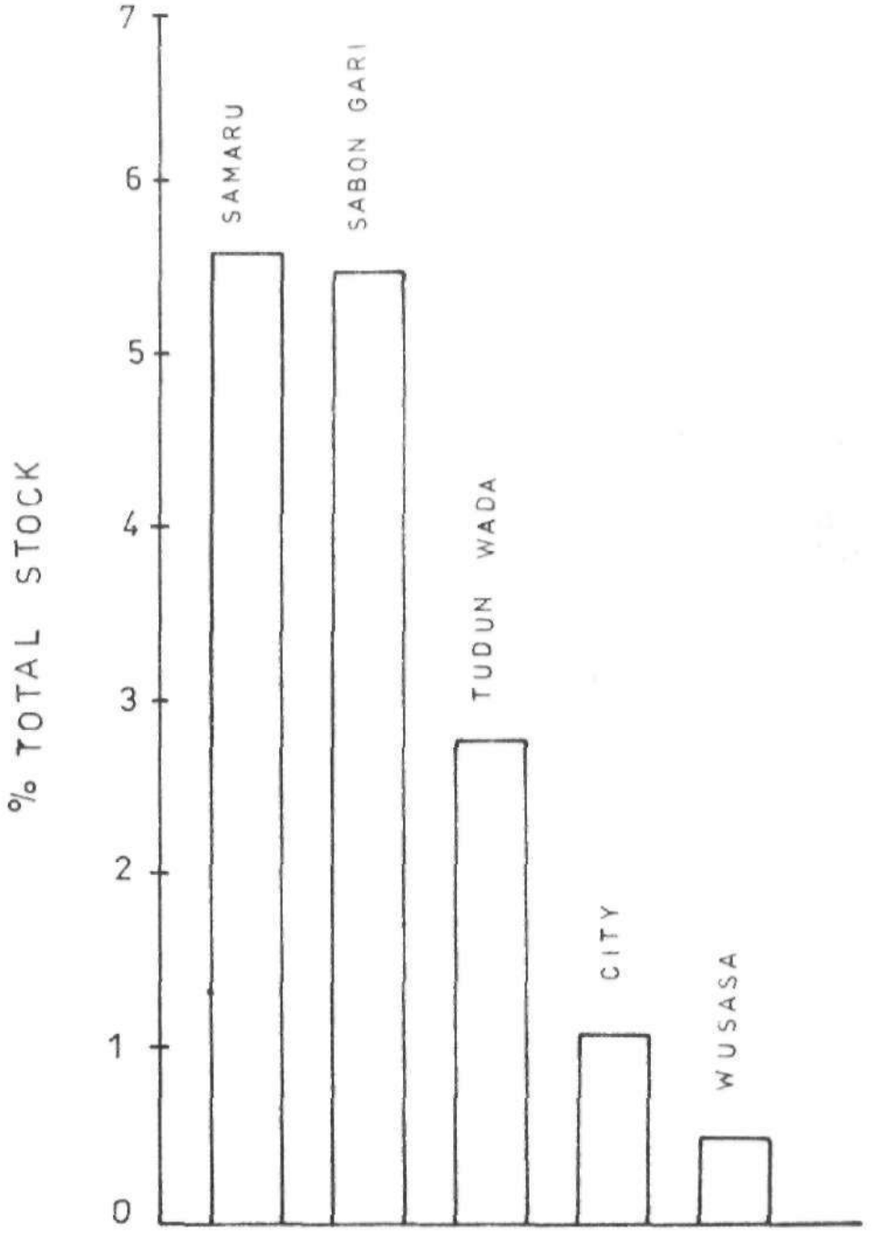


FIG 4.5
DISTRIBUTION OF DETACHED HOUSING IN ZARIA

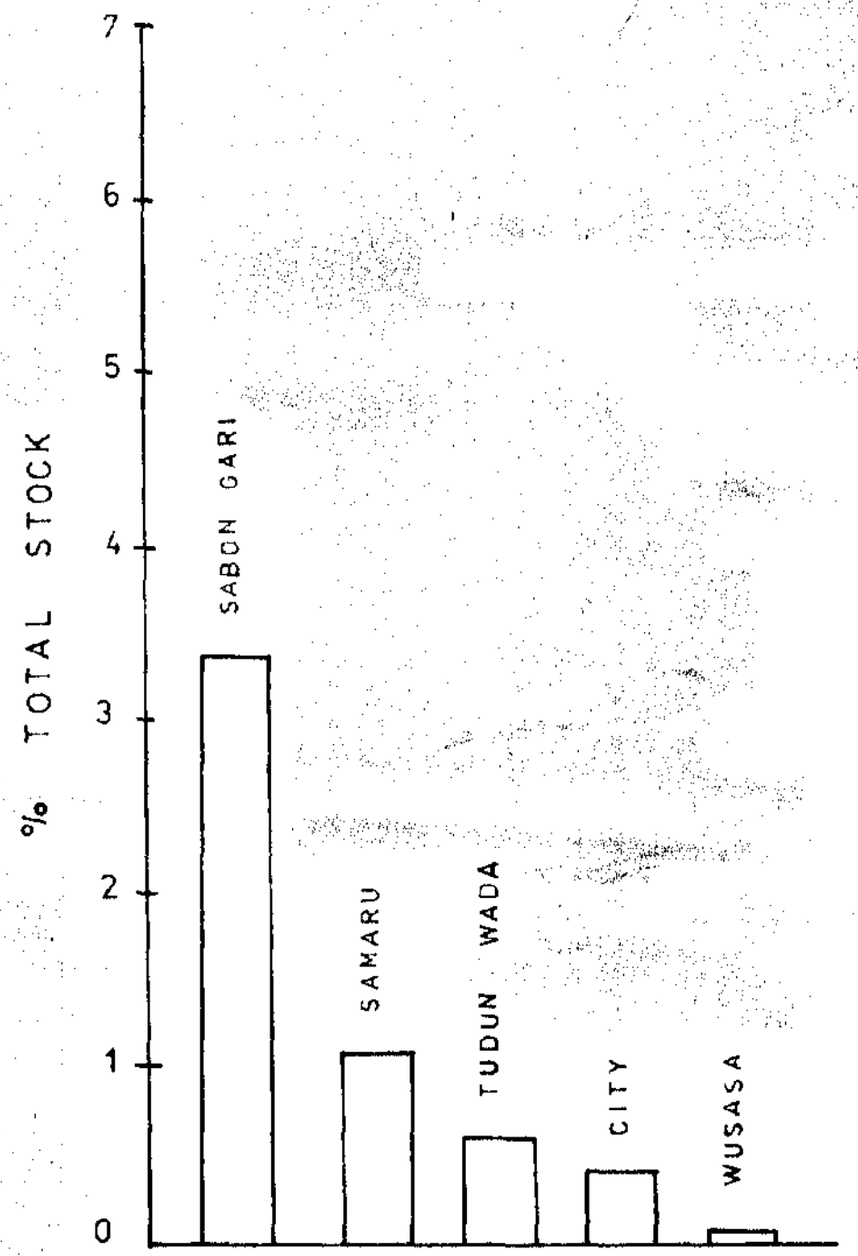


FIG. 4.5
DISTRIBUTION OF ROW HOUSING IN ZARIA

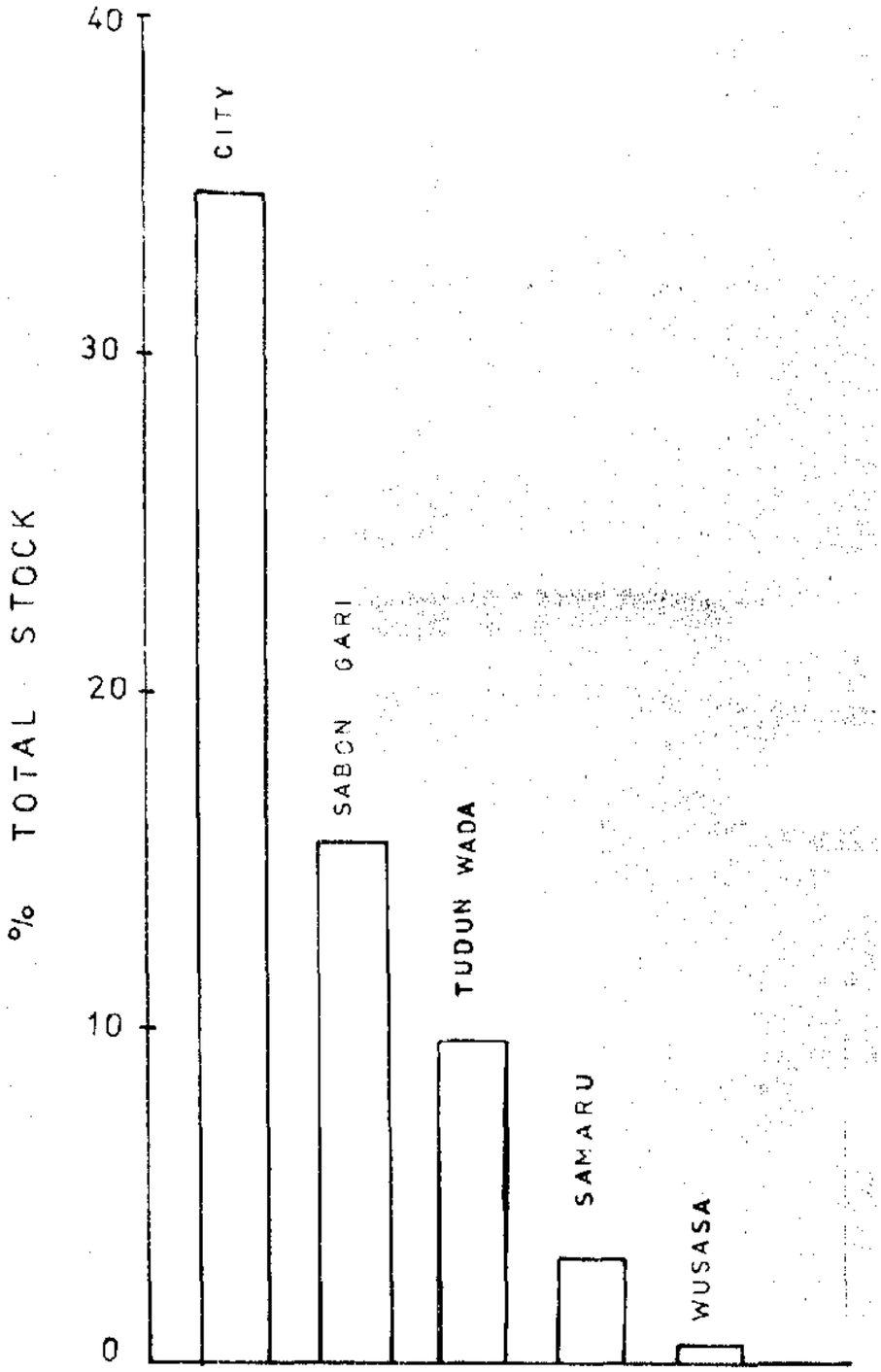


FIG. 4.5
DISTRIBUTION OF COMPOUND HOUSING IN ZARIA

From these observations, it could be said that in Zaria urban area:-

1. The number of compound housing units decreases with distance from the traditional core.
2. The compound type of housing is losing its traditional popularity in the modern built residential areas e.g. in Government Residential Area and Ahmadu Bello University residential quarters.

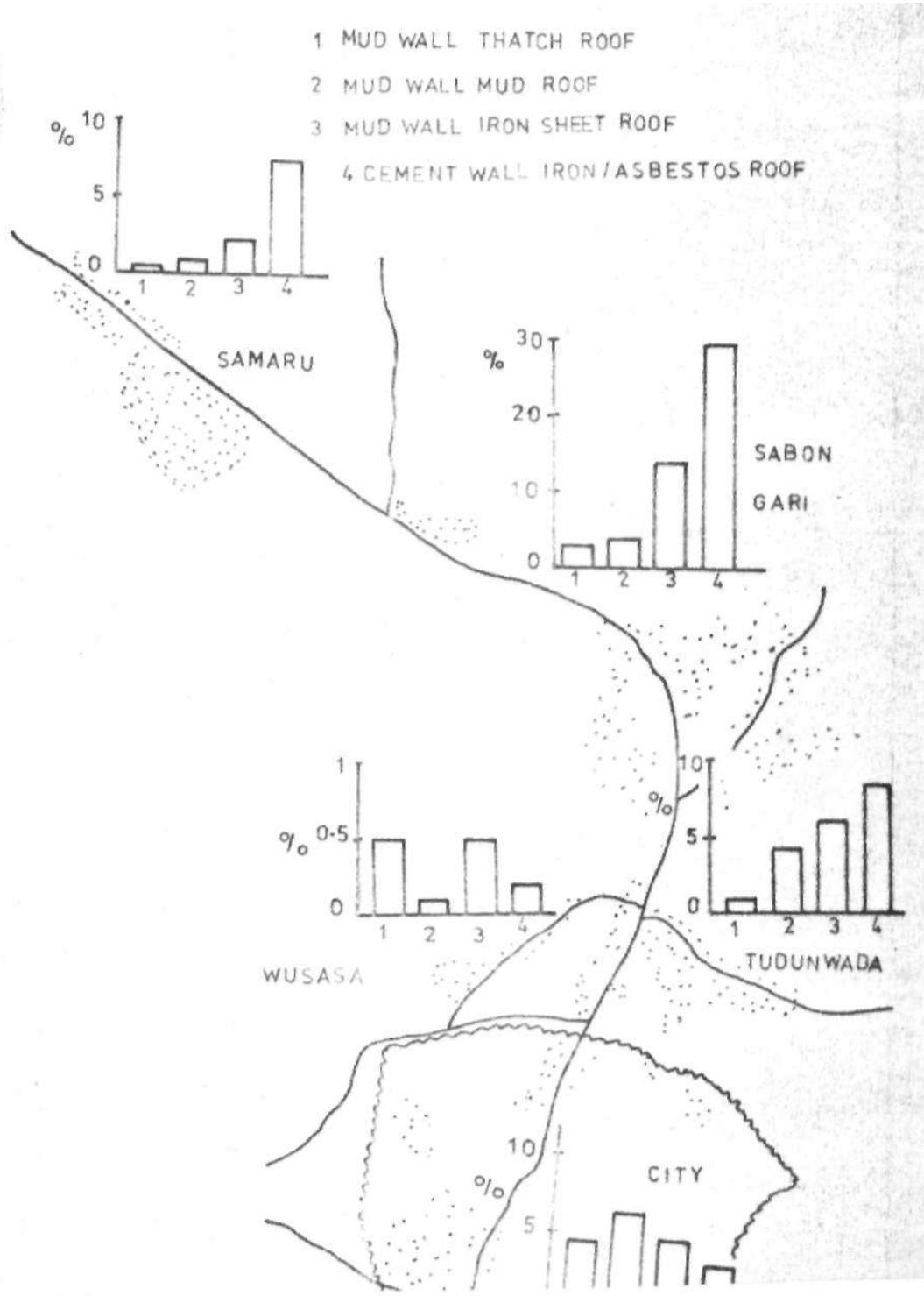
4.3.1 PHYSICAL CONDITIONS

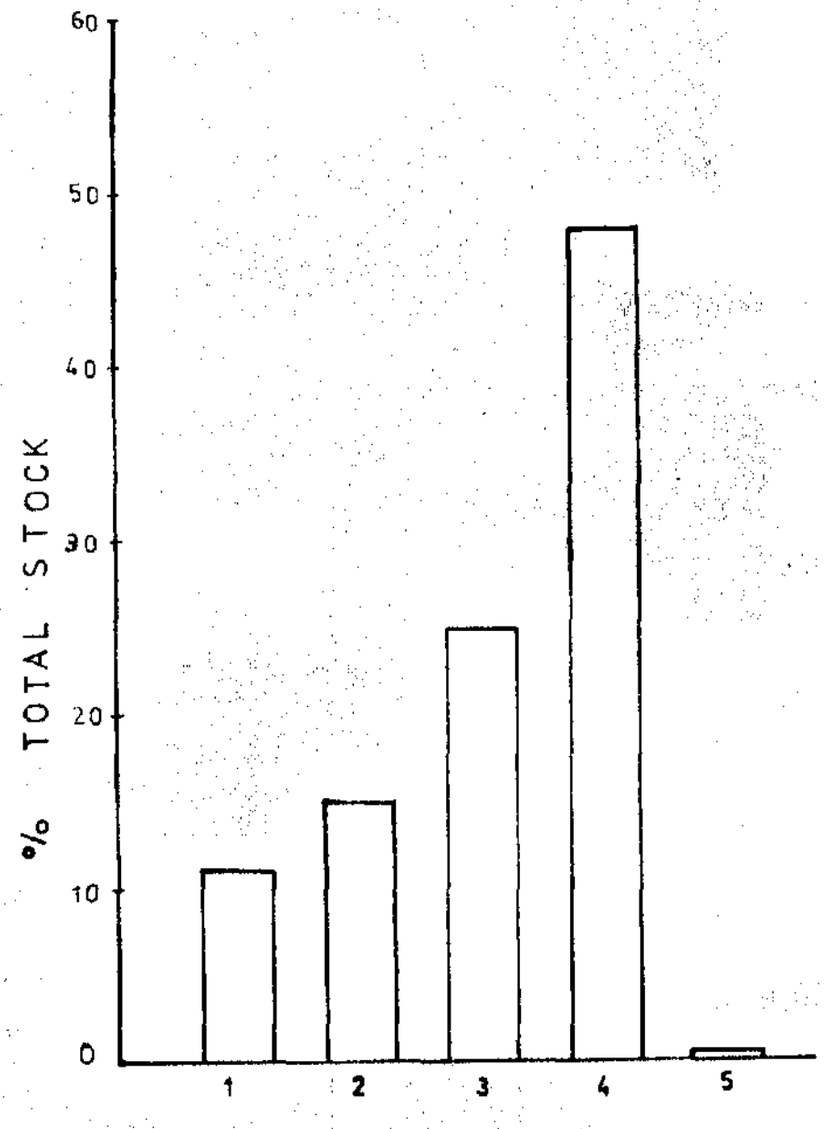
One of the initial attractions to a particular housing unit is its physical condition. The physical condition is not only the aesthetic aspect of the housing but mainly the structure with which the house had been built, the condition of maintenance of the house, condition of lighting and ventilation, and age of the house.

The ages of the housing units involved in the survey showed interesting revealations, 65.96% of the housing units are less than five years to twenty years old. This corresponds to the period of establishment and housing development in Ahmadu Bello University (1962 - 1976) and many other public instituions and private establishments after Nigeria's independence in 1960 and creation of States

in 1967. The remaining 34.04% housing units are between twenty one and over fifty years of age. Out of these, 10.83% are over fifty years of age. These are likely to belong to the traditional core of the Zaria urban area. The low percentage of houses within the 31 - 50 years range of age (6.82%) corresponds to the years 1926 - 1945 the periods of recovery of the first world war and when the second world war was fought. These periods showed a general world recession and this might have had an effect on housing development in Zaria. The high percentage of housing units of ages between 21 and 30 years fall within the period 1946 - 1955 when the second world war ended and Nigeria was getting herself prepared for independence. The period 1956 - 1965 in which houses of ages 11 -20 years was a period of high housing development in Zaria. Table 4.5, figure 4.6.

Of the housing units involved in the survey 51.47% were built of the traditional local building materials. 25.29% of these had iron sheet roof. See table 4.6. This goes to support earlier calls in the Country for the development of the local building materials available all over the Country. This if done, will go a long way to solving our housing problems.


