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Enabling Access to Housing in Jos, Nigeria: Implementation and the New Bureaucrats

Maren Mallo Daniel

A thesis submitted in partial fulfilment of the requirements of
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Abstract

This thesis examines the notion of the enabling approach within the context of housing provision in Jos, Nigeria. The research analyses how the notion of enabling has been deployed and why it has failed to provide solutions to formal housing problems in Nigeria and other developing economies. This study takes the form of a three-step analysis; it follows the sequence of the policy implementations. Firstly, it examined the notion of enabling in respect to the debt crisis that occurred during the 1980s and the measures taken (SAPs) by the IMF to aid Nigeria's recovery. This aspect was scrutinised and findings agreed with previous research in showing that the conditionality imposed by the IMF further crippled the economy of Nigeria thereby interfering with social services systems. This study also concurs with previous studies in confirming that the implementation of SAPs in countries affected by debt crisis, rather than bringing about recovery, was instead the beginning of a transition to neo-liberalism, which obstructed attempts to provide formal housing.

Secondly, the notion of enabling was scrutinised in respect to the rise of neoliberalism and the reforms implemented in Nigeria as a consequence. Primary and secondary source material was employed to examine the underlying premises of neoliberalism. The findings show that the neoliberal policy reforms prescribed by the IMF and the World Bank for Nigeria did not deliver their promise - economic growth and national development. For the Nigerian housing sub-sector, the neoliberal reform programme left fewer results than it had promised for the subsidised mortgage system.

Thirdly, the notion of enabling was examined in relation to the transfer of administrative techniques from the World Bank, the UNDP and the UN-HABITAT, to Nigeria. The assumptions of this policy transfer were empirically examined in respect to the provision of new housing and the improvement of slum conditions in Jos. The study reveals that the strategy emanating was unsuitable for addressing the issues affecting the provision of new housing. It was, however, suitable for the administration of slum improvement projects. But this had the consequence of side-lining the existing bureaucratic system in Jos and of limiting the participation of domestic financial institutions in Nigeria.

For Nigeria, the novelty of this research lies in the approach adopted to investigate the overall effect of the socioeconomic and political development process on housing policy outcomes in Jos. Through this, the complexities surrounding housing provision were uncovered and the variables influencing housing provision in Jos were identified. A distinction was drawn between the variables: those that result from enduring legacies of national development process and those that originate from the local setting in Jos.

Overall therefore, this study demonstrates that the implementation of public policy founded on foreign ideas that are coercively imposed leads to unsustainable policy strategies. This was confirmed in respect to housing policy and practice in Jos: ambiguities in the city's housing provision strategy created difficulty for implementers, uncertainties and risk for local private investors and mistrust on the part of beneficiaries.

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List of Abbreviations and Acronyms

BPP	-	Bureau of Public Procurement
C of O	-	Certificate of Occupancy
CBN	-	Central Bank of Nigeria
CBO	-	Community Based Organisation
CDP	-	Community Development Plan
CEEDS	-	Community Economic Empower and Development Strategy
COWAN	-	Country Women Association of Nigeria
CSDP	-	Community and Social Development Project
CSO	-	Civil Society Organisation
EDL	-	Estate Development Loan
EFCC	-	Economic and Financial Crimes Commission
EHS	-	Employee Housing Scheme
EU	-	European Union
FCT	-	Federal Capital Territory
FG	-	Federal Government
FGN	-	Federal Government of Nigeria
FHA	-	Federal Housing Authority
FLAC	-	Federal Land Allocation Committee
FMBN	-	Federal Mortgage Bank of Nigeria
FMFL	-	Federal Mortgage Finance Limited
FPSU	-	Federal Project Support Unit
GDP	-	Gross Domestic Product
GSE	-	Government Sponsored Enterprise
HIC	-	Habitat International Coalition
ICPC	-	Independent Corrupt Practices and Other Related Offences Commission
IHC	-	International Housing Coalition
IUT	-	International Union of Tenants
LEEDS	-	Local Economic Empowerment and Development Strategy
LGA	-	Local Government Area
LGCs	-	Local Government Councils
LGRC	-	Local Government Review Committee
LUA	-	Land Use Act
LUD	-	Land Use Decree
MBAN	-	Mortgage Banking Association of Nigeria
MDA	-	Ministries, Departments and Agencies
MLO	-	Mortgage Loan Originator
NBS	-	National Bureau for Statistics
NCPP	-	National Council on Public Procurement
NDIC	-	Nigeria Deposit Insurance Corporation
NDP	-	National Development Plan
NEEDS	-	National Economic Empowerment and Development Strategy
NGO	-	Non Governmental Organisations
NHF	-	National Housing Fund
NHTF	-	National Housing Trust Fund
NPC	-	National Planning Commission
NPC	-	National Population Commission