1 MUD WALL THATCH ROOF
2 MUD WALL MUD ROOF
3 MUD WALL IRON SHEET ROOF
4 CEMENT WALL IRON / ASBESTOS ROOF
%
10
5
0
1 2 3 4
SAMARU
%
30
20
10
0
1 2 3 4
SABON GARI
%
1
0·5
0
1 2 3 4
WUSASA
%
10
5
0
1 2 3 4
TUDUNWADA
%
10
5
CITY



1 = MUD WALL THATCH ROOF
2 = MUD WALL MUD ROOF
3 = MUD WALL IRON SHEET ROOF
4 = CEMENT WALL IRON/ASBESTOS ROOF
5 = OTHERS

FIG. 4.6B
HOUSE STRUCTURE DISTRIBUTION

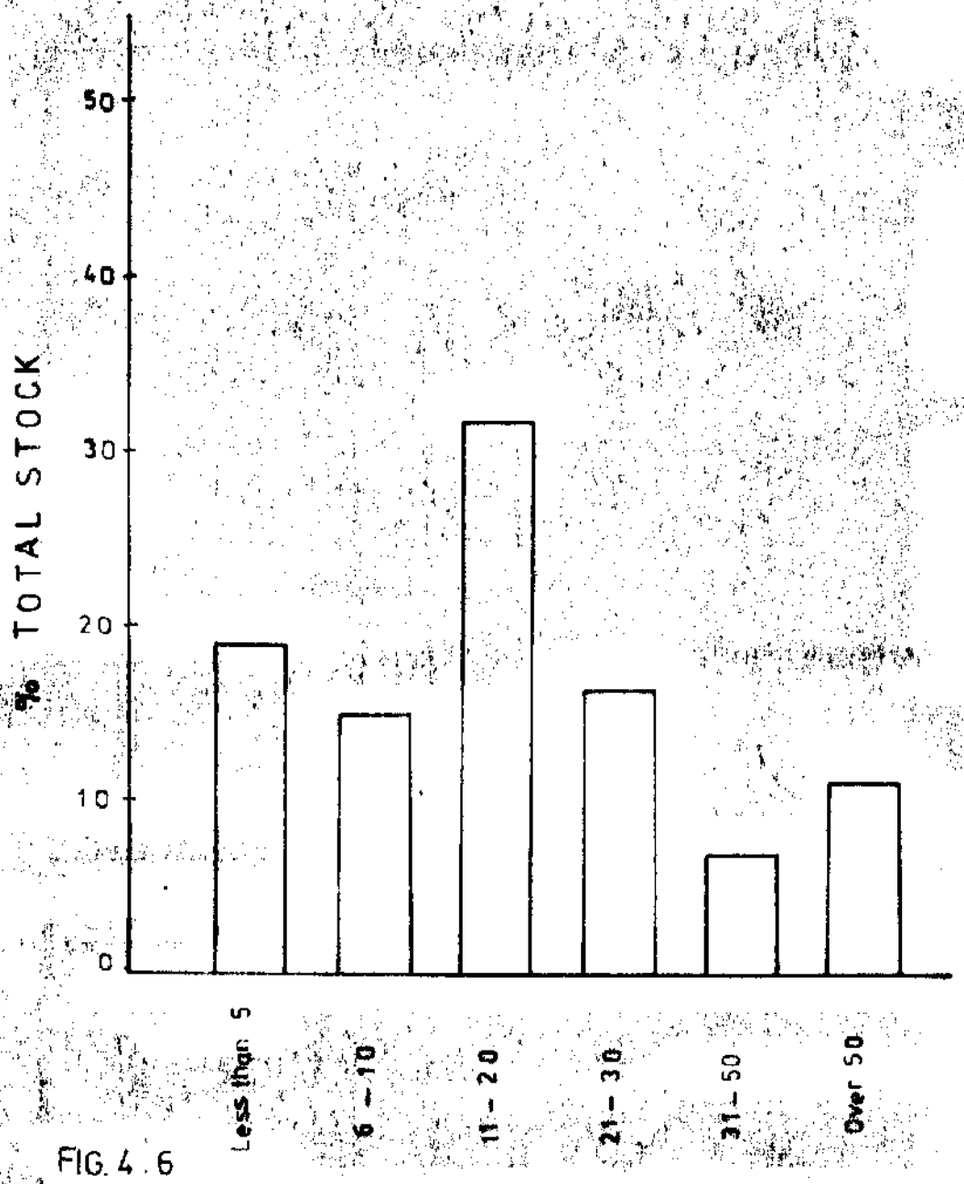


FIG. 4.6

HOUSE AGE (IN YEARS) DISTRIBUTION

TABLE 4.5

AGE OF HOUSING UNITS SURVEYED.

AGE OF HOUSE	ABSOLUTE FREQUENCY	% OF TOTAL
1. Less than 5 years	409	19.09
2. 6 - 10 years	329	15.36
3. 11 - 20 years	675	31.51
4. 21 - 30 years	351	16.39
5. 31 - 50 years	146	6.82
6. Above 50 years	232	10.83
TOTAL	2,142	100.00

TABLE 4.6

STRUCTURE OF HOUSING UNITS SURVEYED. (Plates 4.5 – 4.8)

HOUSE STRUCTURE	ABSOLUTE FREQUENCY	% OF TOTAL
1. Mudwall thatch roof	246	10.97
2. Mudwall mud roof	341	15.21
3. Mudwall iron sheet roof	567	25.29
4. Cement walls iron/ asbestos roof	1,080	48.17
5. Others	8	0.36
TOTAL	2,242	100.00

PLATE 4.5

MUDWALL/THATCH ROOF HOUSE



PLATE 4.6

MUDWALL/MUD ROOF HOUSE



PLATE 4.7

MUDWALL/IRON SHEET ROOF HOUSE



PLATE 4.8

CEMENT WALL/IRON SHEET OR ASBESTOS ROOF HOUSE



The conditions of maintenance of most of the housing units were average and above average. This is probably becaause the survey was carried out is probbbly because the survey was carried out during the rainy season when housing units most especially the thatched ones have to be well kept to withstand the storms. Only 7.8% of the housing units were considered to need major repairs and 1% for demolotion. Table 4.7 figure 4.7 What is most common especially among the thatched traditional housing units is poor ventilation and lighting. Most of these traditional housing units lack adequate number of doors and windows Most of the huts within the compoounds have just a single door opening into each of them and no windows at all. These coupled with the crowding of compounds together most especially in Zaria City make cross ventialation almost impossible. Table 4.8 figure 4.8 show the conditions of lighting and ventilation in the housing units surveyed.

4.3.2 AVAILABILITY OF SERVICES AND UTILITIES.

Where services and utilities were available they were mostly shared by all the residents of that particular housing units. This should be encouraged because economically it is less costly than if the same services and utilities were to

TABLE 4.7

CONDITION OF MAINTENANCE OF HOUSING UNITS SURVEYED.

CONDITION OF MAINTENANCE	NUMBER	LIFE SPAN	% OF TOTAL
1. Very Good	759	70 years	3.5
2. Good (no repairs needed)	7284	60 "	33.6
3. Fair (Minor repairs needed)	11729	30 "	54.1
4. Bad (Minor to major repairs Needed)	1149	10 "	5.3
5. Very Bad (Major repairs Needed)	542	5 "	2.5
6. Dilapidated (fit for demolition)	317	0 "	1.0
Plate 4.9.			
TOTAL	21680	AV=35"	100.0

PLATE 4.9

DELAPIDATED HOUSE



PLATE 4.10

REFUSE DUMPING ON STREET



TABLE 4.8

CONDITION OF LIGHTING AND VENTILATION OF HOUSING UNITS SURVEYED.

CONDITION OF LIGHTING AND VENTILATION	ABSOLUTE FREQUENCY	% OF TOTAL
1. Well ventilated and lighted	437	19.49
2. Reasonably ventilated and lighted	1240	55.31
3. Badly ventilated and lighted	464	20.70
4. No ventilation and light at all	101	4.50
TOTAL	2242	100.00

be provided for the same number of people for use exclusively. Exclusive uses of services and utilities are common in Government Residential Area, government and quasi-government staff residential quarters, educational institution staff quarters and high income rental housing units. Table 4.9

Pipe borne water is the main source of water supply Over half of the households interviewed had piped water Some had their water from surface well, some had their water from streams and still some had their water from other sources. The households who had their water supply from other sources are mainly those who buy water from the 'masu moya' that is water hawkers and could not tell the sources.

Pit latrine is the most popular among the people Over ¾ of the households interviewed had pit latrine, less than ¼ had water closet, some had bucket latrine and the rest had nothing. Figure 4.9. The high proportions of pit latrines and households having their water supply from surface well raise much doubts as to the quality of water from this source most especially as majority of these wells are shallow. The basement rock which had undergone

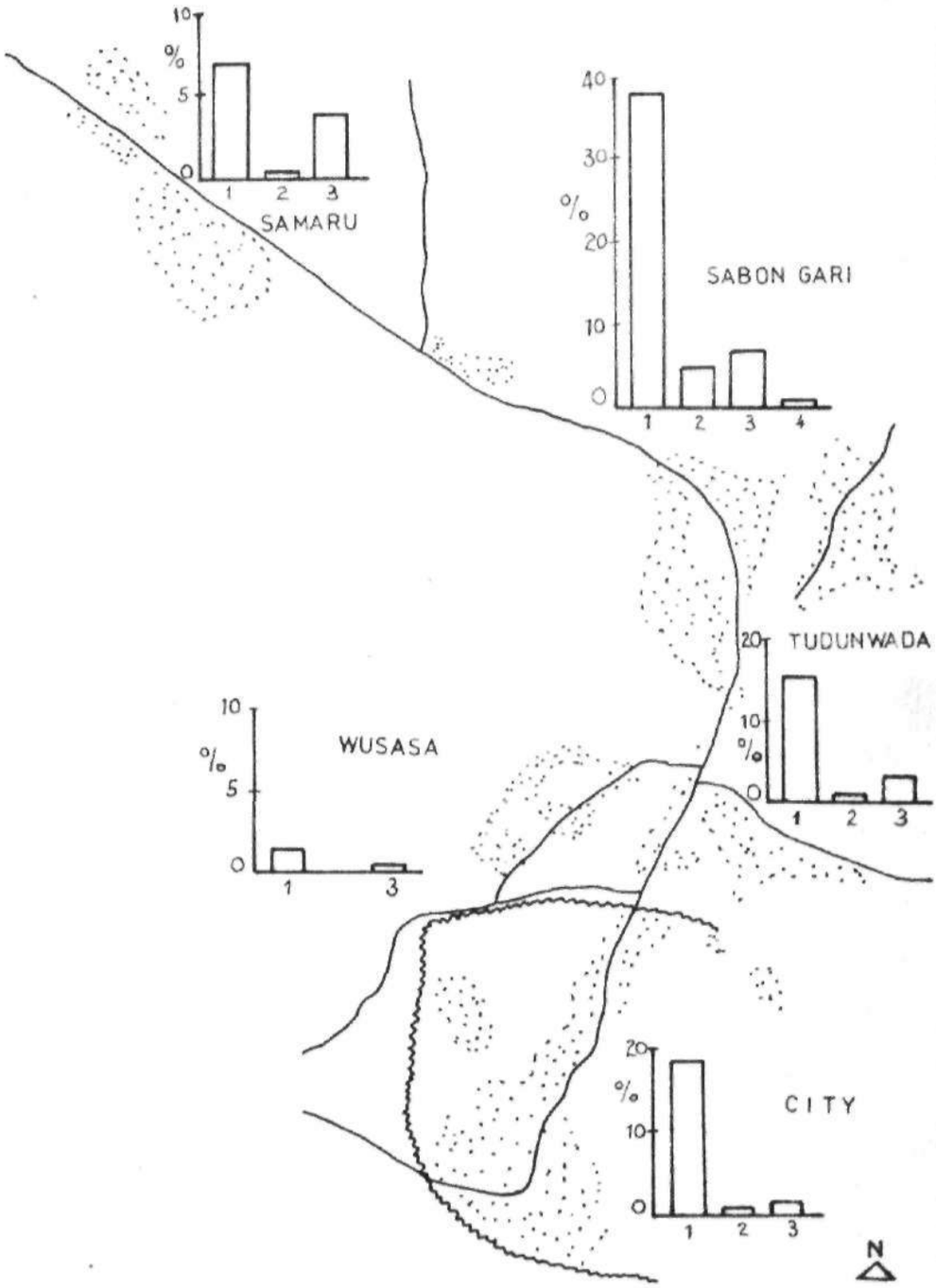


FIG4.9 LATRINE TYPES

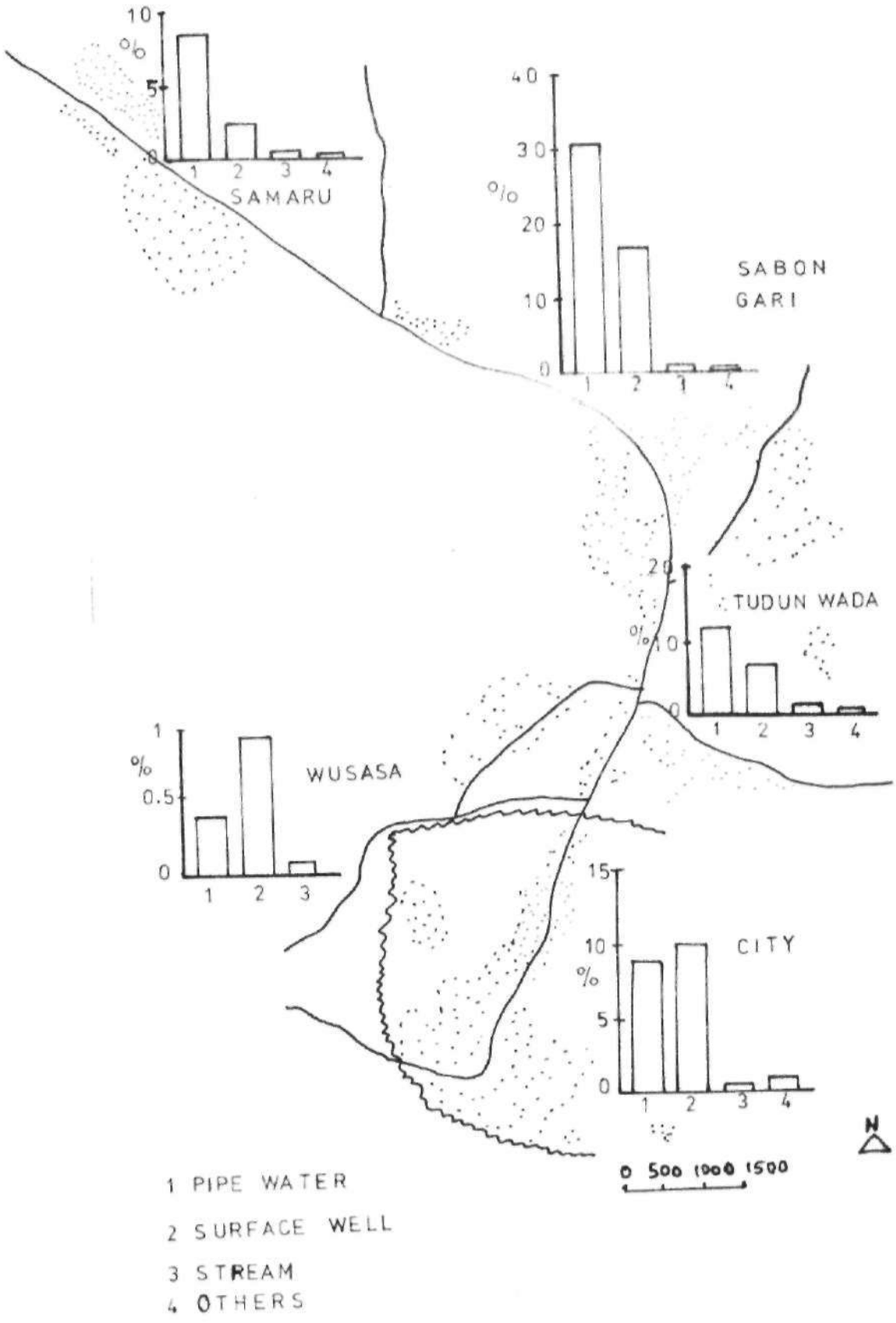


FIG.4.9A WATER SUPPLY SOURCES

TABLE 4.9

AVAILABILITY AND USE OF SERVICES AND UTILITIES

IN THE HOUSING UNITS SURVEYED.

SERVICES AND UTILITIES		TYPE OF USE	ABSOLUTE FREQUENCY	TOTAL	% OF TOTAL
WATER SUPPLY	1.	Exclusive	510	2242	22.75
	2.	Shared	1595		71.14
	3.	Communal	74		3.30
	4.	Not available	63		2.81
BATHROOM	1.	Exclusive	60	1742	3.44
	2.	Shared	1635		93.86
	3.	Communal	10		0.57
	4.	Not available	37		2.12
LATRINE	1.	Exclusive	565	2242	25.20
	2.	Shared	1645		73.37
	3.	Communal	9		0.40
	4.	Not available	23		1.03

Contd. on page 80

TABLE 4.9(Contd.)

SERVICES AND UTILITIES	TYPE OF USE	ABSOLUTE FREQUENCY	TOTAL	% OF TOTAL
KITCHEN	1. Exclusive	87	1742	4.99
	2. Shared	1603		92.02
	3. Communal	6		0.34
	4. Not available	46		2.64
ELECTRICITY	1. Exclusive	280	1969	14.22
	2. Shared	1216		61.76
	3. Communal	3		0.15
	4. Not available	470		23.87
REFUSE BIN	1. Exclusive	118	1842	6.41
	2. Shared	261		14.17
	3. Communal	318		17.26
	4. Street - dumping	1145		62.16

differential weathering creates interstices in which surface and sewage water could accumulate. Wells sunk into this level will tap this accumulated sewage water. Infact, none of the wells was deep enough to Get into underground water level.

Firewood is the main source of cooking fuel. This is followed by kerosine, gas then electricity. In terms of the percentages of the households interviewed these give 69.46% for firewood, 22.01% for kerosine, 7.19% for gas and 1.34% for electricity. Water and electricity bills range from less than one Naira to above ten Naira per month. Households who share these services pay less bill than those who use them exclusively.

4.4 ENVIRONMENTAL HYGIENE.

The general sanitation condition was quite poor. Healthy environmental conditions were found in the residential quarters such as Government Residential Area, public and semi public residential quarters and the few private establishments staff quarters. Sanaru, Sabon Gari, Tudun Wada and City showed deplorable conditions. Gutters were open and water logged. Cabbage, old furniture, cans, bottles, papers etc. were thrown carelessly on the streets. (See Plated 4.10 and 4.11.)

PLATE 4.11

OPEN WATER-LOGGED GUTTER



PLATE 4.12

HOUSE WALL PROJECTED INTO THE STREET



Compound walls projected into the streets making accessibility difficult. In Samaru for example compound walls projections into the streets have broken down the grid pattern of the streets. The streets were not maintained as a result water logged pot holes abound. Houses in the traditional areas show overcrowding. See Plates

(4.12, 4.13 and 4.14)

4.5 UTILIZATION OF SPACES.

The presence of frontage, verandah and courtyard are very important in a traditional housing. House frontages are mainly used for children play, drying things and display of articles for sale. Courtyards are used for cooking, children's play and leisure. Varandah is mainly used for leisure, and the sitting room for eating. The kitchens are less used for cooking than the courtyard most especially in the compound type of housing. Open space cooking is most common in Sabon Gari. The women complained of the small kitchens provided for cooking being too small to accommodate all the tenants who want to cook at the same time and as a result, they resort to using open courtyards for cooking. This should be discouraged for health reasons - fear of contamination by air borne germs which are blown freely around by the dusty winds.

CHAPTER 5

HOUSEHOLD CHARACTERISTICS AND SUB-MARKET NEEDS.

5.1 HOUSEHOLD CHARACTERISTICS.

The population previously discussed was that of the whole of Zaria urban area. For the purpose of detailed analysis it is necessary to break down this population into the various districts. The breakdown as in Table 5.1 is based on the 1973 population census figure and this is projected to 1976. Projection is based on 5.5% annual increase. These projected figures assume a steady growth of natural increase and migration all through the years.

The household type distribution by sub areas shows that there are as many family households in the City as in Tudun Wada. This is so because the compound housing type in these areas still maintain its traditional social function of accommodating people of the same ancestor, Sabon Gari has the highest percentage of family and mixed family households. There are as many extended family households in the City as in Sabon Gari. Sabon Gari also has the highest number of unattached persons followed by Tudun Wada and Samaru in that order. See Table 5.2

TABLE 5.1

ESTIMATED POPULATION OF URBAN DISTRICTS OF ZARIA

BASED ON 1963 CENSUS AND 5.5% ANNUAL GROWTH RATE

	1963 CENSUS	ESTIMATED FIGURES.		
		1976	1981	1986
1. CITY	34,872	59,805	76,251	92,69?
2. TUDUN WADA	55,088	84,381	107,586	103,790
3. SABON GARI	48,908	83,877	106,943	130,009
4. SAMARU	19,541	33,513	42,729	51,945
5. WUSASA	7,761	23,404	29,840	36,277
TOTAL	166,170	284,980	363,349	441,719

SOURCE: Based on Nigeria Census Report 1963

TABLE 5.2

HOUSEHOLD TYPE DISTRIBUTION BY SUB- AREA.