NSITF	-	Nigeria Social Insurance Trust Fund
NSIWC	-	National Salaries, Incomes and Wages Commission
PENCOM	-	Pension Commission
PFAs	-	Pension Fund Administrators
PFCs	-	Pension Fund Custodians
PIPC	-	Plateau Investment and Property Company
PLAGIS	-	Plateau Geographic Information System
PLASEED	-	Plateau State Economic Empowerment and Development Strategy
PLCSDA	-	Plateau State Community and Social Development Agency
PMI	-	Primary Mortgage Institution
PPP	-	Public-Private Partnership
REDAN	-	Real Estate Developers Association of Nigeria
SAP	-	Structural Adjustment Programme
SAPs	-	Structural Adjustment Policies
SG	-	State Government
SHL	-	Staff Housing Loan
UDBN	-	Urban Development Bank of Nigeria
UNECE	-	United Nations Economic Commission for Europe

Initials used for interview respondents

FG	-	Representative of Federal government agency
HC	-	Representative of Housing Corporation
LGC	-	Representative of Local Government Council
MB	-	Representatives of Federal Mortgage Bank of Nigeria
A	-	Representatives of PLCSDA and WAC II project office
PD	-	Private developer
RD	-	Representative of Real Estate Developers Association of Nigeria
SG	-	Representative of State government agency

CHAPTER ONE

GENERAL BACKGROUND AND RATIONALE FOR THE RESEARCH

1.1 INTRODUCTION

Nigeria is one of many developing countries that has undertaken neoliberal reforms to counter the effect of debt crisis. The reforms in Nigeria were prescribed by the International Monetary Fund (IMF) and the World Bank, on the assumption that economic liberalisation, deregulation and privatisation would enhance the role of the private sector and equally promote growth and development. The current housing policy statement in Nigeria and the notion of enabling originated from this line of thinking: it was assumed that neoliberal reforms would lead to growth and stability in the financial system, and that government would introduce and enforce appropriate legislation to compel private finance institutions to contribute in the financing of subsidised mortgage housing. This has not occurred; on the contrary, the neoliberal reform programme in Nigeria has brought fewer results than the reform promised the economy and the subsidised housing system.

The neoliberal agenda was born out of the debt crisis that ravaged developing countries, including Nigeria, throughout the 1980s. The solution prescribed by the IMF and the World Bank for all the countries that were affected by the debt crisis was the Structural Adjustment Programme (SAP). SAP was founded on four key objectives: one is liberalisation - the promotion of the free movement of capital and the opening of national markets to international competition. The second is the privatisation of public services and companies. The third is the deregulation of labour relations and the cutting of public spending. The last is the improvement of competitiveness. To achieve these objectives, the IMF and World Bank decided to impose the same measures (conditionality) on all countries that were in need of loans to cushion the scourge of the debt crises: first, the borrowing countries were made to pursue government deficit through the reduction of public spending on social services including health care, education, pensions, and housing among others. The second was an upward review of interest rates. The third was the liberalisation of foreign exchange rules and trade. The fourth was the scaling down of public enterprises through privatisation. The last was the deregulation of the national economy (Stiglitz, 2002 and Jauch, 2012).

In theory, SAP and its conditionality were meant to help countries return to economic stability after the debt crisis. In practice, however, the opposite was the case (Jauch, 2012) and dozens of developing countries that have followed the IMF and the World Bank policy prescriptions found themselves worse off than they were before (Stiglitz, 2002). The IMF and World Bank have been widely criticised for prescribing such policies. Furthermore, the manner in which Structural Adjustment Policies (SAPs) were implemented has been indicted on the grounds that they were not democratically decided upon by the debtor countries but imposed by the IMF and the World Bank (Stiglitz, 2002; Locker, 2000). Such policy transfer is coercive rather than voluntary (Dolowitz and Marsh, 1996). This often undermines the sovereignty of the nation that is compelled to accept a foreign proposal because it does not have the freedom to choose between alternatives or the opportunity to make an informed decision (Evans, 2009). Most often, the consequence is a policy failure (Dolowitz and Marsh, 2000 p. 5); and this is the most important critique that has been advanced in regard to the IMF/World Bank SAPs and the neoliberal agenda (Evans, 2009; Stilitz, 2002; Dolowitz and March, 1996).