SUB AREA	HOUSEHOLD TYPE				ROW
	FAMILY	MIXED	EXTENDED FAMILY	UNATTACHED PERSONS	TOTAL
CITY	281	69	25	18	393
	13.95%	3.43%	1.24	0.89	19.51
WUSASA	21	3	1	1	26
	1.04%	0.15%	0.05%	0.05%	1.29%
TUDUN WADA	262	69	10	28	366
	13.01%	3.43%	0.50%	1.39%	18.33%
SABON GARI	642	239	25	88	994
	31.88%	11.87%	1.24%	4.40%	49.39%
SAMARU	120	90	4	21	235
	5.96%	4.47%	0.20%	1.04%	11.67%
COLUMN TOTAL	1326	467	65	156	2014
	65.8%	23.2%	3.2%	7.7%	100%

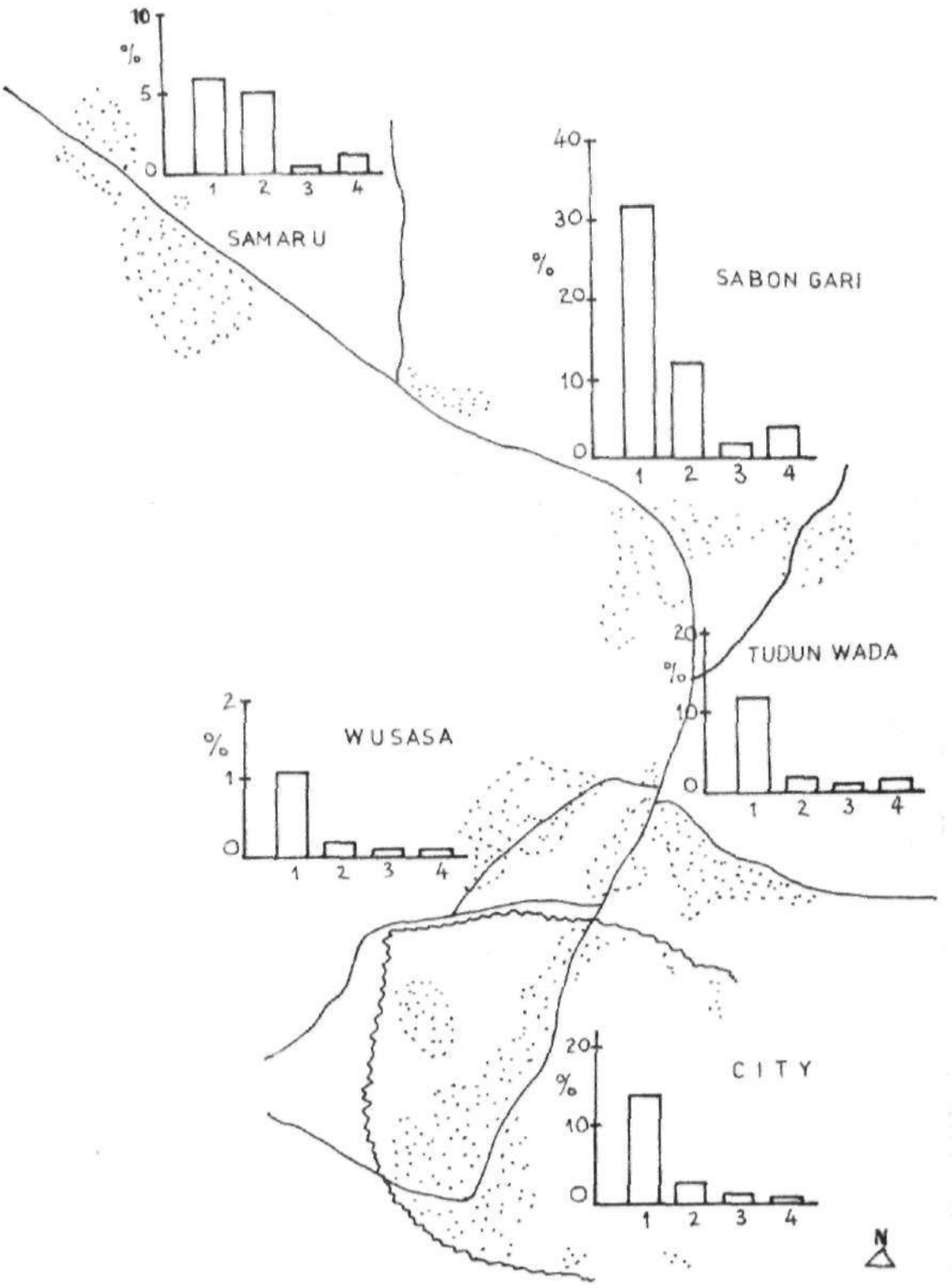


FIG.5.1 HOUSEHOLD TYPES

A common phenomenon among the African society is a high degree of tolerance and acceptance among the people In Zaria as high as seven households share the same dwelling unit. Of the highest frequenc of occurence is four households in the same housing unit. The low percantage of occurence of two to seven households sharing the same housing unit in Samaru and the high percentage of one household in a unit might indicate a tendency for a high separation that is each household wanting to stay alone, in Samaru area. The Civil Aviation Centre, the Ahmadu Bello University and the Federal Leather Institute all have residential quarters which are mostly built for single family households. Many of the privately built rental housing units in Samaru are single family detached units. The existence of these residential areas occupied by high income workers account for the high separation, and low number of households sharing the same housing unit. Income could be used as an indicator of high separation but in Samaru alone because if the whole Zaria is considered, the high income indigeneous business men who occupy the City do not attach so much importance to high separation.

TABLE 5.3

NUMBER OF HOUSEHOLD SHARING SAME COMPOUND

BY SUB- AREA.

	NUMBER OF HOUSEHOLDS							ROW
AREA	1	2	3	4	5	6	7	TOTAL
CITY	47	74	77	28	38	15	6	285
	2.5%	4.0%	4.1%	1.5%	2.0%	0.8%	0.3%	15.3%
WUSASA	5	4	2	3	2	1	2	19
	0.3%	0.2%	0.1%	0.2%	0.1%	0.05	0.1%	1%
TUDUN WADA	40	52	33	60	56	22	23	286
	2.1%	2.8%	1.8%	3.2%	3.0%	1.2%	1.2%	15.4%
SABON GARI	129	148	141	327	190	57	24	1016
	6.9%	8.0%	7.6%	17.6	10.2	3.1%	1.3%	54.6%
SAMARU	92	30	29	29	47	23	5	255
	4.9%	1.6%	1.6%	1.6	2.5%	1.2%	0.3%	13.6%
COLUMN	313	308	282	447	333	118	60	1861
TOTAL	16.8	16.6	15.2	24.0	17.9	6.3%	3.2%	100%

Here in the City upto three households sharing the same housing unit have the ighest frequency of occurence. Another possible indicator of high separation in Samaru might be education. This could be argued on the basis that still considering the already mentioned residential areas as examples, the highly educated elites occupy these residential areas. Income and education could therefore be considered as indicators of high separation. The single family type of housing allocation practised in most residential quarters also enhances high separation.

The traditional Hausa compounds appear compact viewed from outside but quite roomy and spaceous within. Livable rooms number up to seven in some of the compounds. 71.7% of the total housing units surveyed have one to three livable rooms. The remaining 28.3% have between four and seven livable rooms. The following occupancy ratios have been established for the various areas - City 1.5, Tudun Wada 3.6, Sabon Gari 4.1 and Samaru 4.3. This gives an average occupancy ratio of 3.5 for Zaria.[24]

A correlation between housing unit type and household type shows that there are more family households occupying detached houding units than any other type of household.

Family households also occupy the highest numbers of semi datached units, row and compound units. From this, and considering other aspects of table 5.4, it could be said that family households dominate all the housing types in Zaria urban,; the extended family households are evenly distributed among the different types of housing units and there are more unattached households in compounds than any other types of housing units.

There are on the average, three households to a houding unit and also three livable rooms on the average to a housing unit.

5.1 (i) HOUSEHOLDS AND HOUSEHOLD FORMATIONS.

The household has been identified as the basic consumer of housing. In estimating the current and projecting the future housing needs of a population, it becomes necessary to interprete the population figures in terms of households numbers. The population has been earlier calculated to 1976. Using this value as the base year population figure, the present and future number of household formations are given page 91 table 5.5 from the table a total of 12146 new households will be formed in 1981 and between 1981 and 1986, 12144 more new households will be formed.

TABLE 5.4

HOUSING UNIT TYPE OCCUPIED BY HOUSEHOLD TYPE

HOUSEHOLD TYPE	HOUSING UNIT TYPE				ROW TOTAL
	DETACHED	SEMI DETACHED	ROW	COMPOUND	
1. SINGLE FAMILY	208	179	82	808	1277
	10.7%	9.2%	4.2%	41.5%	65.6%
2. MIXED	85	79	21	267	452
	4.4%	4.1%	1.1%	13.7%	23.2%
3. EXTENDED FAMILY	6	5	3	49	63
	0.3%	0.3%	0.2%	2.5%	3.2%
4. UN-ATTACHED PERSONS	20	21	6	107	154
	1.0%	1.1%	0.3%	5.5%	7.9%
COLUMN TOTAL	319	284	112	1231	1946
	16.4	14.6%	5.8%	63.3%	100%

TABLE 5.5

HOUSEHOLD FORMATIONS - 1976, 1986 and 1990.

SUB-MARKET AREA	YEAR	POPULATION	AVERAGE HOUSE HOLD SIZE	NUMBER OF HOUSE HOLD	NEW FORMATIONS	TOTAL NEW FORMATION
CITY	1976	59,805	13	4,600	-	-
	1981	76,251		5,865	1265	-
	1986	92,698		7,130	1265	2530
WUSASA	1976	23,404	8	2,923	-	-
	1981	29,840		3,730	807	-
	1986	36,277		4,535	805	1612
TUDUN WADA	1976	84,381	8	10,548	-	-
	1981	107,586		13,448	2,900	-
	1986	130,790		16,349	2,901	5801
SABON GARI	1976	83,877	4.5	18,639	-	-
	1981	106,943		23,765	5,126	-
	1986	130,009		28,890	5,125	10,251
SAMARU	1976	33,513	4,5	7,447	-	-
	1981	42,729		9,495	2,048	
	1986	51,945		11,543	2,048	4,096

1. Total Household 1976 = 44157
2. New Formations 1981 = 12146
3. New Formations 1986 = 12144
4. Total New Formations 1976-86 = 24290

Between 1976 and 1986 a total of 24290 new households will be formed. This means that in 1981, 12146 single housing units will be required to accommodate the newly formed households, 12144 single units will be required in 1986 and a total of 24290 single units will be required for all the households that will be formed between 1976 and 1986.

The calculation assumes two constant factors - constant population growth rate of 5.5% per annum, that is natural growth and in-migration considered together and a constant family size for each sub area. Whereas it might be correct to assume a steady growth rate of 5.5% for other sub areas of Zaria, it might not be very correct to use the same percentage growth rate for the City where natural growth is far more noticeable than in-migration. Infact, one would not be too wrong to say that there is zero in-migration into the City. Instead the younger generations are moving out of the City.

The inter sub area mobility of the households is not likely to affect the projections given above. There seems to be some degree of stability as regards the degree of change of residence by the households. Of the total number

of households interviewed 53.7% have changed their residences only once, 29.5% have changed twice, 11.6% have changed thrice, 2.6% have changed four times, 1.9% have changed five times and 0.6% have changed six times. Married couples change residence most . Such residence changes were from bad to better or small to larger housing units within the same residential area and did not involve very much of change of areas. Households from secondary School level of education to no education at all have a greater tendency to change residences than those of technical to University levels of education. See Table 5.6. This is so because the high level of education household employees are more likely to be given accommodation in residential quarters as a result they are less likely to change residences. The less educated household employees are not provided with accommodation in residential quarters as a result they have to look for their own accommodation Changes from one residence to another are likely to occur until this category of employees have better housing.

The low degree of inter-sub area mobility could be explained in general terms that no one sub area seems to offer more attraction than the others as a result choice

TABLE 5.6

CHANGE OF RESIDENCE BY HOUSEHOLDS COMPARED TO EDUCATIONAL STANDING

EDUCATIONAL STANDING OF HOUSEHOLD	NUMBER OF TIMES OF CHANGE OF RESIDENCE						ROW TOTAL
	1	2	3	4	5	6	
KORANIC SCHOOL	140 15.1%	56 6.0%	23 2.5%	3 0.9%	2 0.2%	4 0.4%	233 25.1%
PRIMARY	155 16.7%	87 9.4%	40 4.3%	8 0.9%	5 0.5%	0 0.0%	295 31.8%
SECONDARY	98 10.5%	64 6.9%	22 2.4%	1 0.1%	4 0.4%	0 0.0%	189 20.3%
TECHNICAL SCHOOL	37 4.0%	19 2.0%	8 0.9%	1 0.1%	4 0.4%	1 0.1%	70 7.5%
UNIVERSITY	34 3.7%	34 3.7%	4 0.4%	4 0.4%	3 0.3%	1 0.1%	80 8.6%
NONE	35 3.8%	14 1.5%	11 1.2%	2 0.2%	0 0.0%	0 0.0%	62 6.7%
COLUMN TOTAL	499 53.7%	274 29.5	108 11.6	24 2.6%	18 1.9%	6 0.6%	929 100.0%

is highly limited if there is any at all. For example a household changing from Sabon Gari area to Samaru area is not expected to see anything different and therefore such a change is not desirable.

5.1 (ii) HOUSEHOLD OCCUPATION AND INCOME.

A step further in the interpretation of the population into housing need is the classification of the households calculated from the population into occupation and income groups. In the foregoing paragraphs, the total number of housing units needed to accomodate a total number of households at a particular year has been calculated. A regrouping of the households into occupation and income will throw more light into housing needs in terms of these two variables - occupation and income.

A short coming in this apsect of the study is people's unwillingness to give their true income. Even when people are assured that a research such as this has nothing to do with taxation, they still feel reluctant to give the correct figure of their income. In a situation like this, occupation was combined with whatever figure was given to arrive at a reasonable income value. Where all or some of the

household members were working, the total income of all the working members was taken and where the household head was the only earning member his income was taken.

Nine types of occupation were used in the questionnaire as follows:

1. Agriculture
2. Industry
3. Commerce.
4. Adminstration
5. Transport
6. Constructions
7. Army
8. Unemployed
9. Others

On the bases of income derivation from these nine occupations and previous discussions on urban employment sources in Zaria in chapter 2, a classification of these occupations is done as follows in the next page: (page 97)

Low Income Earning	Medium Income Earning	High Income Earning
1. Farming 2. Traditional Crafts (Single proprietorship) 3. Petty trading 4. Casual construction Workers, porters and other low Salaried services.	5. Modern Craft Single proprietorship). 6. Salaried Officers 7. Medium Scale Trading & Manufacturing.	8. Professionals 9. Salaried Officers (higher than 6). 10. Large Scale Business and Manufacturing

Monthly income were grouped as follows:-

1. Less than ₦10
2. ₦10 - ₦49
3. ₦50 - ₦99
4. ₦100 - ₦149
5. ₦150 - ₦199
6. ₦200 - ₦299
7. ₦300 - ₦ and above

A regrouping of the income in relation to the occupation is shown as follows:

Class	Low Income	Intermediate Income	High Income
Occupational	1,2,3,4	5, 6, 7.	8,9,10
Income	1, 2, 3.	4, 6, 6.	7.

The upper limits of the income groupings are as follows:

Class	Upper Limit
Low Income	₦99 a Month
Intermediate Income	₦299 a Month
High Income	Above ₦300 a Month.

The household housing need is a function of income. For example, a high income household has a higher financial capability to rent a costly housing unit than an intermediate or low income household. Really, it is on the basis of this that the private housing suppliers seem to concentrate on high income housing construction.

In applying the income percentages of each of the sub areas to the estimated 1976 and projected 1981 and 1986 number of households, a relationship is obtained as in Table 5.7. The number of households to be accommodated in 1981 and 1986 respectively in each income class are shown in the table. The total number of additional households from 1976 to 1986 in each income class to be acomodated are also shown in the same table.

5.2 OTHER HOUSEHOLD CHARACTERISTICS.

Most housing units are horizontal housing units having only the ground floor. Where a housing unit had more than one floor, households tend to prefer the first floor. The third floor is least preferred. Households want to be as near the ground as possible where they could have easy access to the courtyard and frontage, and children could stay and play freely without much risk.

TABLE 5.7

HOUSEHOLD GROUPING BY INCOME.

	Year	House holds	Low Income		Intermediate Income			High Income		
			Number	%	Additional	No	%	Additional	No.	%	Additional
CITY	1976	4600	274	15.7	-	106	6.1	-	10	10.6	26
	1981	5865	921	"	674	356		250	35		25
	1986	7130	1119	"	198	435		79	43		8
					845			329			33
WUSASA	1976	2923	16	1.0	-	0	-	-	0	-	-
	1981	3730	45	"	29	-	-	-	-	-	-
	1986	4535	54	"	9	-	-	-	-	-	-
					38						
TUDUN WADA	1976	10548	148	8.5	-	111	6.5	-	44	2.6	-
	1981	13448	1143		995	874		763	350		306
	1986	16349	1390		247	1063		189	425		75
					1242			952			381
SABON GARI	1976	18639	425	24.0	-	331	18.8	-	60	3.5	-
	1981	23765	5727		5302	4467		4136	832		772
	1986	28890	6962		1235	5431		964	1011		951
					6537			5100			951

Table 5.7 Contd. on page 101

TABLE 5.7 (Contd.)

HOUSEHOLD GROUPING BY INCOME.

Sub-Area	Year	Households	Low Income			Intermediate Income			High Income		
			Number	%	Additional.	No	%	Additional.	No	%	Additional.
SAMARU	1976	7447	95	5.0	-	48	2.7	-	87	5.0	-
	1981	9495	513		418	256		208	475		388
	1986	11543	623		110	312		65	577		102
					528			273			490
TOTAL	1976	44157	24242	54.2	-	15013	34.1	-	5166	11.7	-
ADDITIONAL	1981	14239			7391			5357			1491
	1986	3460			1799			1297			364
ADDITIONAL 1976 - 1986		17699			9190			6654			1855

Some households expressed the view that high rising residential housing are not desirable for households with children unless there are sufficient precantions taken into consideration in the architectural design of such housing for the safety of children in particular

Those households who have changed from one residential area to another expressed satisfaction with the new area they were met in during the course of study. The significant relationship between the level of education of the households and new area satisfaction is that households of all levels of education express the same satisfaction with their new areas. Table 5.8.

Rural - urban migration ranked third among other classes of in-migration. The highest number of households had migrated from big towns to Zaria, Those who migrated from small towns came second in number and those who had migrated from villages were the least. A large number of the migrants are either government employees or teachers in the educational institutions or professionals. They have had their trainings in higher educational institutions which are in many cases located in towns, before migrating

TABLE 5.8

HOUSEHOLD NEW AREA SATISFACTION.

EDUCATIONAL LEVEL	NEW AREA SATISFACTION YES	NO	DON'T KNOW	ROW TOTAL
1. KORANIC SCHOOL	727	13	1	741
	98.1%	1.8%	0.1%	35.1%
PRIMARY SCHOOL	473	86	3	562
	84.2%	15.3%	0.5%	26.6%
3. SECONDARY SCHOOL	319	54	1	374
	85.3%	14.4%	0.3%	17.7%
4. TECHNICAL SCHOOL	110	19	0	129
	85.3%	14.7%	0.0%	6.1%
5. UNIVERSITY	165	28	0	193
	85.5%	14.5%	0.0%	9.1%
5. NONE	104	7	1	112
	92.9%	6.2%	0.9%	5.3%
COLUMN TOTAL	1898	207	6	2111
	89.9%	9.8%	0.3%	100.0%

to Zaria. Some must have worked in towns before being transferred or came to look for other lucrative jobs in Zaria. This is why there are more in-migrants from towns than from villages in Zaria.

5.2 (i) HOUSEHOLD SPATIAL MOBILITY.

The households' space life involve a lot of mobility be it to work, shopping, recreation, School or religious activity. Within Zaria, the following modes of travelling have been identified:

1. Foot,
2. Bicycle,
3. Motorcycle,
4. Private Car,
5. Taxi and minibus, and
6. horse/Donkey.

The data which has been analysed and reported here was extracted from the Travel Behaviour Study conducted by the Department of Urban and Regional Planning, Ahmadu Bello University. Many occupational categories of households were sampled to know the number of return trips covered per week and the estimated distances between

home and destination locations such as work place, shopping place, School, recreation centre and religious place. The number of trips and the estimated distances from home to activity location and back to home given here are representative figures for eac occupational group. Those figures are ranked and shown in table 5.9. The farmer makes the highest number of trips per week to his farm and also covers the longest distance. The labourer and the Clerical/operative workers whose places of work are often far from their residence make higher number of trips to their work place and cover longer distances than the Senior Government Civil Servant. For example the Senior Civil Servant who resides in the Government Residential Area, Zaria makes an average distance of one kilometer to travel to and from place of work in the Provincial Office or Ministry of Works which are all located near the Government Residential Area, whereas the Clerical Officer or a daily paid Cleaner in the same Office who is not entitled to a house in the Government Residential Area by virtue of his educational status not being recognised will have to travel to the same work place from the heart of Sabon Gari or Tudun Wada

some two kilometers away. The traditional craftmen whose workshop might in many cases be located in his house or very close by makes a lesser number of trips per week to work place and covers a shorter distance than the modern craftman whose workshop is very likely to be some distance from his home. The housewives who are not included in the petty trader or market trader category make the least number of trips per week to their work places.

The petty trader makes the highest number of trips per week to shopping but does not necessarily cover the longest distance. Because the petty trader has not got a car or does not want to incur extra expenses of having to travel out of his area, his shopping is localised. Eventhough the proprietor or the Senior Government Servant may make a lesser number of shopping trips per week, than the petty trader, he travels a longer distance for his shopping because he has got a car to do so or can afford the extra expenses of taking a taxi. The housewives are second to the petty traders in the number of trips to the petty traders in the number of trips they make to shopping, but go longer distances than the petty traders.

The traditional craftman makes the least number of trips per week to shopping and his shopping is most localised.

The Senior Government Servant makes the highest number of trips per week to recreation and also covers the longest distance for the same purpose. The students come second, then the Clerical/operative, the proprietor and the labourer in that descending order. The traditional creaftman here again makes the least number of trips and covers the shortest distance to recreation.

The labourer makes the highest number of trips to religious activity but the student who makes a far lesser number of trips than the labourer covers a longer distance than the labourer. The senior government servant ranks second in the number of trips made to religious activities. The farmer travels the longest distance to attend religious activities. The housewives make the least number of trips and covers the least distance to religious activities. They are closely followed by the traditional craftmen.

From the foregoing it could be said in general terms that:

(i) the senior government servant is the most mobile household, he makes the highest number of activity trips and covers the longest distances,

(ii) the traditional craftman is the most immobile household, he is the most localised, making the least number of activity trips per week and covering the least distances,

(iii) recreational trips are more popular among the senior government servants, students, proprietors Clerical/operatives than among the farmers, petty and market traders, tradition and modern craftmen.

(iv) the average number of trips per week made by all households to (a) work place is 3.3 covering an average distance of 2.3 kilometers;

(b) shopping is 1.7 covering an average distance of 6.4 kilometers;

(c) recreation is 1.1 covering an average distance of 2.9 kilometers;

(d) religious activity is 1.5 covering an average distance of 3.7 kilometers

(e) students alone make 3.8 trips per week to school covering 24.3 kilometers.

TABLE 5.9

HOUSING TRAVEL BEHAVIOUR

OCCUPATION	ACTIVITY																			
	WORK				SHOPPING				SCHOOL				RECREATION				RELIGIOUS ACTIVITY			
	Trips per Week	Rank Order	Distance	Rank Order	Trips per W	Rank Order	Distance	Rank Order	Trips per Week	Rank Order	Distance	Rank Order	Trip per Week	Ran Ord	Distance	R. O.	Trip per Week	Rank Oder	Distance	Rank Oder
FARMER	6.3	1	5.2	1	1.1	9	5.4	9					0.4	9	0.6	11	1.3	6	6.6	1
PETTY TRADER	2.8	6	1.4	8	2.5	1	6.5	6					0.4	10	1.4	9	1.3	8	3.2	8
MARKET TRADER	4.8	5	2.4	5	1.9	5	7.2	3					0.6	7	1.6	7	1.9	3	3.7	3
LABOURER	5.7	2	5.0	3	1.8	6	4.5	10					1.5	4	2.8	5	2.5	1	3.5	6
TRADITIONAL CRAFTMAN	0.4	10	0.1	11	0.7	11	2.0	11					0.3	11	0.9	11	0.8	10	3.0	10
MODERN CRAFTMAN	2.5	7	1.6	6	2.5	3	6.8	5					0.8	6	1.4	8	1.7	4	3.4	7
CLERICAL/ OPERATIVE	5.0	3	5.0	2	1.5	8	6.4	8					1.6	3	3.3	3	1.6	5	3.6	4
PROPRIETOR	2.4	8	1.6	7	1.6	7	11.4	1					1.0	5	3.0	4	1.2	9	3.1	9
SNR. GOVT. SERVANT	5.0	4	2.6	4	2.0	4	7.2	2					3.5	1	10.2	1	2.0	2	3.5	5
HOUSEWIVES	0.2	11	0.1	10	2.5	2	7.1	4					0.5	8	2.2	6	0.6	11	2.4	11
STUENTS	0.7	9	0.7	9	1.0	10	6.5	7	3.8		24.3		1.9	2	4.2	2	1.3	7	4.2	2

Note: All distances are to and from activity location measured from home in kilometers.

Source: Travel Behaviour study, Department of Urban & Regional Planning, Ahmadu Bello University, Zaria.

TABLE 5.9

HOUSING TRAVEL BEHAVIOUR

OCCUPATION	ACTIVITY																			
	WORK				SHOPPING				SCHOOL				RECREATION				RELIGIOUS ACTIVITY			
	Trips per Week	Rank Order	Distance	Rank Order	Trips per W	Rank Order	Distance	Rank Order	Trips per Week	Rank Order	Distance	Rank Order	Trip per Week	Ran Ord	Distance	R. O.	Trip per Week	Rank Oder	Distance	Rank Oder
FARMER	6.3	1	5.2	1	1.1	9	5.4	9					0.4	9	0.6	11	1.3	6	6.6	1
PETTY TRADER	2.8	6	1.4	8	2.5	1	6.5	6					0.4	10	1.4	9	1.3	8	3.2	8
MARKET TRADER	4.8	5	2.4	5	1.9	5	7.2	3					0.6	7	1.6	7	1.9	3	3.7	3
LABOURER	5.7	2	5.0	3	1.8	6	4.5	10					1.5	4	2.8	5	2.5	1	3.5	6
TRADITIONAL CRAFTMAN	0.4	10	0.1	11	0.7	11	2.0	11					0.3	11	0.9	11	0.8	10	3.0	10
MODERN CRAFTMAN	2.5	7	1.6	6	2.5	3	6.8	5					0.8	6	1.4	8	1.7	4	3.4	7
CLERICAL/ OPERATIVE	5.0	3	5.0	2	1.5	8	6.4	8					1.6	3	3.3	3	1.6	5	3.6	4
PROPRIETOR	2.4	8	1.6	7	1.6	7	11.4	1					1.0	5	3.0	4	1.2	9	3.1	9
SNR. GOVT. SERVANT	5.0	4	2.6	4	2.0	4	7.2	2					3.5	1	10.2	1	2.0	2	3.5	5
HOUSEWIVES	0.2	11	0.1	10	2.5	2	7.1	4					0.5	8	2.2	6	0.6	11	2.4	11
STUENTS	0.7	9	0.7	9	1.0	10	6.5	7	3.8		24.3		1.9	2	4.2	2	1.3	7	4.2	2

Note: All distances are to and from activity location measured from home in kilometers.

Source: Travel Behaviour study, Department of Urban & Regional Planning, Ahmadu Bello University, Zaria.

TABLE 5.9

HOUSING TRAVEL BEHAVIOUR

OCCUPATION	ACTIVITY																			
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	Trips per Week	Rank Order	Distance	Rank Order	Trips per W	Rank Order	Distance	Rank Order	Trips per Week	Rank Order	Distance	Rank Order	Trip per Week	Ran Ord	Distance	R. O.	Trip per Week	Rank Oder	Distance	Rank Oder
FARMER	6.3	1	5.2	1	1.1	9	5.4	9					0.4	9	0.6	11	1.3	6	6.6	1
PETTY TRADER	2.8	6	1.4	8	2.5	1	6.5	6					0.4	10	1.4	9	1.3	8	3.2	8
MARKET TRADER	4.8	5	2.4	5	1.9	5	7.2	3					0.6	7	1.6	7	1.9	3	3.7	3
LABOURER	5.7	2	5.0	3	1.8	6	4.5	10					1.5	4	2.8	5	2.5	1	3.5	6
TRADITIONAL CRAFTMAN	0.4	10	0.1	11	0.7	11	2.0	11					0.3	11	0.9	11	0.8	10	3.0	10
MODERN CRAFTMAN	2.5	7	1.6	6	2.5	3	6.8	5					0.8	6	1.4	8	1.7	4	3.4	7
CLERICAL/ OPERATIVE	5.0	3	5.0	2	1.5	8	6.4	8					1.6	3	3.3	3	1.6	5	3.6	4
PROPRIETOR	2.4	8	1.6	7	1.6	7	11.4	1					1.0	5	3.0	4	1.2	9	3.1	9
SNR. GOVT. SERVANT	5.0	4	2.6	4	2.0	4	7.2	2					3.5	1	10.2	1	2.0	2	3.5	5
HOUSEWIVES	0.2	11	0.1	10	2.5	2	7.1	4					0.5	8	2.2	6	0.6	11	2.4	11
STUENTS	0.7	9	0.7	9	1.0	10	6.5	7	3.8		24.3		1.9	2	4.2	2	1.3	7	4.2	2

Note: All distances are to and from activity location measured from home in Kilometers.

Source: Travel Behaviour study, Department of Urban & Regional Planning, Ahmadu Bello University, Zaria.

5.2 (ii) COMPOUND BASED ENTREPRENEURSHIP.

The entrepreneur contact record study was conducted by the Department of Urban and Regional Planning, Ahmadu Bello University. In the study, the relationships between business class and location of outlet with reference to residence of entrepreneur were established. The business classes involved in the study included:

1. Wholesale,
2. Retail,
3. Commercial Services,
4. Industrial services, and
5. Modern Crafts.

Some of these business classes are considered here.

There is a general tendency for the retail traders to locate their makeshift stalls or kiosk within $\frac{1}{4}$ kilometer from their homes, in either mixed land use premise or residential compound. Where the distance is greater than $\frac{1}{4}$ kilometer, the location in many cases is still within the same zone. The location of stalls outside the zone of residence of the retail trader is not as common as within the same zone. These observations are also true.

in the case of the commercial and industrial services. Block making is the only industrial service enterprise which is located only outside the zone of residence of the enterpreneur and is not sited in an other location. Table 5.10.

With all these businesses bazically home based, this study goes to support an earlier observation that mixed land use is gaining more grounds than separate land uses. The Nigerian Urban planners have to accept this fact that the demarcation of the urban land into separate residential, commercial, industrial etc. uses cannot work in the Nigerian context. This would mean more of imposing on the people, what they do not need than giving them what they want.

5.3 HOUSING NEED SUBMARKETS.

The present estimation and future projections of housing needs for 1981 and 1986 in general terms is not sufficient in a diversified society such as Zaria. In a society where the monthly income of earning members ranges from less than ten Naira to above three hundred Naira and where the type of household ranges from the

single bacholor or spinster to the extended family type, it becomes obvious that their housing needs would not be the same. It is, therefore necessary to regroup the households into identical classes called "NEED Submarkets" INCOME and HOUSEHOLD TYPE are the two variables used here in the classification of the households into housing need sub-markets, Table 5.10. The distribution of the household types into sub areas was shown in table 5.2.

In table 5.4 the type of housing units occupied by the different types of households in 1976 has been worked out. On the bases of these percentages the number of detached, semi-detached, row and compound units for 1981 and 1986 could be projected as in Table 5.10. The compound type of housing shows the highest need seconded by detached for the single family households for example. The same procedure is also used in working out the housing needs of the three income groups - low, intermediate and high.

5.4 HOUSING TENURE.

The condition of housing tenure shows that 60.3% of the present stock of housing are rental, 39.0% are owner occupied and 0.7% are illegally occupied. A majority of those in the owner occupied category are natives, who are



FIG.5-3 HOUSING TENURE

TABLE 5.10

HOUSEHOLD ENTREPRENEUR.

	CLASS OF TRADE	LOCATION OF OUTLET					ROW TOTAL
		MIXED LAND USE PREMISES	RESI-DENTIAL	WITHIN ¼ Km KILOMETER	ABOVE ¼ Km WITHIN ZONE	OUTSIDE ZONE	
1.	Petty Trader	52	44	102	16	29	243
		5.0%	4.2%	9.7%	1.5%	2.8%	23.2%
2.	Market Seller	2	1	10	1	2	16
		0.2%	0.1%	1.0%	0.1%	0.2%	1.5%
3.	Provision Shop, Kiosk	54	22	45	14	17	152
		5.1%	2.1%	4.3%	1.3%	1.6%	14.5%
4.	Auto/bicycle parts.	9	0	14	2	6	31
		0.9%	0.0%	1.3%	0.2%	0.6%	3.0%
5.	Hardware	6	2	9	7	10	34
		0.6%	0.2%	0.9%	0.7%	1.0%	3.2%
6.	Chemist Shop.	12	4	2	2	3	23
		1.1%	0.4%	0.2%	0.2%	0.3%	2.2%

Table 5.10 (Continued on page 114)

TABLE 5.10 (Contd.)

HOUSEHOLD ENTREPRENEUR.

CLASS OF TRADE	LOCATION OF OUTLET: MIXED LAND USE PREMISES	RESIDENTIAL	WITHIN ¼ KILOMETER	ABOVE ¼ Km WITHIN ZONE	OUTSIDE ZONE	ROW TOTAL
7. Textile Shop Boutique	14 1.3%	3 0.3%	16 1.5%	14 1.3%	11 1.0%	58 5.5%
8. Furniture Electronics	4 0.4%	0 0.0%	2 0.2%	2 0.2%	3 0.3%	11 1.0%
9. Bookshop, pools agency	10 1.0%	4 0.4%	7 0.7%	7 0.7%	8 0.8%	36 3.4%
10. General Merchandise	17 1.6%	0 0.0%	11 1.0%	5 0.5%	9 0.9%	42 4.0%
11. Shoe Repair	1 0.1%	2 0.2%	5 0.5%	2 0.2%	2 0.2%	12 1.1%
12. Watch Repair	5 0.5%	1 0.1%	5 0.5%	2 0.2%	1 0.1%	14 1.3%

(Table 5.10 (Continued on page 115)

TABLE 5.10 (Contd.)

HOUSEHOLD ENTREPRENEUR.

CLASS OF TRADE	LOCATION OF OUTLET					ROW TOTAL
	MIXED LAND USE PREMISES	RESI-DENTIAL	WITHIN ¼ KILOMETER	ABOVE ¼ Km WITHIN ZONE	OUTSIDE ZONE	
13 Bicycle Repair	2	1	5	2	2	16
	0.2%	0.1%	0.9%	0.1%	0.3%	1.5%
14. Tailor	66	20	28	9	3	126
	6.3%	1.9%	2.7%	0.9%	0.3%	12.0%
15. Barber	19	3	3	2	2	29
	1.8%	0.3%	0.3%	0.2%	0.2%	2.8%
16. Electircal Repair	6	2	0	2	1	11
	0.6%	0.2%	0.0%	0.2%	0.1%	1.0%
17. Dry Cleaning	1	1	0	0	1	3
	0.1%	0.1%	0.0%	0.0%	0.1%	0.3%
18. Photo-grapher	11	4	4	0	0	19
	1.0%	0.4%	0.4%	0.0%	0.0%	1.8%

Table 5.10 (Continued on page 116)

TABLE 1.10 (Contd.)

HOUSEHOLD ENT.REPRENEUR.

		LOCATION OF OUTLET					ROW
	CALSS OF TRADE	MIXED LAND USE PREMISES	RESI-DENTIAL	WITHIN ¼ KILOMETER	ABOVE ¼ Km WITHIN ZONE	OUTSIDE ZONE	TOTAL
19.	Hotel Bar, Restaurant	26 2.5%	9 0.9%	32 3.1%	8 0.8%	11 1.0%	86 8.2%
20.	Insurance, Office Equipment	1 0.1%	0 0.0%	1 0.1%	4 0.4%	3 0.3%	9 0.9%
21.	Vulcani-sing.	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.1%
22.	Battery Charging	6 0.6%	1 0.1%	4 0.4%	3 0.3%	0 0.0%	14 1.3%
23.	Auto Repair Panelbeater	6 0.6%	2 0.2%	17 1.0%	9 0.9%	6 0.6%	40 3.8%
24.	Petrol Station	0 0.0%	0 0.0%	1 0.1%	4 0.4%	2 0.2%	7 0.7%

Table 5.10 (Continued on page 117

TABLE 5.10 (Contd.)

HOUSEHOLD ENT REPRENEUR.

	CLASS OF TRADE	LOCATION OF OUTLET					ROW TOTAL
		MIXED LAND USE PREMISES	RESI-DENTIAL	WITHIN ¼ KILOMETER	ABOVE ¼ Km WITHIN ZONE	OUTSIDE ZONE	
25.	Car Dealer	3 0.3%	0 0.0%	0 0.0%	1 0.1%	1 0.1%	5 0.5%
26.	Grain Milling	2 0.2%	0 0.0%	4 0.4%	0 0.0%	0 0.0%	6 0.6%
27.	Block Making	0 0.0%	0 0.0%	0 0.0%	0 0.0%	2 0.2%	2 0.2%
28.	Printing Press	0 0.0%	0 0.0%	1 0.1%	1 0.1%	0 0.0%	2 0.2%
29.	Contractor	0 0.0%	0 0.0%	0 0.0%	1 0.1%	0 0.0%	1 0.1%
	COLUMN TOTAL	335 31.9%	126 12.0%	332 31.6%	120 11.4%	136 13.0%	1049 100.0%

SOURCE: ENTREPRENEUR: CONTACT RECORD STUDY,
DEPARTMENT OF URBAN AND REGIONAL PLANNING,
AHMADU BELLO UNIVERSITY, - ZARIA.

TABLE 5. 11

HOUSING NEED SUBMARKETS BY INCOME AND HOUSEHOLD TYPE

SUB MARKET CRITERIA	YEAR	Additional HOUSEHOLDS	SUBMARKET NEEDS.					
			LOW		INTERMEDIATE		HIGH	
			%	Number	%	Number	%	Number
INCOME	1981	14,239	54.9	7391	34.1	5,357	11.7	1,491
	1986	3,460	"	1799	"	1,297	"	364
			FAMILY		MIXED	EXTENDED	UNATTACHED	
			%	No	%	No	%	No
HOUSEHOLD TYPE	1981	14,239	65.8	9369	23.2	3303	3.2	456	7.7	1096
	1986	3,460	"	2277	"	803	"	111	"	266

also landlords in the rental category. The high rental of housing is most expected in a town like Zaria where the working class population are mostly migrants. The City has the highest percentage of owner occupied housing (16.1%) while Sabon Gari has the highest rental housing (37.4%) compared with all other sub areas. Wusasa has more owner occupied housing than rental housing.

The results of the type of dwelling units aspired for by the households showed that 30.4% households aspired for row housing, 19.0% aspired for multi-storeys housing, 18.5% aspired for detached 10.1% aspired for units in a big compound with shared facilities, 8.6% aspired for semi-detached housing 3.8% aspired for units in a big compound with separate facilities and 9.6% did not specify what they would want. The results show clearly that the aspiration of 71.9% of the population is for communal living. These people need where many people live together as against the G.R.A. or A.B.U. residential quarters where each family has her own unit. Communal living encourages low separation and interactions among the people whereas the G.R.A. type of residential quarters encourages high

separation and discourages interactions amongst the residents.

A lot of households prefarred a mixed land use to the G, R. A. type of purely residential quarters. Some of the G. R. A. residents even showed preference for a mixed land use. For example some households complained of having to drive down to Sabon Gari for everything whereas if they were living at Sabon Gari they would walk across the street and get what they want in a kiosk or provision store. It has become necessary that the Nigerian urban planners should have a second thought on the G. R. A. type of residential quarters because it seems the people are being forced into accepting a residential structure which does not offer what they want. Some elements of other land uses are wanted in our G. R. As.

5.5 THE CONCEPT OF PRIMARY AND SECONDARY HOUSING NEEDS.

The concept of primary and secondary housing needs takes into consideration a single factor determinant - income, in both rental and owner occupation housing.

The type and quality of housing a person builds or rents for himself will depend on the persons income. The private sector concentrates more on high income housing because income is a measure of ability to pay. The low income housing is neglected because this group has not got the financial ability to rent or purchase.

A low income earner would need housing as a shelter that is primary housing needs be it rental or owner occupation. His financial capability does not take him beyond this. The high income earner needs more to housing as a shelter in terms of quality and other factors such as location and environment.

These other factors constitute secondary housing need and are also indicators of latent demand. Effective demand would be expected in the future when there would be an open free housing market in addition to these factors.

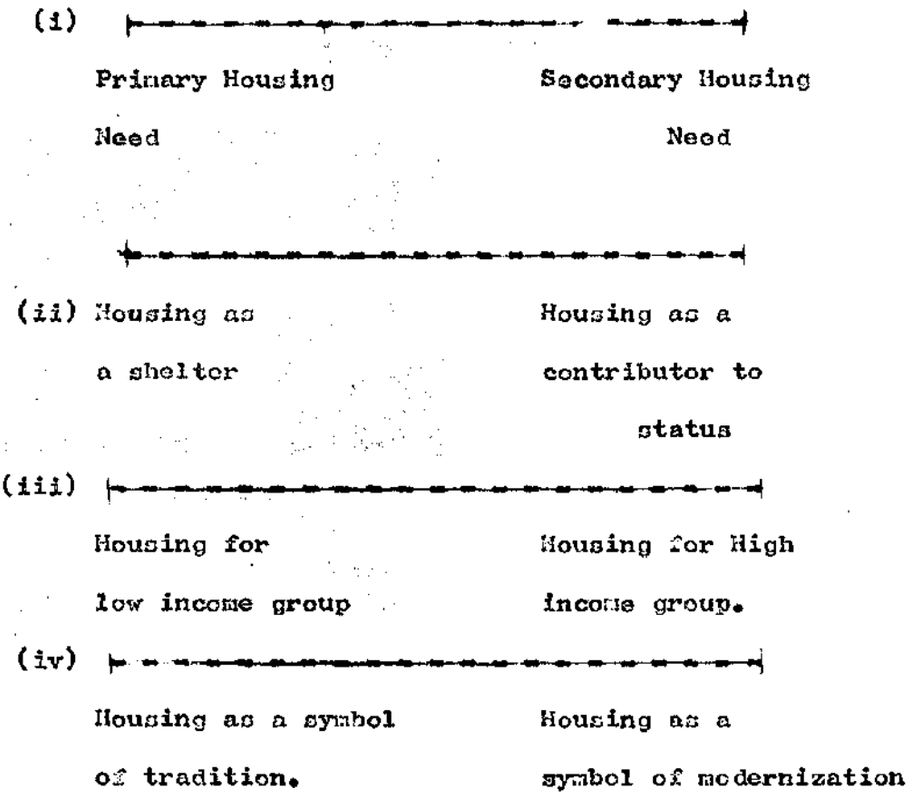
A peculiar situation occurs in the city where the highest number of owner occupation housing compared with all other sub areas is found. Some of the City residents are high income businessmen. They are the indigenes and adhere much to tradition. Here housing is regarded as a symbol of tradition rather than as an indicator of income.