The enabling approach was born out of the crippling effect of SAP conditionality. Ideologically, the idea of enabling is flawed because its theoretical footing - neoliberalism - is faulty. It is faulty in the sense that it interfered with national economic development and social services systems in developing countries over the last three decades (Stiglitz, 2002). In addition, the neoliberal agenda has generated an anti-neoliberal policies movement (Green and Griffith, 2002 p. 50-51). As result of this political reaction, the World Bank and Aid agencies have begun to refine the policies they push in developing countries. More recently, a notion of enabling which is based on decentralisation, participation and empowerment has been deployed in the developing countries; this has been undertaken to ensure that public services are run in an accountable, transparent and efficient manner (UN-HABITAT, 2004; Keivani and Werna, 2001; Cohen and Peterson, 1997).

This thesis examines the notion of the enabling approach within the context of housing provision. Since its introduction in Nigeria in February 1991, the enabling approach for housing has been unsatisfactory in addressing the supply of formal housing nationally. This study examines why this housing approach is not yielding the desired results. First of all, a critique of globalisation and neoliberal policy transfer is presented. Next, the thesis undertakes an analytical assessment of the theoretical drivers of the 'enabling' housing approach in the Nigerian context. Focus then turns to the city of Jos in north-central Nigeria where local institutional arrangements are explored through case studies.

The field study was conducted in Jos, a city situated on the Jos Plateau, which serves as the administrative capital and commercial centre of Plateau State, one of the thirty-six states of the Federal Republic of Nigeria. The population of Jos was estimated at 736,016 in 2006 (The National Population Commission of Nigeria, 2006). The field study location is made up of two Local Government Areas/Councils (Jos North and South LGAs/LGCs) with a land area of $801km^2$ (Government of Plateau State, 2008). These two LGAs/LGCs are jointly referred to as 'the City of Jos' for the purpose of this study and are among the 17 LGAs/LGCs that make up Plateau State (Government of Plateau State, 2008). A map of Nigeria showing the location of Jos is available on Appendix I in page 302.

Historically, the city on which this study centres is relatively new when compared with other cities in the north and south of the country, some of which are over 1000 years old (Dung-Gwom, 2008). Jos was originally established in 1905 as a tin mining and transportation camp and its early history was closely linked to the prosperity of the tin mining industry (Falola, 2013; Missen, 2002). The city of Jos is 4000 feet above sea level and lies close to the geographical centre of Nigeria. It is about 288km away from Abuja, the nation's capital; it is linked by road, rail and air to the rest of the country. It has an equitable climate averaging 22°C (75°F) daily. Average humidity is 60 percent and the average annual rainfall is 1400 mm (56"). The land form of Jos is characterised by impressive ridges and isolated rocky hills separated by extensive plains. It has an average height of 1,200m. (4,000 ft) above sea level, and reaching its highest peak in the Shere Hills where it stands at 1,766m (5,829 ft) (Missen, 2002).

The city of Jos was chosen for the fieldwork for a variety of reasons: firstly, the field study location is the most rapidly urbanising part of Plateau State and this urbanisation creates demand for urban housing and facilities which local institutions are not able to provide in commensurate terms; secondly, there has been an increase in slum housing conditions which mostly affect the low-income urban residents of Jos; thirdly, the housing problems are an indicator of policy failure which needs investigation; and lastly, the researcher is familiar with the field work site which makes it easier to accomplish the field study within the time frame available.

In Nigeria the idea of 'enabling' was introduced in an effort to shift away from a state-led and bureaucratic management approach to a market-friendly environment where public and private solutions would complement each other. In regard to the administering of housing provision, the practice of the enabling approach in Nigeria constitutes a search for institutional pluralism. One of the key assumptions therefore, is that an administrative design framework that allows for the decentralisation of decision making and the shifting of organisational roles from central to local state could bring about the participation of and a partnership between government agencies and private sector institutions (Cohen and Person, 1997). But this assumption will hold only if government promotes market freedom to attract the participation of private institutions (Pugh, 1994, a&b, Helmsing, 2002, Awortwi and Helmsing, 2007). Another assumption on which the enabling approach rests is that the embedding of decision making and organisational roles in the local administrative system will promote good governance (accountability, transparency, effectiveness and efficiency) in the provision of housing. If these assumptions hold, then an effective housing supply will be achieved in the context of institutional pluralism, whereby public institutions will serve as brokers that network with an array of central, non-central, private sector institutions, non-governmental organisations (NGOs) and community based organisations (CBOs) to perform the role of financing, to supply new housing and to bring about the improvement of slum housing (UN-HABITAT, 2004; Keivani and Werna, 2001; Cohen and Peterson, 1997).