Leaving the City apart and considering other parts of Zaria income stands out as the only measure of what the consumer wants, either housing as a shelter or housing not only as a shelter but also a contributor to status. On the basis of household grouping by income which has already been done, 54.2% households need housing as a shelter (low income households), 34.1% need housing initially as a shelter but with time and increase in income will need housing as a contributor to status - secondary need. These are the intermediate income households. The remaining 11.7% high income households need housing as a contributor to status - secondary need. The status could be social, educational, political, religeous etc.

The high income group households who have the ability to pay for whatever type of housing they need are often provided with housing. So that even if there was an organised open housing market a large fraction of the high income group would not be in the scene to participate fully. This will continue as long as government, educational institutions, private establishments etc. continue providing housing for their high income group as a symbol of recognition of status. The low income group is less cared for because no

status recognition is attached to this group.

From the above arguments, a series of "value continua or value matrix"[27] could be drawn as follows:



A difficult situation arises where to place the intermediate income group. The difficulty is also experienced in realities even in the government and educational institutions to mention a few on whether the intermediate income group should be treated along with the high or low income groups. Since the intermediate group is trasitional from low to high income, separate treatments are not often given to them until the transition from low to high income group is completed. The intermediate group, however is treated here separately and households in this group fall in between the continua (i) to (iii).

5.5 (i) QUANTITATIVE REQUIREMENTS OF PRIMARY AND SECONDARY HOUSING

The expected total stock of housing units in Zaria in 1976, 1981 and 1986 are 22,892, 37,540 and 55,553 respectively. Taking the percentage of each income group and assuming the same percentages for 1981 and 1986 we have the following housing requirements for each income group. Table 5.11. It is seen here that it is the low and

TABLE 5.10

PRIMARY AND SECONDARY HOUSING REQUIREMENTS,

FOR 1976, 1981 AND 1986.

CLASS OF INCOME	EXPECTED HOUSING UNITS.	YEAR	% POPULATION	UNITS REQUIREMENTS
	22,892	1976		
LOW			54.2	12,407
INTERMEDIATE			34.1	7,807
HIGH			11.7	2,678
	37,540	1981		
LOW			54.2	20,347
INTERMEDIATE			34.1	12,801
HIGH			11.7	4,392
	55,553	1986		
LOW			54.2	30,110
INTERMEDIATE			34.1	18,944
HIGH			11.7	6,499

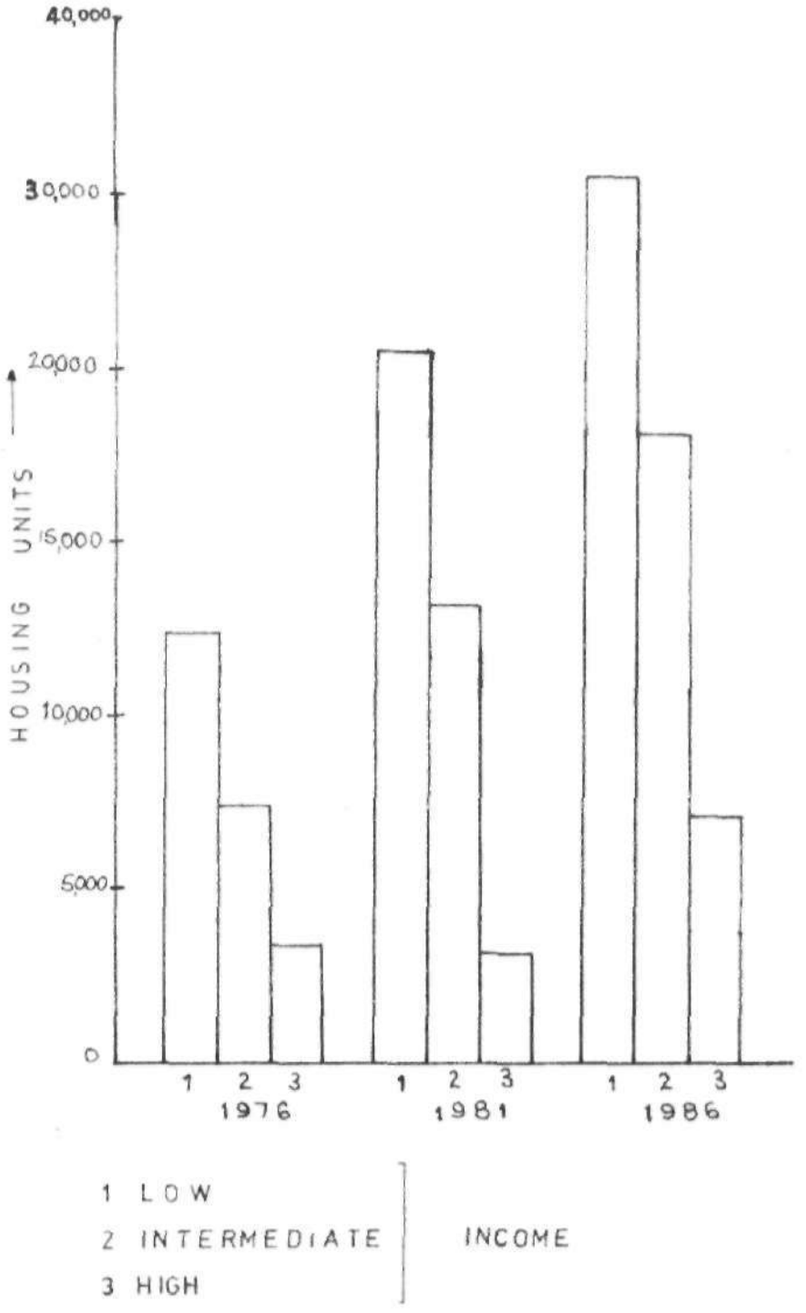


FIG. 5.4 HOUSING REQUIREMENT BY INCOME GROUPS

intermediate income groups who need more housing than the high income group. But unfortunately these two groups - low and intermediate are often the least considered in providing housing whether in the public or private sector.

CHAPTER 6

ASSESSMENT OF EXISTING HOUSING SUPPLY MECHANISMS.

6.1 INTRODUCTION.

Housing problems in the developing nations of the world would be eventually solved if the supply mechanisms are well organised so as to play more effective roles in the housing market. For the housing market to function well, both the consumers and suppliers have to be equally involved. In Zaria, like many other towns in Nigeria, the suppliers have not been able to satisfy all the needs of the consumers. The contributions of the suppliers have not got to the level of responding adequately to the pressing needs of the consumers. Their role is below expectation and therefore they cannot be regarded as being effective in the housing market.

In this chapter, the main suppliers of housing in Zaria are examined in details with regards to their supply mechanisms, problems and a general assessment of their present contributions.

6.2 THE SUPPLIERS.

Five groups have been identified as the main suppliers of housing in Zaria. These are:

(i) the Central Authorities,

(ii) public and semi public institutions,

(iii) private establishments,

(iv) the construction firms, and

(v) the individuals.

6.2 (i) THE CENTRAL AUTHORITIES.

The central Authorities are:-

(a) Local government authority and

(b) State Government.

The involvement of the Central Authorities in the supply of housing has not been much.

(a) LOCAL GOVERNMENT AUTHORITY.

Most of the employees of the Zaria local Government Authority are natives of Zaria and therefore are expected to own their own houses either in the City or outside the City. The district heads are accomodated in the authority's official quarters. They pay no rent. At present, there are fifteen district heads occupying the fifteen housing units owned by the authority. With the establishment of a sixteenth district, a sixteenth house is to be built for the sixteenth district head to occupy.

It could be seen here that the local government authority's contribution to housing is very limited. It only supplies housing to the district heads. All other employees being natives are expected to own their own houses. The authority does not take the responsibility of finding out whether these employees actually own houses. It only assumes that they should.

(b) THE STATE GOVERNMENT.

The Government Residential Area (G.R.A.) is the oldest State government owned residential quarters in Zaria. It has fifty one single family housing units which are either storeyed or bungalow.

A more recent government built residential quarters is the Hanwa low cost housing estate. It has altogether sixty two housing units made up of thirty three two bed rooms type and twenty nine one bed room type. Each one bed room type costs about ₦4,900 while each two bed room type costs about ₦6,700. The rent paid is 6% of the tenant's salary as against 8 1/3% paid by the tenants in G.R.A. to the government. (See Plate 6.1)

PLATE 6.1

HANWA ESTATE



These two residential quarters serve only the senior and intermediate government officials, leaving the junior low income workers to look for their own housing.

6.2 (ii) PUBLIC AND SEMI PUBLIC INSTITUTIONS.

The public and semi public institutions considered here include the following:

(a) Educational institutions,

(b) the Police,

(c) the Army,

(d) the Nigerian Railway Corporation,

(e) the National Electric Power Authority and

(f) the Post and Telegraphs.

These public and semi public institutions show similarities in their housing policies. Unless where a specific mention is made of a particular institution, the report given here applies to all the institutions.

Out of 12 heads of institutions interviewed, 33.3% are responsible for providing housing for all their staff, 41.7% provide for only senior and intermediate staff only and 25.0% provide for only senior staff. Where the institutions do not own sufficient houses to go round all

those oligible, housing allowances are given inplace of housing. Under this circumstance, 25% of the institutions give housing allowances to all staff, 50% give to only senior and intermediate staff and 25% give to only senior staff.

Where the staff are provided with the institutions' housing, 6% to 81/3% of salary are deducted as rent to a maximum of ₦300 for senior staff and ₦150 for others. If the staff have the alternative of renting houses outside the residential quarters, they are provided by the institutions with housing allowances ranging from ₦25 to ₦60 depending on the individual's salary scale. The 6% to 81/3% paid as rent by the staff are regarded as revenue and form part of the recurrent expenditure.

58.3% of the institutions have a policy of assisting their staff in building their own houses, 41.7% do not have such a policy. Such assistance could be in the form of loan from the government or the institution accepting surety for loans from the bank or the Nigerian Building Society on behalf of the staff. In Ahmadu Bello University, a new housing loan scheme had been approved by

the University Council since June 1975. Under the new scheme, a lecturer in the University is entitled to ₦30,000. Applications for such loans are made to the Bursar for approval. Repayment is spread over a maximum of 12 years.

The State government, through the local authority and Ministry of Lands and Surveys procure land for these institutions for their housing development. Housing construction method is often by award of contract to building contractors for the building of specified housing units. Tenders received from these contractors are processed and the contract awarded to whoever the board considers fit to do the job. Such projects are financed by the government. In the case of Ahmadu Bello University formerly finance for housing projects like many other projects, used to come from the Northern Nigeria Government, then after the creation of States, from the Northern States Governments through the Interim Common Service Agency (I.C.S.A.). With the dissolution of the I.S.C.A. and the subsequent take over of the University by the Federal Government funds for a project like housing would come from the Federal Government through the Nigerian Universities Commission, (N.U.C.).

After the houses might have been built, the contractor maintains them for an agreed period of time after which maintenance is taken over by the institution concerned. For example in Ahmadu Bello University, maintenance is taken over by the Maintenance Department and in the Secondary Schools by the Ministry of Works.

The total number of housing units owned by each institution would depend not only on the strength of the staff but also on the institution's ability to build houses. In Ahmadu Bello University, the total number of residential housing units is proportional to the size of the staff and the student population. At the moment the University has the highest number of housing units compared with other institutions. Out of a total of 1,317 senior staff housing units owned by the University 966 are built in Zaria and out of a total of 425 intermediate and junior staff housing units owned by the University, 353 are built in Zaria, giving a total of 1319 housing units in Zaria only. See table 6.1 This show that out of a total of 21,680 present housing units in Zaria 1319 are contributed by the University only that is 6.1% of the present stock.

TABLE 6.1

AHMADU BELLO UNIVERSITY HOUSING UNITS AS AT FEB. '75

Category of Units	Area	Total No. of Units
1. Senior Staff	1. Main Campus, Samaru	738
	2. Institute of Administration, Kongo	228
	3. Abdullahi Bayero College and A.T.C. Kano	140
	4. A.B.U. out station	189
	Total	1,317
2. Intermediate & Junior Staff	1. Main Campus, Samaru	213
	2. Institute of Administration, Kongo	61
	3 Abdullahi Bayero College & ATC Kano	8
	4. School of Agric, Samaru.	59
	5. School of Agric. Bakura	10
	6. Tsauni, I.A.R.	54
	7. Shika, I.A.R.	20
	Total	1,742

SOURCE:
Registry Department:
Development Office.

Housing allocation to staff in these institutions is done on the basis of status and not preference. That is if you are a senior member of staff and by this status you are entitled to one of the institutions housing units, the institution will go ahead to allocate one for you without your making any choice.

In many of the institutions, records of the number of housing units built in Zaria were not kept. The number of housing units required to meet the current shortages could therefore not be easily determined and future needs difficult to project. Because of this short coming, these institutions are treated along with the rest of Zaria eventhough they need special attention because of their importance in Zaria urban housing.

6.2 (iii) THE PRIVATE ESTABLISHMENTS.

The private establishments do not accept the responsibility of providing housing for all their senior staff. Because this responsibility is waived, some of these establishments do not bother setting up staff residential quarters. Where the establishments have their

own houses, such houses are only meant for the Managers and in some cases Managers and Accountants. In some of the establishments, Company houses are only meant for expatriate employees. There are still a few cases where Company houses had been sold out because the Managers who had hitherto occupied them were expatriates but because of Nigerianisation these posts have been taken over by Nigerians.

What is more common among the private establishments is what they call "housing incentive." The amount provided as housing incentive to the individual employee is determined by the individual's basic annual salary and the overall annual profit of the Company. See table 6.2 and 6.3. From table 6.2 it is seen that only 75% of the private establishments have their own staff residential quarters. The remaining 25% do not have at all.

No standard rent is paid by the staff who benefit from the establishments' owned housing as is the case in the Central Authorities' and public/semi publi institutions' owned housing. In some of the establishments, no rent is paid at all by the staff. Each establishment keeps a

TABLE 6.2

CATEGORIES OF STAFF BENEFITING FROM PRIVATE ESTABLISHMENTS' OWNED HOUSING.

STAFF CATEGORY	NUMBER	TOTAL INTERVIEWED	% OF TOTAL
1. Managers only	6	20	30
2. Managers and Accountants.	4		20
3. All Senior Staff & Intermediate Staff	-		-
4. All Senior Staff	2		10
5. Expatriates only	3		15
6. All staff	-		-
Total	15		75

TABLE 6.3

CATEGORIES OF STAFF BENEFITING FROM HOUSING INCENTIVE.

STAFF CATEGORY	NUMBER	TOTAL INTERVIEWED	% OF TOTAL
1. Managers Only	4	20	20
2. Managers and Accountants	2		10
3. All Senior Staff	6		30
4. All Senior and Intermediate Staff	1		5
5. Expatriates only	2		10
6. All Staff	5		25
TOTAL	20		100

separate account of how much is paid out to the staff as housing incentive and how much is collected from the staff as rent. But the idea is not for the purpose of saving the money so collected for furt re housing project but for keeping an accurate accounting.

Of the 20 heads of private establishments interviewed, only 66.7% of them indicated that they have a standing policy of assisting their staff in building their own houses 33.3% do not have any such policy. The assistance could be in the form of a certain percentage of 2 - 3 years total salary being given to the staff as loan or signing surety for those who obtain loan from the banks or Nigerian Building Society.

Special mention must be made here of the Zaria Industires Limited and the Cotton and Agricultural Processors (C.A.P.) which have 15 and 10 housing units respectively in their residential quarters. They ranked first and second respectively in the overall number of housing units owned by the individual establishment.

As in the public and semi public institutions, housing allocation in the private establishments where housing is

available is not done on the basis of the individual choice. In the first placet there are not many units to call for individual choice.

It was identified that the main difficulty experienced by the Central Authorities, Public and semi public institutions and the private establishments in their individual attempt to provide housing for their staff was finance. Because of lack of funds, some of them, especially in the private establishments, do not want to involve themselves in housing at all. However, their assistance to their staff to build their own houses is commendable eventhough the beneficiaries are not compelled to build their houses in Zaria. The disadvantage in allowing the beneficiaries to build their own houses anywhere they want is that such a policy is not helping to solve the housing problem in Zaria nor add to the development of Zaria where the money is actually obtained.

A feed back system was lacking in each of the above settings - the Central Authorities, Public and semi public institutions and the private establishments. So that it was not possible to access the degree of satisfaction by

the staff on the type of housing provided to them. A crude assessment was asking the heads of these settings whether their staff expressed satisfaction on the type of housing allocated to them in which case the answer was always 'yes'.

6.2 (iv) THE LOCAL CONSTRUCTION FIRMS.

The local construction firms are not well organised. They operate on individual basis, each struggling for existence. They are ineffective in the housing market. A lot of these single proprietorship firms came into existence after the promulgation of the indigenisation decree of 1972. Faced with the challenge of the decree and hopes of winning government and other contracts, the proprietors of these firms formerly cattle dealers or traders without any technical and managerial pre-knowledge of running construction firms registered themselves with the government as civil and building contractors. Many of them are without equipment, adequate finance and qualified personnels and therefore the expected contracts do not come and when they do, not often. The net result is that their contributions to the provision of the much heeded housing and the general development of Zaria is very meagre.

Despite the foregoing, these firms have their own business policies, on which the foundation of their firms were laid. These policies include:

(i) Maximising profit,

(ii) Good job to the satisfaction of the clients,

(iii) Improving the environment,

(iv) Employing skilled and unskilled manpower and

(v) Solving Zaria urban housing problems.

It could be assumed that these firms have made sufficient attempts to accomplish policies (i), (ii) and (iv) above. But in the case of policies (iii) and (v) which their efforts could only be judged on physical expressions on the ground, to be fair to them, not much has been done.

Bank loans to the smaller construction firms are rare. Only a few of them who have strong ties with the banks and show sufficient evidences of ability to repay such loans on agreed terms are given loans. To discourage some of these smaller firms from going to the banks at all for loans, the banks give such hard conditions as very short period of repayment of the laons. The larger firms benefits more from bank loans and overdrafts.

Variations occur in the construction methods among the local construction firms. Some of them have a few permanent members of staff who form the nucleus of the firm. When a contract is won, they go about hiring labourers to do the job. Some of them give sub-contract to other firms when a contract is won. Still there are some who have no permanent workers but hire construction workers only when a contract is won. In most cases the land on which such a house would be built belongs to the client. The client could be the private or public sector. The degree of involvement of these firms in constructing houses for the private and public sectors is shown in table 6.4.

The forms of payment offered to the clients by the construction firms would depend on the contract agreement. Two major forms of payment have been identified - either two instalmental payment or progressive instalmental payment at each level of construction as follows:

(i) two instalmental payments -

331/3% of the total cost paid at damp proof course (D.P.C.) level, the remaining 662/3% paid on completion of the work;

TABLE 6.4

LOCAL FIRMS INVOLVEMENT IN CONSTRUCTION FOR PRIVATE AND PUBLIC SECTORS.

INVOLVEMENT	NUMBER	TOTAL FIRMS INTERVIEWED.	% OF TOTAL
1. Private Sector Construction Only.	5	50	10
2. Public Sector Construction Only.	10		20
3. Both Private and Public Sectors Construction	35		70
TOTAL	50		100%

(ii) progressive instalmental payments -

25% of the total amount paid at D.P.C. level,

50% of the total amount paid at lintel level,

95% of the total amount paid at completion.

5% of the total amount kept by the client as retention money for a period of 6 months in case of any defect the money will be used to correct the defect.

Many construction firms expressed the view that households are not often willing to accept the prices they offer them for building houses for them. Settlement on the acceptable price for both parties always involved long negotiations. This is why some of the construction firms (20%) do not want to go into constructing housing for the private sector at all.

The high cost of factors of production of housing and other commodities have been responsible for the rise in housing cost. The cost of other commodities such as land, labour, food stuff, transport, taxation and general inflation has a direct effect on housing cost. Raw building materials such as sand, gravels, stone (granite) are easily obtainable

within Zaria area but at very high cost. Table 6.5 shows a comparative analysis of the pre-Udoji and post-Udoji average prices of some of the building materials in Zaria. The overall effect of these hig. prices is that the total annual output of completed housing units is low. The larger firms try to beat the high prices of building materials by buying directly from the manufacturers. Some of the firms store building materials in advance because according to them prices are more likely to go up than come down. The risky aspect of this strategy is that a large sum of money might be spent on storing materials in advance but job may not be readily available which require the use of these materials in which case the money spent on these materials is not yeilding any profit.

It is more difficult recruiting skilled, experienced construction workers than the unskilled ones. Most of the firms offer on-the-job training to their newly recruited workers. The larger and more well established firms retrain their intermediate and technical staff. Very few of the indigenous firms have alien employees, but the expartriate firms have many Nigerian employees.

TABLE 6.5

COMPARISON OF PRE - AND POST-UDOJI PRICES

OF SOME RAW BUILDING MATERIALS IN ZARIA.

MATERIAL	PRE-UDOJI PRICES	POST-UDOJI PRICE	INCREASE	PERCENTAGE INCREASE.
1. Sand (onetipper load)	₦4	₦15	₦11	275
2. Gravel (Onetipper load)	₦6	₦16	₦10	166
3. Stone (Onetipper laad-pellet granite)	₦8	₦34	₦26	325
4. 5 Cm x 5 Cm Planks	₦0.30	₦1.10	₦0.80	267
5. Cement	₦1.70	₦4.50	₦2.80	165

Lack of modern building equipment is one of the major problems of the local construction firms. Because of their poor financial standing they are unable to buy these equipment. Some of the firms rent equipment from other firms when they win construction contract. At the time of the survey only one construction firm in Zaria had crane. Lack of equipment is one of the reasons why some of these firms accept sub-contracts such as painting, roofing etc from the major firms. There is also the problem of availability of these building equipment in Zaria. Where they are available in other parts of Nigeira, their prices and cost of transportation to Zaria are high.

The year of inception of one of the oldest of these local construction firms was 1958. Sine that year it has been able to build only 120 housing units in Zaria alone. Most of these housing units have been built in Ahmadu Bello University Campus. Only this firm kept an accurate record of the housing units it has built since its inception. Others could only guess the total number of units they have been able to build since inception. The numbers ranged from 5 - 40. It is not, therefore, possible to give an accurate assessment of the total contribution of these firms to the

development of housing in Zaria. However, judged from the above numbers and the number of construction firms interviewed, their sum total contribution could be regarded as being very small.

6.2 (v) THE INDIVIDUAL SUPPLIERS.

The individual suppliers are those who build their own houses themselves. They could either do the building themselves by direct labour or hire the services of artisans and unskilled labourers over whom they supervise. The houses so built could be either for rental or owner occupation or both. Most of the housing units built with the traditional materials e.g. mud are built in this way. But the survey carried out from March, 15 to 20, 1976 to ascertain the contributions of the individual suppliers was only on permanent housing units that is those units which were being built of cement walls and iron/asbestos roof. The survey was restricted to only those units under construction.

At the time of the survey there were no housing units in the City being constructed by a contractor. All the units were being constructed by the individuals.

Sabon Gari had the highest percentage of houses being constructed by contractors, followed by Tudun Wada and Samaru respectively. Sabon Gari and Tudun Wada had the same and highest percentage of housing units being built by the individuals, Samaru came second and the City had the least. See table 6.6, figure 6.1. Tudun Wada is taken here to include Wusasa. Considering the total number of units under construction at that time that is both contractor and self built, Tundun Wada sub area had the highest number, followed by Sabon gari then Samaru and City in that descending order. See table 6.7. When the total contributions of the contractors and the individuals were compared, it was observed that the individuals were constructing 89.0% while the contractors were constructing 11.0% of the total number of housing units in Zaria, at that time.

6.3. HOUSING DEMAND AND SUPPLY GROUPS RELATIONSHIP.

Table 6.8 attempts to show the functional relationship between the housing supply groups which have been identified already and the various demand groups. In the demand groups, the three income groups - upper, middle and low have been classified into rental and owner occupation. The public

TABLE 6.6

SUB-AREAS COMPARISON OF SELF AND CONTRACTOR BUILT HOUSING IN ZARIA, 1976.

SUB AREA	CONTRACTOR BUILT				SELF BUILT				ROW TOTAL
	COM-POUND	ROW	SEMI-DETA-CHED	DETA-CHED	COM-POUND	ROW	SEMI DETA-CHED	DETA-CHED	
SAKARU	-	-	3	3	3	7	10	19	45
	0.0%	0.0	0.8%	0.8%	0.8%	1.9	2.7%	5.2%	12.4%
SABON - GARI	7	4	5	4	54	19	29	23	145
	1.9%	1.1	1.4%	1.1%	14.8	5.2	8.0%	6.3%	39.8%
TUDUN - WADA	2	1	6	5	39	22	32	51	158
	0.5%	0.3%	1.6%	1.4%	10.7	6.0	8.8%	14.0	43.4%
CITY	-	-	-	-	11	1	1	3	16
	0.0%	0.0%	0.0%	0.0%	3.0%	0.3	0.3%	0.8%	4.4%
COLUMN TOTAL	9	5	14	12	107	49	72	96	364
	2.4	1.4%	3.8%	3.3%	29.3	13.4	19.8	26.3	100.0%

TABLE 6.7

SUB-AREAS COMPARISON OF THE TOTAL NUMBER OF HOUSING UNITS UNDER CONSTRUCTION.

SUB-AREAS	TOTAL NUMBER OF HOUSING UNITS UNDER CONSTRUCTION.	GRAND TOTAL	% TAGE OF GRAND TOTAL.
SAMARU	45	364	12.4%
SABON GARI	145		39.8%
TUDUN WADA	158		43.4%
CITY	16		4.4%

Institutions, central authorities and private establishments as supply groups can supply housing to their employees on rental basis. These employees could belong to any or all of the three income categories. They would not supply housing for these employees to own. Therefore their function as supply groups is to supply rental housing. The construction firms could supply housing to all the categories of the demand groups either for rental or owner ocuupation. The established land lords are profit oriented and would supply housing for rental only. The individual households who build houses for themselves do so for their occupation and not for rental purpose. Owner occupation here is used strictly for those households who do not commercialise the houses they build for themselves. Therefore, as a supply group, they only supply housing for themselves to occupy.

It could be seen here that it is only the construction firms whose supply functions cover all the classes and categories of the demand group. The situation in Zaria show that the construction firms are not actually contributing much to solving housing problems whereas they are supposed to be more effective than any other supply group. The construction firms must get themselves organised, wake up to their responsibility and justify the important role they are supposed to play in solving Zaria housing problems.

TABLE 6.8

HOUSING DEMAND AND SUPPLY GROUPS RELATIONSHIP.

DEMAND GROUPS	SUPPLY GROUPS					
	CENTRAL AUTHORITIES.	PUBLIC SEMI-PUBLIC INSTITUTIONS	PRIVATE ESTABLISHMENTS	CONSTRUCTION FIRMS	INDIVIDUAL DEVELOPERS ESTABLISHED LANDLORDS	OWNER OCCUPATION.
1. Upper Income - Owning				/		/
2. Upper Income - Renting	/	/	/	/	/	
3. Middle Income- Owning				/		/
4. Middle Income- Renting	/	/	/	/	/	
5. Lower Income - Owning				/		/
6. Lower Income - Renting	/	/	/	/	/	

6.4 HOUSING SUPPLY FACTORS.

Several factors affect the supply of housing in any urban area. These factors determine whether housing needs are met or not met. The factors could be either positive or negative. An increase in the positive factors and/or a decrease in the negative factors is necessary in order to speed up the process of increasing the standard housing supply.[28] The positive and negative factors of housing supply are given as follows:

POSITIVE FACTORS OF HOUSING SUPPLY.

(i) New construction. The addition of standard housing to the existing stock is normally obtained through new construction,

(ii) Financial assistance in the form of loans or grants to those who want to build houses,

(iii) flexibility in the local building codes and ordinances,

(iv) Upgrading the sub-standard housing by way of renovation,

(v) Providing residential environments for housing development, and

(vi) Having a good housing policy as a guideline to both the private and public sectors.

NEGATIVE FACTORS IN HOUSING SUPPLY.

(i) Fire, houses lost to fire,

(ii) Houses lost as a result of clearnace for public projects.

(iii) Deterioration - due to old age and/or lack of maintenance,

(iv) Dilapidated housing, these are fit for demolition.

(v) High land price, does not encourage housing development,

(vi) High cost of all factors of housing construction and a general inflation.

6.5 EXISTING STOCK OF HOUSES.

The total number of housing units in the market area based on ten percent sampling is given in table 6.9 page 157. These figures include all the housing types already identified in chapter 4. The qualitative aspects of these housing units have also been discussed in chapter 4. A combination

TABLE 6.9

DISTRICBUTION OF EXISTING STOCK OF HOUSES BY SUB AREA.

SUB AREA	NUMBER OF HOUSING UNITS	PERCENTAGE OF TOTAL
CITY	8,410	38.8
WUSASA	260	1.2
TUDUN WADA	3,900	18.0
SABON GARI	6,640	30.6
SAMARU	2,470	11.4
TOTAL	21,680	100.0

of quality indicators such as structure, age and general appearance were used to arrive at the grades given in table 4.7. Some of these units could be renovated, for example those in grade 3. This, if done, would add more years to their life span. All the units under grade 5 are very bad and need major repairs. Their life span is 5 years. Grades 5 and 4 are given five and ten more years life span which means if nothing is done to improve their conditions, they should be eliminated from the stock by 1981 and 1986 respectively. Grades 2 and I should be reassessed in the next sixty (2036) and seventy (2046) years. Using the grading and percentages in table 4.7 the number of existing housing stock in each category could be obtained.

The 1.0% dilapidated housing is to be immediately eliminated from the 1976 stock. They are unfit for human habitation and constitute a great danger to health and safety.

The present occupancy ratio stands at an average of 3.5. A gradual reduction of the occupancy ratio from 3.5 to 3.0 in 1976 - Phase I; 3.0 to 2.5 in 1981 - Phase II and 2.5 to 2.0 in 1986 - Phase III, has been included in

the calculation of the total requirement of each of the three phases. The calculation is done by simple ratio. There are 21,680 housing units and the occupancy ratio stands at 3.5. To reduce this occupancy ratio from 3.5 to 3.0 for example we shall need a total of 1158 housing units.

Applying the supply equation:

$$S = Ts - Dm$$

Where S is the supply,

Ts is the total stock of housing,

Dm is quantity to be demolished, we have

$$S = 21680 - 220 \text{ (for 1976)}$$

The same equation could be applied for the projected stocks in 1981 and 1986 respectively. The number of housing units to be demolished in 1981 and 1986 will require additional units of 572 and 1990 respectively. The quantity of housing units needed to accomodate the new household formations for 1981 and 1986 have been calculated already. Taking the quantity of housing units available at a particular time, the quantity needed to replace those demolished, additional quantity needed to reduce occupancy ratio and quantity nedded

to accomodate the newly formed households, a supply equation could be obtained as follows:

$$Ro = S1 + S2 + S3 + S4$$

where Ro = Total quantity required,

S1 = Available stock,

S2 = Replacement units after demolition,

S3 = Quantity needed to reduce occupancy ratio,

S4 = Quantity needed to accomodate new households.

For 1976

S1 = 21680

S2 = 220

S3 = 1158

S4 = 0

By substitution,

$$Ro = 21680 + 220 + 1158 + 0 = 23058$$

This means that the total number of housing units required in 1976 from above equation is 23058.

For 1981

S1 = 23058

S2 = 572

S3 = 2802

S4 = 12146

By substitution

Ro = 23058 + 572 + 2,802 + 12,146

= 38578

This means the total requirement of housing in 1981 will be 38578, giving a net increase of 15,520 units over five years.

For 1986

S1 = 38,578

S2 = 1,990

S3 = 5,869

S4 = 12,144

By substitution,

Ro = 38,578 + 1,990 + 5,869 + 12,144

= 58,581

This means that the total requirement of housing units in 1986 will be 58,581 giving a net increase of 35,523 over ten years.

6.6 HOUSING SUPPLY SUBMARKETS.

The housing requirements of households were classified into submarkets based on variables that qualify household characteristics. In this same way the supply market could be classified into submarkets based on variables that qualify the characteristics of the housing units. The division into submarkets is on the assumption that housing units with similar characteristics are good alternatives for the consumer. The supply market can be divided into submarkets using one or more of the following variables:[25]

(a) Type of housing unit - detached, semi detached row or compound.

(b) Tenure - owner or rental occupied

(c) Price or rental class,

(d) Location

(e) Private or public

(f) Age

(g) Quality

(h) Size

(i) Structure.

Some of the above criteria have been discussed in the text. For the purpose of this submarket classification,

criteria (a) - type of housing unit and (b) - tenure are used, see table 6.10. The compound unit type of housing are more in supply in the city, Wusasa, Tudun Wada and Sabon Gari compared with other units while the detached type is more in supply in Samaru compared with other unit types. The semi detached type shows a higher percentage of supply than the row type which is the least in supply. Future housing supplies have to take these distributions into consideration. Rental occupation housing are more than owner occupied. Except for the city where there are more owner occupied than rental occupied housing, all other sub-areas reflect this. Future housing programme should therefore be directed to supplying less rental housing, more owner occupied housing, in these other areas.

TABLE 6.10

SUPPLY SUBMARKET CLASSIFICATION.

CRITERIA	SPECIFICATIONS	SUB AREAS.										TOTAL	
		CITY		MUSASA		TUDUN WADA		SABON GARI		SAMARU			
		No	%	No	%	No	%	No	%	No	%	No.	%
1. HOUSING UNIT TYPE	1. DETACHED	240	1.1	100	0.5	610	2.8	1200	5.5	1300	6.0	3450	15.6
	2. SEMI DETACHED	520	2.4	60	0.3	1060	4.9	1350	6.2	280	1.3	3270	15.1
	3. ROW	90	0.4	10	5.05	130	0.6	740	3.4	130	0.6	1200	5.6
	4. COMPOUND	7560	34.9	90	0.4	2100	9.7	3350	15.5	740	3.4	1360	63.7
	TOTAL	8410	38.8	260	1.25	3900	18.0	6640	30.6	2450	11.3	21680	100.0
2. HOUSING TENURE	1. OWNER	3470	16.1	210	1.0	1600	7.4	2580	12.0	530	2.5	8390	39.0
	2. RENTAL	700	3.2	70	0.3	2330	10.8	8050	37.4	1830	8.5	12980	60.3
	3. ILLEGAL OCCUPATION	10	0.04	-	-	60	0.3	60	0.3	30	0.1	160	0.7
	4. OTHERS	-	-	-	-	-	-	10	0.05	-	-	10	0.05
TOTAL		4180	19.34	280	1.3	3990	18.5	10700	49.6	2390	11.1	21540	100.0

CHAPTER 7

THE LEGAL ASPECTS OF HOUSING SUPPLY.

7.1 INTRODUCTION.

The legal aspects of housing supply could act as positive or negative supply factors or both. There are many of such legal aspects of housing supply but these considered here in this chapter are the land tenure system and the rent control. The two main land tenure systems in Nigeria and their implications as positive and or negative factors of housing supply will be considered here. The functions of the rent control tribunal and the effects on land lords as suppliers and tenants as consumers are also considered here.

7.2 LAND TENURE SYSTEMS IN SOUTHERN AND NORTHERN STATES OF NIGERIA.

Lands in the Southern States of Nigeria are generally privately owned. The governments however exercise ownership over some small areas of land and have the powers of compulsory acquisition where the land is required for public use. When a land is compulsorily acquired, adequate

compensation must, however, be paid to the owner. The compensation value is the market value of that land at the time of acquisition. The lands owned by the government were converted to State lands after the adoption of the 1963 Republican constitution. These State lands were vested in the President on behalf of or for the benefit of the Federal Republic or Federal Government.

Private lands generally belong to communities or families and are held under native laws and customs. They are often administered collectively or in the case of the family land by the eldest male member of the family on behalf of other members. State lands belong to the public but, unlike community or family land, a member or members of the public have no right to use State land unless permission is obtained from the Government.

State land in each State is vested in the State Military Governor in trust for the public. Only the Governor can dispose of it. All the Federal Government lands are vested in the Head of the Federal Military Government and Commander in Chief of the Armed Forces. Only the Federal Commissioner responsible for land can dispose of them.

The Government, Federal or State can sell State land or grant leases to private individuals. The Government can also grant licences to private individuals for the temporary occupation of State land. The term normally does not exceed twelve months. An alien (a non-Nigerian native) can acquire interest in land from a Nigerian native or from a fellow alien only with the approval of the Military Governor.

The colonial administration did not change the land tenure system as they came to meet it in the Sourthern States as they did in the Northern States. As far back as 1910 all lands in the Northern States were nationalized Under the 1962 land tenure Law, all lands in the Northern States are now native lands. The Commissioners for land matters control and dispose all the lands for the natives. Title to land by a non-native could be acquired only with the consent of the Commissioner. A native is defined as a person whose father is or was a member of a tribe indigenous to the Northern States.

Since all lands in the Northern States are native lands, the individual cannot hold or acquire absolute ownership. The highest interest which an individual can have in land is a right of occupancy which

is defined legally as a title to use and occupy the land Two types of right of occupancy exist:

(i) Customary right of occupancy and

(ii) Statutory right of occupancy.

7.2 (i) CUSTOMARY RIGHT OF OCCUPANCY.

The customary right of occupancy is only open to the natives. This gives the native or native communities the rights to occupy or use the lands in accordance with native laws and customs. The method of acquisition and right of use would depend on the customary laws of the particular area. But in general terms the native acquires right to land from the traditional authority of the particular community.

By its definition a customary right of occupancy is only opened to natives and native communities. A native or a native community can however sublet to a non-native. The law does not say anything on this. As of now a native does whatever he likes with the land he had acquired. He can sell it, mortgage it or even give it as a gift to a non-native who of course must be a Nigerian.

7.2 (ii) STATUTORY RIGHT OF OCCUPANCY.

A statutory right of occupancy is granted to both natives and non-natives. By law, the Military Governor or the Commissioner in charge of lands or a public officer or a native authority has the power to grant statutory right of occupancy. The beneficiary of a statutory right of occupancy pays rent to the Central Authority which could be the State government or Local Government Authority.

The Statutory right of occupancy is granted to a native for a period not exceeding 99 years and to a non-native for a period not exceeding 40 years in the case of residential plots. For agricultural purposes, a single grant to a non-native may not exceed 485 hectares (1,200 acres) and 5050 hectares (12,500 acres) for grazing purposes.

The grantee of a customary or statutory right of occupancy is supposed to be issued a certificate of occupancy as an evidence of right of occupancy. But in many cases, such certificates of occupancy are issued to only grantees of statutory right of occupancy.

The following are some terms implied in a certificate of occupancy:

(i) "the obligation to pay to the Minister or to any person or community whose right of occupancy has been revoked in consequence of the grant of a right of occupancy to the holder such sums by way of compensation as the Commissioner may decide,"

(ii) "the obligation to pay to the Commissioner the amount found to be payable in respect of the unexhausted improvement on the land at the date of his entering into occupation,"

(iii) "the obligation to pay the rent reserved or any revised rent."

The holder of a right of occupancy has all rights to the land and can do whatever he likes with the land against all persons other than the Commissioner. These exclusive rights over the land and improvement on the land cease on the expiration of the right of occupancy and he is not entitled to compensation. The Commissioner may request a holder to allow roads, water pipes, sewers, and drains across or upon the land, but compensation is payable.

7.2 (iii) REVOCATION OF RIGHT OF OCCUPANCY.

Both the customary and statutory rights of occupancy may be revoked by the Commissioner for any of the following good causes.

(i) requirement of the land by the Central Authority for public purposes,

(ii) alienation of the land against the provisions of the statute,

(iii) requirement of the land by the Central Authority for public purposes,

(iv) requirement of the land for mining purposes,

(v) abandonment of the land for two years (except fallow period in agricultural lands),

(vi) the requirement of the land by the Commissioner for the grant of a statutory right of occupancy to a person or body of persons, applicable to only a holder of a customary right of occupancy,

(vii) contravention of the Cinematograph licensing law;

(viii) requirement of the land by a native authority for public purposes of the local community, applicable only to a holder of a customary right of occupancy.

"Where a right of occupancy is revoked for reasons other than breach of covenant or the provisions of the law, the owner of the right of occupancy is entitled to compensation. The measure of compensation is the value at the date of revocation of the unexhausted improvements on the land and of the inconvenience of disturbance".

General References:

1. Laws of the Federation of Nigeria and Lagos, 1958 Revision.
2. Crown Lands Law, Western Nigeria.
3. Elias, T.O. Nigerian Land Law and Custom.
4. Land Tenure and Land Administration in Nigeria.
5. Laws of Western Nigeria,
6. Laws of Eastern Nigeria.
7. Acquisition of Land by Aliens (Amendment Edict), 1971, Lagos State.
8. Mc Dowell, "An Introduction to the Problems of Ownership of Land in Northern Nigeria," I Nig. L. J., 1965 p.202.
9. Laws of Northern Nigeria, 1963 Revision.
10. Public Lands Proclamation, 1902.

11. Handbook of the Ministry of Town and Country Planning on Land p. 41, para. 110.

12. Olawoye, C. O., "Title to Land in Nigeria," University of Lagos, Evans Brothers Limited 1974, p. 150 - 170.

7.3 EFFECTS OF THE LAND TENURE SYSTEM ON HOUSING SUPPLY IN ZARIA.

The effects of the land tenure system on housing supply in Zaria are either positive or negative.

7.3 (i) POSITIVE EFFECTS OF THE LAND TENURE SYSTEM

Whereas the land tenure system in the Southern States of Nigeria allows lands to private ownership, in the Northern States, all lands are native lands and the government holds and controls these lands for the natives. The problems encountered by the government in the acquisition of land in the Southern States are not met with in the Northern States since the government can take possession of or revoke rights of occupancy of any land she is interested in for public purposes.

There are parcels of undeveloped lands in Zaria such as some areas along Sokoto road, the new Zaria Federal bye-pass and Jos road. The government can declare these areas

as 'residential environments,' for large scale housing development. A residential environment is defined as "a collection of attributes, or a residential bundle."[24] For present purposes, the important elements of the residential bundle include accessibilities, characteristics of the plot, and the qulity of the natural environment, as well as characteristics of the man-made environment such as local population density, the neighbourhood's social composition, and the provision of facilities such as schools,[30] These residential environments for large scale housing development would come as a segment of the Planned Unit Development provision (P.U.D.) for large scale projects such as industrial estate and shopping centre proposed for Zaria.[31]

It is also easier through the land tenure system for the central authorities to control unplanned grwoth in any part of Zaria. Unfortunately at the moment, there are more unplanned haphazard developments going on in all parts of Zaria, than planned developments. Sub-standard housing are built indiscriminately, some in areas where there are no access streets at all.