Since 1991, enabling strategies have been deployed in an attempt to address various housing supply constraints including access to finance, provision of capital subsidies, production of new housing and providing the opportunity for slum dwellers to break away from slum conditions. In regards to low interest finance, Nigerian housing policy tries to broker a partnership between local institutional investors (Deposit Money Banks, insurance companies and Primary Mortgage Institutions - PMIs), households, foreign investors, and government to invest in the supply of subsidised housing through the Federal Mortgage Bank of Nigeria (FMBN). The credit scheme administered by the FMBN is meant to benefit only people (employed in public, private and informal institutions) who subscribe to a scheme known as the National Housing Fund (NHF). The NHF scheme is an arrangement whereby people who are gainfully employed and in receipt of a regular monthly income are required to save 2.5 percent of their basic monthly income in the FMBN as a precondition for access to a loan. In this sense, the subscribers become key actors and partners in the supply of finance and housing which benefits them (FGN-NHP, 2006a; Federal Government of Nigeria - FGN, 2011; FGN-NHF Act, 1992). Some official FMBN records published in local print media in October 2012 indicate that there were 3,647,275 subscribers to the NHF scheme (Ogunwusi, 2011). Further consideration of the housing finance arrangement comes in chapter five.

In supplying new housing, the enabling approach aspires to create partnerships between the mortgage institution (FMBN), small and medium scale estate developers (housing corporations, private developers, cooperative societies), government subsidy providing agencies, and land owners (communities, kinship groups and individuals) to supply accessible and affordable mortgage housing to the NHF subscribers. In regard to the improving of slum housing conditions, the policy tries to create a partnership between government agencies, communities affected by slum conditions which should be mobilised through

CBOs, NGOs, Cooperatives, and or thrift and credit associations, and formal institutional financial investors (local and international). For these purposes, public institutions are expected to broker a relationship between institutional and individual actors to supply new housing and at the same time improve slum conditions at local levels (FGN-NHP, 2006a; FGN-Housing Sector Reforms, 2006b). Further clarification and consideration of these partnerships comes in chapter five.

So far, research has examined the performance of the NHF scheme and found that cumulative collections of subscriptions to the FMBN have maintained a steady increase but it takes a year and half for PMIs to successfully process and approve a loan request (Adedokun *et al*, 2011). Adedokun *et al* also speculate that there is a lack of awareness about the NHF scheme among workers across Nigeria. The FMBN is required to have affiliation with PMIs for the purpose of processing loans for the NHF subscribers, but the PMIs are not evenly spread across the country, with more than 50 percent of them operating in Lagos, Nigeria's former capital and its largest city, which lies in the south-west of the country (FGN-FMBN, 2011; Adedokun *et al*, 2011). Ibem (2010) undertook a case study of government partnership with private developers for new housing projects in certain locations in southern Nigeria and found that local government agencies were not involved. Other studies (Ayendu and Oluwatobi, 2011; Ikejiofor, 1999) have documented the reluctance of public sector agencies to fulfil their enabling roles.

Ogu and Ogbuozobe (2001) concluded that the process of disbursing NHF loans needs to be reviewed to incorporate a mechanism for resolving land acquisition problems. Inconsistency in governmental decisions to provide land and services subsidies to developers is also a documented problem (Ajanlekoko 2001). Other issues identified by research include a failure to streamline procedures for the issuance of property title and for the updating of property records (Ikejioke 1998 & 1997 Aluko & Amidu, 2006; Garba 1997). Except for Ibem (2010), who undertook a case study of partnership for new projects in certain locations, the remaining studies are reviews which do not take account of certain variables that affect the expected outcomes in a particular location. This study addresses this gap in the literature by examining the application of the enabling strategy within housing provision in a local context, that of Jos.

It is agreed (Adedokun *et al*, 2011; Dung-Gwom, 2001, 2007a, 2008, & 2009; Wapwera, Parsa and Egbu, 2011 and Wapwera *et al.,* 2011) that the present housing system does not adequately address housing supply constraints; it rather reproduces past failures at both national and local level, as can be seen in Jos. Prior to a consideration of the evidence supporting such an assertion, an explanation of Nigeria's housing problems is necessary so as to bring into focus the national and local dimensions of the housing problems found in Jos.

1.2 NIGERIA'S HOUSING PROBLEM

Access to housing for the majority of Nigerians is attainable by self-build/help as opposed to buying a house on the formal market. Thus, informal sector solutions predominate over formal ones. Attempts by government to provide formal housing are not impressive. Consequently, a prevailing deficit of between 12 - 17 million formal housing units has been estimated (Pepple, 2012a; FGN-Housing Sector Reforms, 2006). This overwhelming shortage is growing regardless of which policies, strategies, and actions the government has pursued since independence. A UN projection indicates a need to provide 500,000 units per annum for the next 40 years (UN-HABITAT, 2008) in order to overcome the shortage of adequate housing.

Owing to the limited supply of formal housing, rents in urban areas have become expensive. Evidence indicates that 85 percent of the urban population who rent properties spend over 40 percent of their income on rent (EFIinA and FinMark Trust, 2010). The shortage of adequate housing is manifested in poor housing conditions, an aspect that will be elaborated upon in chapter four. Poverty is also a hindrance to accessing good housing in Nigeria. Specifically, poverty that arises from unemployment is an issue of concern. The unemployment rate in 2010 was 17.7 percent among males, 24.9 percent among females and 21.1 for the population as a whole (FGN-NBS, 2010). Studies have documented low wages (Ibem, 2010 and Onyika, 2007) and wage disparities (Aminu, 2008 and Fajana 2007) as constraining factors to accessing adequate housing. In 2010, 55 percent of Nigerians lived below the national poverty line (World Bank, 2012). Indeed, the Nigerian economy is in a difficult state as can be seen in recent macroeconomic data: Gross Domestic Product - GDP growth rate of 6.7 percent in 2011; GDP per capita of US$1,452 in 2011; Human Development Index -HDI (Global Ranking) of 0.459 (156) in 2011; the proportion of the population living on less than US$2 per day stood at 84.5 percent in 2010 (Centre for Affordable Housing Finance in Africa, 2012 p.109); and the Inflation rate was 12 percent in December, 2012 (FGN-NBS, 2013 p. 4).

The housing system in operation prior to 1991 was unsatisfactory in terms of overcoming the housing shortage. Accordingly, in 1991 the government introduced a housing system based on the enabling approach. However, by end of 2011, the enabling housing system that had instituted nearly two decades earlier, had provided only 70,412 housing units (FGN-FMBN, 2011). Furthermore, access to credit on the open market remains a challenge due to high interest rates (Gbadegesin & Aluko 2010; Dung-Gwom & Mallo 2009). With the exception of the FMBN, which charges a six percent interest rate on mortgage loans to individuals and 10 percent on Estate Development Loans to developers, in 2011 the average lending rate in the mortgage industry stood at 16 percent (Centre for Affordable Housing Finance in Africa p. 109) and in April 2012 the inflation rate was 12.9 (FGN-CBN, 2012). Indeed, recent statistics reveal how bad the situation has become: mortgages as a percentage of GDP were put at 0.39 percent in 2011; only 29.7 percent of the entire population had access to formal financial institutions in 2011; and Nigeria was ranked at 133 (out of 183) in 2012 in regard to the 'Ease of Doing Business' of all kinds (Centre for Affordable Housing Finance in Africa, 2012 p. 109).

By September 2009, housing projects funded through the FMBN arrangement were completed at 25 different locations, including in Jos. However, some developers could not sell houses to the target groups (the NHF subscribers) because they had incurred additional expenses in financing the provision of residential infrastructure and they needed the government's permission to approve an upward revision of housing unit cost to cover actual production costs in order to make profit on their venture. For instance, the unit cost of houses produced by some developers had to be revised from ₦3.9m

(US$25,161) to ₦4.48m (US$ 28,903) to cover additional costs incurred. This scenario was common in cities where anticipated government capital subsidies were not provided.

The foreclosure laws in Nigeria are weak; it takes an average of 7-10 years to adjudicate on foreclosure through the existing judicial system (Ogunsola, 2012). This is one reason why the formal housing sector, which constitutes about 15 percent of the housing market, is insufficient to meet demand. Securing reasonably priced land under the present land tenure system is a constraint to individuals and developers (Dada 2010, Owei & Ede 2008 and Amidu 2006). This problem restricts opportunity for low and moderate income families to access adequate housing. The World Bank (2009) reported that 80 percent of Nigerians live in informal housing, in structures of varying degrees of permanence on land over which they have no ownership rights. Most of the land in Nigeria, an estimated 65 to 70 percent, is still held under customary title and unless a piece of land has statutory title (that is, a certificate of occupancy issued under the Land Use - LUA - Act 1978), it can never serve as collateral for credit in Nigeria (EFInA and FinMark Trust, 2010). Evidently, the enabling approach seems to have been devised and imported with little or no regard to the legal systems in operation in developing countries.