7.3 (ii) NEGATIVE EFFECTS OF THE LAND TENURE SYSTEM.

The land tenure system does not instil into the people some security which they need for whatever development they may want to do on land. The right over the improvement a person does on land ceases on the expiration of the right of occupancy and he is not entitled to any compensation. This means that if a person who holds a statutory right of occupancy for 40 years for a residential plot builds a permanent house of an estimated life span of 50 to 60 years, he can no more exercise his right over his house for the last 10 to 20 years and is not entitled to any compensation. Apart from this, the area in which he builds his house can at any time be acquired by the government for a 'good cause'.

A lot of insecurity exist on the part of the grantees. People do not want to go into a business which lack security and this is hindering housing development in Zaria.

7.4 THE RENT CONTROL TRIBUNAL AND HOUSING SUPPLY IN ZARIA.

The Kaduna State rent control edict was promulgated in 1975 by the Military Governor and came into effect on the 1st day of December, 1975. Under the edict, the Military

Governor may establish tribunals to be called Rent Tribunals to be distinguished by reference to the place or area of operation. The Rent Tribunal is constituted as follows:-

(a) a Chairman who is a legal practitioner,

(b) a Senior building inspector,

(c) a representative of a trade union,

(d) a person appearing to the Military Governor to represent the interests of tenants in the place or area concerned.

A member of the Tribunal may hold office for a term of three years, but any such member not being a person employeed in the public service of the State may at any time resign his office by writing to the Military Governor. A member who has served on the Tribunal may be re-appointed to hold office for another term of three years. Whenever the Chairman or any other member of the Tribunal is unfit or unable to discharge his duties the Military Governor may appoint any person he deems fit to act in his place.

In any meeting of the Tribunal the Chairman and any two members of the Tribunal constitute a quorum. A tribunal has jurisdiction, on application made to it by a landlord

or a tenant in the appropriate form, to determine in respect of any accomodation:-

(a) whether it is for residential purpose; and

(b) the appropriate rent payable therefore taking into account the nature of the facilities available therein, see tables 7.1 and 7.2.

In determining the appropriate rent the tribunal shall:

(a) take into account -

(i) the state of repair of the accomodation

(ii) the location of the accomodation; and

(b) exclude the cost of any electricity consumed by the tenant.

A tribunal has the following powers:

(a) to summon any person to appear before it either as a party or as a witness in any proceedings pending before it;

(b) to require any interested party or witness to produce any document which the tribunal considers relevant;

(c) to adminster an oath to any person testifying before it.

(d) to make any interlocutory or final decision as the notice of the case pending before it may require; and

(e) to order any person to be arrested and charged before a Magistrate's Court with contempt of a tribunal.

The proceedings of a tribunal shall:

(a) be held in public; and

(b) be deemed to be judicial proceedings and the members to be judicial officers,

Every order of the tribunal fixing the appropriate rent has effect for a period of three years and binds all persons including any landlord, tenant, sub-tenant or mortgagee.

Where an application has been made by a tenant in respect of any accomodation -

(a) no notice to quit the accomodation shall be given by the landlord to the tenant before the decision of the tribunal is given; and

(b) any notice to quite given by the landlord to the tenant shall be of no effect.

TABLE 7.1

RENT PAYABLE PER ROOM PER MONTH AS FIXED IN THE RENT CONTROL EDICT FOR PERMANENT BUILDINGS.

TYPE	PIT LATRINE	KITCHEN	ELECT-RICITY	WATER	BATH ROOM	W.C.	MAXIMUM RENT/ ROOM/MONTH.
1	-	X	X	X	X	X	₦8.00
2	X	X	X	X	X	-	₦8.00
3	-	X	-	X	X	X	₦7.50
4	X	X	-	X	X	-	₦7.50
5	X	X	-	-	X	-	₦5.50
6	X	X	X	-	X	-	₦6.00

Notes: 1. X = facilities available.

2. The rent specified does not include the cost of electricity consumed by the tenants.

TABLE 7.2

RENT PAYABLE PER ROOM PER MONTH AS FIXED IN THE RENT CONTROL EDICT FOR TEMPORARY BUILDINGS.

TYPE	ROOFING WITH CEILING	PLASTERED WALLS	ROOFING WITHOUT CEILING	PIT LATRINE	KITCHEN	ELECTRICITY	WATER	BATH	W.C.	MAXIMUM RENT/ ROOM/ MONTH
1	X	X	-	-	X	X	X	X	X	N6.00
2	-	X	X	X	X	X	X	X	-	N5.50
3	-	X	-	-	X	-	X	X	-	N5.00
4	-	-	-	X	X	-	X	X	-	N4.00
5	-	-	-	X	X	X	X	X	-	N4.50
6	-	-	-	X	X	X	-	X	-	N4.00
7	-	-	-	X	X	-	-	X	-	N3.50
8	X	-	-	X	X	-	-	X	-	N4.00
9	-	-	X	X	X	-	-	X	-	N4.00

Notes: 1. X means facilities available.

2. The rent specified does not include the cost of electricity consumed by the tenant.

No member of the tribunal or person duly authorised to carry out the orders of the tribunal shall be liable to be sued in any Court for so doing. Any person who failed to comply with an order of a tribunal shall be guilty of an offence, and liable on conviction to a fine not exceeding two hundred naira or to imprisonment for a term not exceeding three months or to both such fine and imprisonment. A right of appeal is granted to the High Court.

The above is reproduced from the Rent Control (Amendment) Edict of 1975. It could be seen that the main purpose of the edict is to control the rent payable for certain types of accomodation.

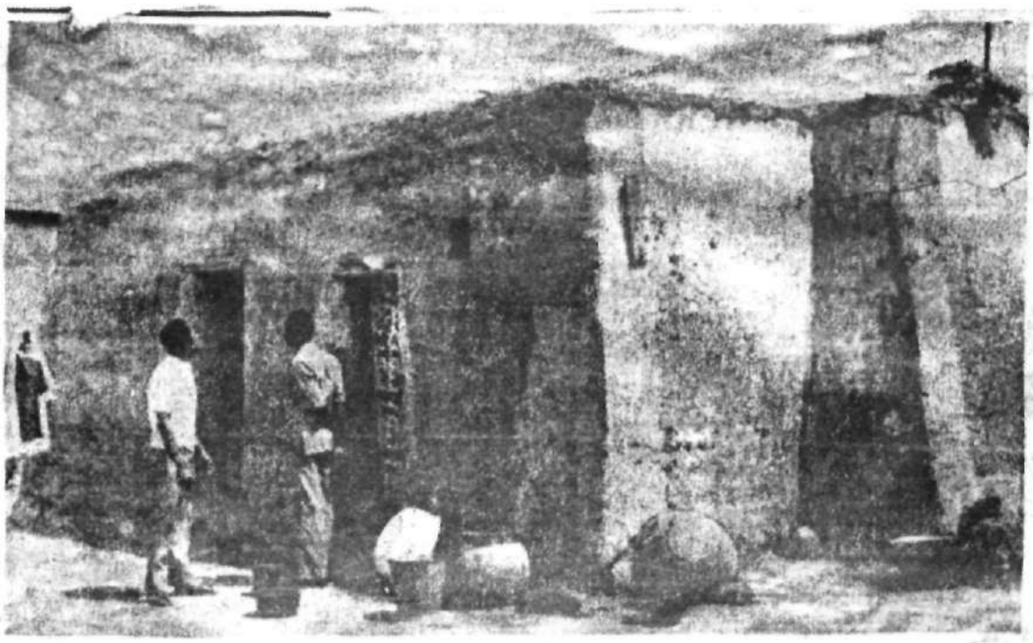
7.4 (i) EFFECTS OF RENT CONTROL ON THE LANDLORDS AS HOUSING SUPPLIERS AND TENANTS AS CONSUMERS.

The Kaduna State Rent Control Edict is a means of saving tenants from the high rents they pay to landlords. But the high housing rents cannot be separated from the general high cost of all other commodities. It was because of the high cost of other commodites and a general inflation

that the various governments in the Country set up Price Control Boards to control the prices of commodities. The Price Control Boards failed in their functions because they could not control the prices of commodities. If housing rents are to be effectively controlled and to be fair to the landlords, the prices of all other things must be effectively controlled or at least the prices of building materials must be controlled. Otherwise there would be no justification controlling housing rent without controlling factors of production of housing. Already some landlords are starting to feel that the government is out to protect the interest of the tenants only.

The Zaria Rent Tribunal has within the few months of its inception proved equal to the task of protecting the interests of both the tenants and landlords. There have been cases where the tribunal had ordered tenants to pay on the spot arears of rent or face ejection. Such orders have given the landlords rays of hope that the rent control edict was not promulgated to victimse them.

In some cases, the rent control edict has brought conflicts between the landlords and tenants, as reported often in our daily newspapers. In Kaduna for example such conflicts had even led to a landlord removing the roof of his house in an attempt to eject the tenants by force. See Plate 7.1. In some other cases as in Zaria, the edict has motivated the landlords to renovate their houses and provide more facilities so as to raise their rents to the values given in the edict. The edict has in this circumstance helped to increase the standard of our housing.



Alhaji Mohammed Kolo's building at U.7 Katsina Road, Kaduna with its roof removed yesterday.

PLATE V.1

CHAPTER 8

FUTURE HOUSING REQUIREMENTS.

8.1 INTRODUCTION.

One of the most urgent tasks to be undertaken in Nigeria is estimating the present and future housing needs in the urban as well as the rural areas.[32] The developing Countries of Asia, Africa and Latin America need a minimum of 24 million dwellings annually, or about 10 dwellings annually per 1,000 inhabitants compared to the highly developed nations who need 6 to 7 dwellings per 1,000 inhabitants,[33]

The future housing requirements cannot be treated in isolation from other factors necessary to accomplish whatever quantity of housing might be needed in the future. These factors are here limited to the following:

(i) Construction Activity,

(ii) Development of the local building materials

(iii) Housing policy, and

(iv) Controls.

8.2 (i) CONSTRUCTION ACTIVITY.

Construction activity is related to population growth, available income, housing need, and the buyers preference for

housing type. Residential construction activity is also affected by the following variables:

1. the number of units in the existing housing inventory,
2. the number of Sub-standard units,
3. the number of overcrowded units,
4. the number of residential demolitions, and
5. the number of sound vacant units.[34]

With the urban population of Nigeria currently estimated at about 25% of the total population and with the percentage rising daily as a result of rural-urban migration and natural growth, the construction industry is just not yet in a position to be able to handle the large increase in housing units required for the rising urban population.[35]

Construction activity has a mulitplier effect on production, labour and income and therefore stimulates economic growth,[36] employs both skilled and unskilled labour, is a vocational training ground for rural migrants into the City.[37] Construction activity accounted for "an average of 40% of gross fixed investment over the period 1951 - 1958 ..... and directly employs about ¼ of the total registered labour force."[38]

If the future needs of housing must be met, construction activity in Zaria urban must be stepped up. This will also create employment opportunities for the skilled and unskilled labour.

8.2 (ii) DEVELOPMENT OF THE LOCAL BUILDING MATERIALS.

It has become clear that if Nigeria in general is to meet her future housing requirements she must develope her locally available building materials and depend less on imported ones. Raw building materials such as sands, gravels, clays, limestones, building stones, which Nigeria has large reserves are not adequately exploited today. Only limestone for cement manufacture has so far been utilized. This is mainly because more attention is paid to oil than any other mineral.

The under utilization of wood shingles and grass and reed matting for ceilings, bamboo matting for verandahs and fences,[39] silica sands and quartz veins for glass industry, clays for bricks and tiles, in the Country is to be greatly deplored.

8.2 (iii) HOUSING POLICY.

"The formulation of national housing policy is a central government responsibility but its successful implementation is increasingly dependent on local authorities."[40] "A housing policy cannot overlook the broader socio-economic context, Nor can it ignore the ways in which housing may exacerbate social and economic conflicts. The housing problem in this sense cannot be alleviated simply by the manipulation of housing variabled. It must increasingly be approached by a broad strategy incorporating social and economic planning. Housing policies must be fully integrated into plans which acknowledge the importance of location of job and residence, of transport facilities of education, recreation and leisure needs and which offer local interests some control over these factors. Such planning is not likely to be effective unless it is provided at a regional level and forces different authorities to acknowledge the interests of neighbouring populations".[41]

In Nigeria, the formulation of a national housing policy is the responsibility of the Federal Government and its implementation is the responsibility of both the Federal

and State governments. Housing policy in Nigeria forms a part of the National Development Plan.

Vagale had suggested that housing policy and programmes in Nigeria should be based on the following principles:

(a) "in the field of housing, the government cannot afford to confine its role to planning and regulation alone;

(b) private enterprise will not be able to provide adequate housing for low-income groups,

(c) the state, therefore, has to fill the gap and promote, through some positive means, the construction of suitable houses for the low - income groups;

(d) this would involve a large measure of assistance in the form of grants and subsidies on a generous scale and loans at low rates of interest and long periods of amortization."[42]

Charles Abrams has suggested the following for housing programmes in developing Countries:- "planning houses that the occupant can build himself with some technical aid or

help in purchasing land or materials, or by building a core house to which the occupant can add as his circumstances permit. Furthermore, an effective program lays out the houses and land so that a practical minimum of utilities is supplied which can be added to or improved upon at a later time. It plans transport routes and facilities so that cheap and accessible land is brought within the work orbit. Finally, the program must provide a system of loan financing that requires payment of principal so that the funds can revolve for the benefit of others."[43]

Adeyemi had suggested that the provision of minimum standards of environmental hygiene and essential civic amenities is important in any housing policy for a developing Country.[44]

A housing policy for a successful implementation of future housing requirements in Zaria would include the following variables:

(i) financial assistance from the government to those who want to build their own houses;

(ii) low cost housing programe for the low income group. Here the government should undertake the responsibility of providing low income

housing. The low income group could organised themselves into housing co-operative movements for the purpose of attracting government financial aid in their self-help housing;

(iii) provision for residential environments;

(iv) the total number of housing units that must be provided at a time in a phased housing programme;

(v) the location such units must take into consideration: the places of work of the supposed residents, accessibility to community facilities etc.

(vi) definition of the roles of the private and public sectors for example on the type of units to be provided by the private sector and for whom such units are meant;

(vii) control over prices of building materials; then

(viii) rent control.

8.2 (iv) CONTROLS.

If the future housing requirements for Zaria must be met, some control must be excerised on certain things such as:

(1) land prices

(2) cost of building materials and

(3) Rent.

Rent control had already been discussed in detail. Here controls on land prices and cost of building materials are discussed.

8.2 iv.(1) CONTROL OVER LAND PRICES.

Land prices vary from one sub area of Zaria urban to another. Even within a sub-area, there is no fixed price for plots of the same size and location. Table 6.1 shows the variations in land prices in the different sub areas.

The high land price is due to a general rise in all other commodities in the Country. The case of the land is quite different in that there is no private ownership of land and therefore the government can effect a control over land prices. There is an urgent need in Zaria of a

TABLE 8.1

LAND PRICES IN SUB AREAS OF ZARIA URBAN.

SUB AREA	PLOT SIZE	PRICE RANGE
1. SAMARU	91m x 91m (100ydx100yd)	N1,000 - N1,500
2. SABON GARI	"	N1,000 - N1,500
3. TUDUN WADA	"	N1,000 - N2,000
4. WUSASA	"	N1,500 - N2,000
5. HANNA	"	N1,000 - N1,400
6. CITY	-	No Sales

SOURCE: IYAN GARI'S OFFICE, SABON GARI,

INTERNAL RECORDS.

stabilized land price otherwise it would become extremely difficult to purchase and for residential development in future. High land price is a negative factor of housing supply. Neither the government nor the people can afford to envourage negative housing supply factors now and therefore something must be urgently done to put an end to high land prices in Zaria. It is suggested that the local authority sells land directly to any person who needs it. By this, the role of the middle mend who infact are the land speculators would be minimised.

8.2. iv. (2) CONTROL OVER COST OF BUILDING MATERIALS.

In chpater 6 table 6.5 a comparision of pre- and post-Udoji prices of some raw building materials in Zaria was given. As high as 325% rise in cost price has been recorded in one of the materials. Other materials show a rise of not less than 100%. The figures show that cement has the least percentage cost increase of 165%, because of the Federal governments attempt to fix its prices in different parts of the Country. Despite this attempt the price still goes up beyond the fixed price. The government's attempt to control the price of cement for example has not

been successful and it is not likely it would succeed in other building materials. It is suggested here that import licenses should be granted to as many people or groups of people as have the capabilities of inporting these materials into the Country. Duties on these materials should be reduced to minimum if not totally made duty free. Within a short time the Nigerian markets would be flooded with building materials and the price would control itself. This strategy is necessary because something positive must be done if housing problems must be solved in practical terms, and that within a time that does not uneccessarily prolong the sufferings of the homeless.

The high cost of land and building materials if left unchecked will certainly deter many people from buying land and building houses for owner occupation and or rental purposes and the rent control edict would be meaningless. The rent control edict should however, be considered as a very temporary measure and not an end to solving the problems of tenants. Every tenant would want a low land price and low prices of building materials to enable him build comfortably a house for himself.

8.3 PROJECTIONS.

Projections of the Zaria housing needs in 1981 and 1986 and estimation of the current 1976 needs were based on the analysis of major variables relating to household characteristics and supply mechanisms. Population was projected to 1981 and 1986 respectively based upon past population trend, and the housing required to meet that population was also projected.

8.3 (i) ECONOMIC AND POPULATION PROJECTIONS.

One of the cardinal principles of the traditional method of housing market analysis is an accurate economic and population forecasting. The economic and population projections given separately below are rough and could not be guaranteed as being accurate.

(a) ECONOMIC PROJECTION.

Agricultrue, commerce and small scale manufacture will continue to dominate Zaria economy. Prospects for continued economic expansion rests mainly with these sectors. It is also assumed that the large scale manufacturing and government employment will also continue to increase.

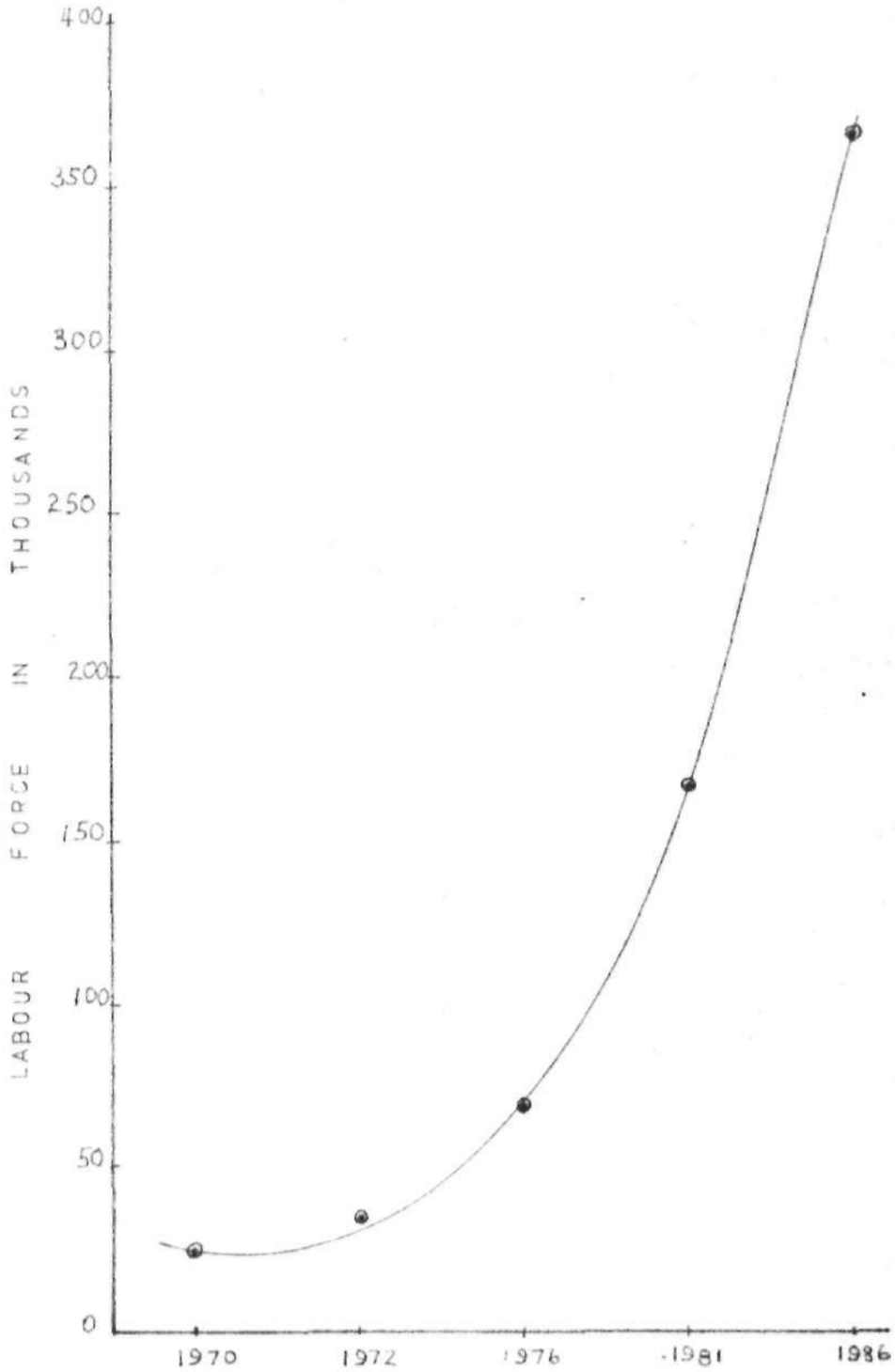


FIG. 8.1
LABOUR FORCE PROJECTED TO 1986

(a) ECONOMIC PROJECTION (Contd.)

In 1970, the total labour force stood at 25,000. In 1972 it increased to 35,000 giving 40% increase in two years. Using this percentage a total labour force of 68,600 is expected in 1976; 161,347 in 1981 and 368,946 in 1986. See figure 8.1., Table 8.2

(b) POPULATION PROJECTION.

Population projections had already been done in chapter 5 based on the 1963 National population census. As indicated in Table 5.1, the largest numerical increases are in Tudun Wada and Sabon Gari. Table 8.2 relates anticipated population and labour force increases. The labour force of Zaria will continue to rise as the population rises.

8.3. (ii) HOUSEHOLD PROJECTIONS.

Projections of sub-area households were based upon the average household size trend, and a constant population growth rate - migration and natural growth, Table 5.5.

TABLE 8.2

PROJECTED LABOUR FORCE AND POPULATION RELATIONSHIP.

1976	Labour Force (Estimate)	=	68,600
	Population (Estimate)	=	284,980
			24.1%
1981	Labour Force (Projected)	=	161,347
	Population (Projected)	=	363,349
			44.4%
1986	Labour Force (Projected)	=	368,946
	Population (Projected)	=	441,719
			83.5%

Increase

Labour Force (Projected)	=	207,599
Population (Projected)	=	78,370
	=	2,658 Workers added per 1,000 population added.

8.3 (iii) HOUSING DEMOLITIONS.

The total number of housing units to be demolished were estimated for 1976 and projected f. 1981 and 1986. This was done on the basis of data obtained in the field. The data was analysed in order to determine the future trend of such activities.

8.3 (iv) HOUSING ADDITIONS.

The projected new constructions between 1976 and 1981 and 1986 and the estimated new construction for 1976 were based upon minimum housing required to accommodate the antitcipated new household formations, reduction of occupancy ratio, and demolition of dilapidated housing.

8.3 (v) PROJECTIONS OF HOUSING NEEDS TO 1981 NAND 1986

The future housing needs previously calculated in chapter 6 using the supply equation takes into consideration the quantity of replacement units after demolition separately in the overall quantity needed,since these units are supposed to replace part of the existing, they are not considered as separate units in the overall quantity projected for each year as given here. The projections are done on sub-area basis. Table 8.3 shows 1976 estimated housing needs.

TABLE 8.3

HOUSING NEED ESTIMATE FOR 1976

21,680 Existing Housing Stock 1976

DESCRIPTION	CITY	TUDUN WADA	SABON GARI	SAMARU
Sub-Area Present Stock	8,410 33.8%	4,160 19.2%	6,640 30.6%	2,470 11.4%
Unit Replacement Needed after Demolition (1%)	84	42	66	28
Additional quantity needed for occupancy ratio reduction from 3.5 to 3.0	0	639	107	412
Sub-Area total needed	84	735	173	440
Total Immediate Need 1976		1,432		
Expected Total Stock 1976		22,892		

The total immediate housing need for 1976 is 1,432. Of these housing units, 914 will be compound type, 222 will be detached type, 216 will be semi - detached type and 80 will be row type. The expected total stock by 1976 is 22,892.

The total housing need projected for 1981 is 15,220. Of these housing units, 9,710 will be compound; 2,359 will be detached; 2,298 will be semi - detached and 852 will be row type. The total expected stock by 1981 will be 37,540 units. Table 8.4.

The projected total housing need for 1986 is 20,003. Of these housing units, 12,762 will be compound type 3,101 will be detached; 3,020 will be semi-detached and 1120 will be row. The total expected housing stock by 1986 will be 55,553 units. See Table 8.5.

In summary, the number of housing units needed between 1976 and 1986 for units replacement, occupancy ratio reduction and new household formations (Figure 8.2) are shown below

23,386 Compound type,
5,683 detached type,
5,534 semi-detached type,
2,052 row type

Total = 36,655 all types.

Each quanity is subject to change depending on need.

TABLE 8.4

HOUSING NEED PROJECTION FOR 1981

22,892 Expected Total Housing Stock by 1976

DESCRIPTION	CITY	TUDUN WADA	SABON GARI	SAMARU
Sub-Area Projected Stock.	2882	4,395	7,005	2,610
Unit Replacement Needed After Demolition (2.5%)	222	110	175	65
Additional Quantity Needed for Occupancy Ratio Reduction from 3.0 to 2.5	0	879	1,401	522
Quantity Needed for New House-Hold formations	1265	3,707	5,126	2,048
TOTAL Projected Need 1981		15,220		
Expected Total Stock 1981		37,540		

TABLE 8.5

HOUSING NEED PROJECTION FOR 1986

37,540 Expected Total Housing Stock by 1981

DESCRIPTION	CITY	TUDUN WADA	SABON GARI	SAMARU
Sub-Area Projected Stock	14566	7,207	11,487	4,280
Units Replacement Needed (5.3%)	772	382	609	227
Additional Quantity Needed for Occupancy Ratio Reduction from 2.5 to 2.0	0	1,927	2,872	1,070
Quantity Needed for New House-Hold Formations.	1265	3,706	5,125	2,048
Sub-Area Total Needed 1986		20,003		
Expected Total Stock 1986		55,553		

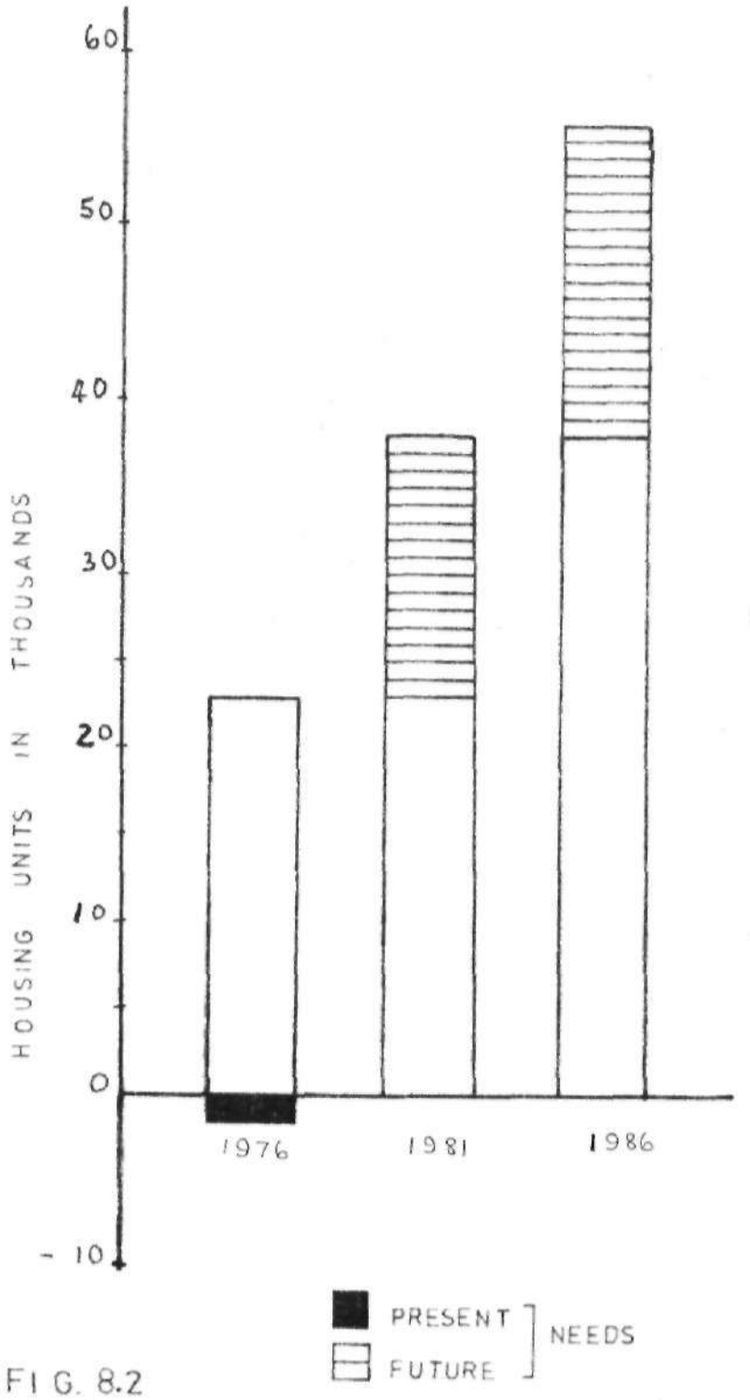


FIG. 8.2

FUTURE HOUSING NEEDS

8.4 PHASE PROGRAMMING AND COST ESTIMATE.

Probably, the most important aspect of housing market analysis is the actual implementation of housing targets. The identification of housing needs will not result in housing targets being met. Positive action must be taken to meet these targets. This section sets out to show how the targets could be met by phasing the housing programme, and it also gives cost estimates of each phase.

8.4. (i) PHASE PROGRAMMING

A programme for the successful implementation of housing targets could be divided into phases and sub-phases. The 1976 estimate, the 1981 and 1986 projections are considered to constitute a phase each. Each phase is further divided into sub-phases which are quarterly needs of each phase.

8.4 (ii) COST ESTIMATE.

The cost estimate for implementing housing targets for 1976, 1981 and 1986 is given in Table 8.6. Calculation is done on the assumption that each unit, whether compound detached, semi-detached or row type will cost an average of ₦10,000.

SUMMARY OF COST ESTIMATE.

1ST PHASE	1976	=	₦14,320,000
2ND PHASE	1981	=	₦152,190,000
3RD PHASE	1986	=	₦200,030,000
TOTAL ALL PHASES		=	₦366,540,000

This means that a total capital investment of ₦366,540,000 is needed to meet the housing target of 36,655 units for Zaria between 1976 and 1986.

TABLE 8.6

PHASES I (1976), II (1981) AND III (1986) COST ESTIMATES

HOUSING TYPE	TOTAL UNIT	1ST QUARTER NUMBER OF UNITS	1ST QUARTER AMOUNT	2ND QUARTER NO. OF UNIS	2ND QUARTER AMOUNT IN N	3RD QUARTER NO. OF UNITS	3RD QUARTER AMOUNT IN N	TOTAL AMOUNT
PHASE I 1976								
COMPOUND	941	457	4570000	305	3050000	152	1520000	₦9,140,000
DETARCHED	222	111	1110000	74	740000	37	370000	₦2,220,000
SEMI-DETACHED	216	106	1080000	72	720000	36	360000	₦2,160,000
ROW	80	40	400000	27	270000	13	130000	₦800,000
TOTAL	1428	716	7160000	478	4,780,000	238	2380000	₦14,320,000
PHASE II 1981								
COMPOUND	9710	4855	48550000	3237	32370000	1618	16180000	₦97,100,000
DETACHED	2359	1180	11800000	786	7860000	393	3930000	₦23,590,000
SEMI-DETACHED	2298	1149	11490000	766	7660000	383	3830000	₦22,980,000
ROW	852	426	4260000	284	2840000	142	1420000	₦3,520,000
TOTAL	15220	7610	76100000	5073	50730000	2536	25360000	₦152,190,000
PHASE III 1986								
COMPOUND	12752	6381	63810000	4254	42540000	2127	21270000	₦127,620,000
DETACHED	3101	1551	15510000	1034	10340000	516	5160000	₦31,010,000
SEMI-DETACHED	3020	1510	15100000	1007	10070000	503	5030000	₦30,200,000
ROW	1120	560	560000	373	3730000	187	1870000	₦11,200,000
TOTAL	20003	10002	100020000	6668	66680000	3333	33330000	₦200,030,000
GRAND TOTAL	36,655							₦366,540,000

CHAPTER 9

PROPOSALS AND POLICY RECOMMENDATIONS.

9.1 INTRODUCTION.

The proposals and recommendations given in this section are based on the present housing situation and the general problems affecting the housing market as identified during the course of study. The proposals are not themselves means of implementing the present and future housing targets but suggestions on definite actions to be taken to meet the targets. Some of the proposals are short-termed and some are long-termed and all are subject to ammendments as needs may arise in the future.

9.2 PROPOSALS AND RECOMMENDATIONS.

Below are the proposals and policy recommendations:

1. HOUSING CO-OPERATIVE SOCIETIES.

89% of the housing units currently under construction are by self-help. Only 11% are being built by registered building contractors or firms. Self-help housing is one of the surest ways out to implementing housing targets in Zaria. It is recommended here that the people in each sub-area of Zaria urban should organise themselves into

Housing Co-operative Societies. Government would in turn make funds in form of loans and grants available to each Co-operative Society. The total estimated capital investment for implementing housing target is ₦366,540,000. 89% of this amount, that is ₦326,220,600 should be given out by Government as loans and grants to these Co-operative Societies to be loaned out to members. The period of repayment of the loan by each members of the Society will be a minimum of twenty years at a very low rate of interest. It is by this way that everybody would benefit from Government housing loan schemes which at the moment are being enjoyed only by the Civil Servants.

The ₦326,220,600 loan for these Housing Co-operative Societies would be given out in three phases. The first phase would be to meet the 1976 target, the second phase for 1981 target and the third phase for 1986 target. The money should be loaned out on a ratio of 3:2:1. The 1976 target is immediate and requires the highest amount. On the basis of this ratio, the loan will be distributed as follows:

1ST PHASE LOAN	=	₦163,110,300
2ND PHASE LOAN	=	₦108,740,200
3RD PHASE LOAN	=	₦ 54,370,100

To become a member of any one of the Housing Co-operative Societies which four have been recommended for Zaria, one each at: Samaru, Tudun Wada/Wusasa, Sabon Gari and City, the person has to pay membership fees which will be decided by the members and also a fixed monthly savings towards the house he intends to build in future. When the person is due for loan, the Society will undertake building the house for the person to the value of his loan. Building plans and sites will have to be approved by the Town Planning Authority before the house is built. After the house had been built the person starts paying back the loan which will be the difference between what he had saved with the Society and what the Society had used in building the house for him.

2. RESIDENTIAL ENVIRONMENT.

Government should set up a town planning authority in Zaria. This planning authority would be headed by a qualified town planning officer. As an interim development measure, pending when a master plan would be drawn for Zaria, the town planning office would among other functions,

provide prepared sites people to build on. When an area is declared a residential environment, the town planning authority would construct access streets, lay water pipes to the area, provide all facilities necessary in a residential area and finally lay out the plots for people to build on. This would prevent haphazard development.

3. CONSTRUCTION FIRMS.

Most of the existing construction firms are single proprietorship. They lack equipment and personnels and are financially incapable of handling major housing projects It is recommended that these single proprietorship firms should regroup themselves into larger firms. This will enable them raise enough capital. As larger firms they will be in a better position to obtain financial assistance in the form of loan from the government and banks.

It is recommended that government should make it a policy that only those firms which have adequate building equipment and qualified construction personnels with certificates from vocational centres would be allowed to register as construction firms.

4. BUILDING MATERIALS.

Government intervention is necessary to remedy the situation of high cost of building materials. Import licenses should be granted to Nigerians who have the financial ability to import those building materials which are still imported into the Country. These building materials should be import-duty-free so that they will be sold at low prices to the people.

5. VOCATIONAL TRAINING.

Construction activities are gathering momentum daily in all the urban centres of Nigeria, and provide job opportunities for both the skilled and unskilled labour. Government should establish vocational training centres for the training of artisans for the construction industry. This is particularly necessary in Zaria where the largest number of the local construction firms do not have technically qualified personnels.

6. UTILIZATION OF LOCAL BUILDING MATERIALS.

The locally available building materials are under - utilized. There is much need of carrying out research into how these materials could be refined for a longer life span use.

The Federal Government should provide research funds to the Department of Building and any other interested Departments through the Ahmadu Bello University to carry out research into the locally available building materials. Such a research would be on how to refine these materials for a longer life span use in the building industry.

7. HOUSING TENURE.

60.3% (13073) of the present 21680 total housing stock in Zaria are rental housing while 39.7% (8607) are owner occupied housing. The present emphasis and recommendations are on housing ownership. This will reverse the present trend in the future.

8. HOUSING TYPE.

63.7% of the present stock of housing are the compound type, 15.6% are detached, 15.1% are semi-detached and 15.6% are row type. In the cost estimate the largest share of the investment is on compound type of housing. The compound type, apart from being the most popular among the people, can accomodate as many households as are willing to stay together. It encourages communal living and above

all minimises the cost of providing facilities. The single family detached type of housing in our G.R.A. should be discouraged for its high cost in providing separate housing and facilities on single household basis.

9. RESIDENTIAL QUARTERS ALLOCATION.

The present practice where only the high income group workers benefit from housing allocation in the public and semi-public institutions is gross social injustice. If housing must be provided, it should be for all categories of workers and allocation of such housing must be on the basis of family size and car ownership. For example when housing is provided for all categories of workers in A.B.U. those workers who have no cars shall be allocated housing as near their places of work as possible.

10. ENVIRONMENTAL HYGIENE.

The environmental hygiene situation in Zaria is deplorable. The local authority must show more concern to the health of the people and drain the water logged gutters, procide street cabbage bins and incinerators and look after the general environment.

Some households still have their water supply from surface wells which are exposed to sewage water contamination. The local authority should increase the number of communal piped water taps and also extend the present service lines to cover all parts of the Zaria urban.

11. RENT CONTROL.

Rent control should be regarded as a very temporary short-term strategy to solve the problems of tenants. As a long term measure government should step up its housing construction for the people and give out generous loans for self-help housing. When there are successfully done, house rent will control itself.

12. HOUSING POLICY.

The setting up of housing policy is the responsibility of the central government. Such a housing policy should define the roles of the private and public sectors on the type of houses to be provided; spell out how much government loans and grants would be given for self-help housing and other housing projects and also contain definite programmes for implementing housing targets.

13. PROPOSED ROLES OF THE HOUSING CORPORATIONS, BUILDING SOCIEITES, TOWN PLANNING AUTHORITY, CONSTRUCTION FIRMS AND THE MINISTRY OF HOUSING, URBAN DEVELOPMENT AND ENVIRONMENT FOR IMPLEMENTING HOUSING TARGETS IN ZARIA.

The New Nigeria Development Corporation (Properties) Limited is owned by the Governments of the Northern States. The Company's responsibilities include development, construction of houses for sale to members of the public as well as for rental purposes. The Company also undertakes the development and management of housing estates. Recently the Company launched the "Home Ownership Scheme", a programme meant for the provision of houses for private purchasers. Last year, the Comapny completed only eleven housing units under the Home Ownership Scheme in Kaduna. These houses had already been sold to members of the public.

So far the Company had built only one housing estate in Zaria - Hanwa low cost housing estate. The Company should extend its Home Ownership Scheme to Zaria and build houses for the public to buy. More of the low cost housing estates

should be built. Government should make available about 5% of the total investment for the implementation of housing targets in Zaria for this Company to start its Home Ownership programme and develope more low cost housing estates. That means about N18,327,000 would be needed for these two programmes.

The Nigeria Building Society was established in Nigeria to help provide homes for Nigerians by lending the purchase part of the cost of a house. The Society operates mortgage loan scheme. Normal or basic loans range from N6,000 to N30,000. Repayment is on monthly basis up to a maximum of twenty years, and 6½% interest is chargeable. The Society also operates the target savings system. Under the system one could save N2, N4, N6, N10, N20 or N40 monthly for a period of 4 years running after which one could withdraw the savings with interest and build a house or do something else with the money.

The Nigeria Building Society's role in implementing Zaria's housing target is to grant more mortgage loans to the people individually. These mortgage loans would go a long way to promoting self-help housing in Zaria. About

6% of the total capital investment of N366,540,000 for the implementation of housing target should be made available to the Nigeria building society for this purpose. That means about N21,992,400 will be given to the Society.

The establishment of a Town Planning Authority for Zaria had been proposed earlier. Its role in addition to those mentioned before in the implementation of housing target would be to approve building plans to ensure that minimum standard is maintained, exercise police power in the control of development and also make land available for any housing project that might be undertaken by the individuals or groups of individuals.

When loan is given to a person for housing, it would be the responsibility of the person to enter into contract with any of the Construction firms to build the type of house the person chooses. The construction firms must get themselves involved in the programme by getting ready always with equipment and personnels and work fast so that the targets might be met on time.

The role of the Ministry of Housing, Urban Development and Environment will be to co-ordinate the functions of the

New Nigeria Development Corporation, the Nigeria Building Society the town planning authority and the construction firms. The Ministry will also advise the government on policy matters and where emphsis should be placed in order to meet the housing targets. The bulk of the money to implement Zaria's housing target will have to come from the Federal government through the Kaduna State government to the various agencies.

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