The LUA 1978 (Part IV section 21) restricts customary land holders from alienating any part of their property by assignment, mortgage, transfer of possession or subleasing without the consent of the Governor or the approval of local government authorities in the case of rural areas. The process of seeking consent and obtaining statutory title often takes too long to finalise. The World Bank in its 2011 Doing Business report ranked Nigeria 133 out of 183 economies as regards the ease with which property can be registered; this involves 8 procedures, has 34 day duration, and costs 22.2 percent of the property value (The World Bank Doing Business Report, 2012).

In summary, Nigeria is experiencing economic and administrative problems which are constraining national development. In regard to urban development, there are problems of rising urbanisation, an expansion of slum housing conditions, increases in the demand for new housing against an insufficient supply and an inadequate urban infrastructure, among others. Answers to these problems are thought to lie in liberalism, decentralisation, participation and partnerships; the theoretical assumptions underlying these ideas appear to offer a solution. Over the last two decades, the policy makers have assumed that economic liberalisation could achieve growth, stability, and the efficient and effective management of development in all sectors of the economy. If this assumption held, then the enabling strategies of decentralisation, participation and partnerships should address housing supply issues and urban development in the national context. Unfortunately these aspirations have not been fully realised as substantiated in the preceding paragraphs.

Having explained the nationwide institutional problems in Nigeria, the succeeding section will focus on the local dimension of housing supply constraints with reference to Jos.

1.2.1 Housing Supply Constraints in Jos

The housing supply constraints in Jos are mostly connected to the nationwide institutional problems discussed above. However, this section is focused on local and contextual housing supply issues which the housing policy was designed to address through the enabling housing strategies of liberalism, decentralisation, participation and partnership. The constraints can be summarised in four categories, which will then be further elaborated: access to subsidised interest finance; a shortage of new housing that is affordable to low-income groups; access to land for housing development; and the expansion of slum housing conditions.

1) *Access to low interest finance for housing development*

Low-income housing in Nigeria is provided mostly by small and medium sized companies; for any company to participate in such activity, the housing policy requires that it should affiliate to the FMBN, from where it can access a loan to finance the project. This policy provision is, however, affected by the uneven spread of house-building companies in Nigeria. Available data indicate that only 12 out of 27 states benefitted from the houses provided by private developers between 2005 and 2008. Over this period, only 30 units were provided in Jos by a private company. This happened in Jos because there was only one developer who was affiliated to the FMBN and the state government housing corporation was not functional. Since 2009, the number of private developers who are affiliated to the FMBN has been on the increase and at the time of this study four were in Jos to provide low-income housing (FGN-Housing Sector Reforms, 2006 pp. 23-25; Government of Plateau State, 2005 p. 72-73). There is no doubt that inability to access finance from the subsidised sector or on the open market is responsible for the limited participation of small and medium scale estate development companies whose businesses could improve the supply of low income housing.

In like manner, there is an uneven spread of the PMIs that serve as channels for the supply of loans from the FMBN to subscribers of the NHF. Between 2005 and 2008, 3915 loan-seekers were granted mortgages but the beneficiaries resided in only 16 out of the 37 states. Over this period, only 19 applicants were given a mortgage loan in Jos through the state government PMI and the private PMIs were not available to supply housing credit. Furthermore, evidence (FGN-Housing Sector Reforms, 2006 pp. 23-24) also suggests that people who resided in states that had a high number of PMIs secured a higher number of mortgages than those residing in states that had fewer PMIs, or even none. Due to the absence of PMIs in Jos, prospective loan seekers were unable to access mortgage credit from the FMBN. Similarly, access to housing credit on the open market is a challenge to residents who desire to use such an alternative. That the formal credit system is reaching a minute number of households has been confirmed by recent study (Wapwera, Parsa and Egbu, 2011) which sampled 300 households in selected areas of the Jos metropolis. The study found that 75 percent of households have utilised informal credit sources over the last decade while only 25 percent have utilised formal sources. All this evidence confirms that the government's policy proposals are not providing desired results.

2) Shortage of new housing that is affordable to low income groups

There is an acute supply shortage of formal housing in Jos. This problem has arisen for a number of reasons: firstly, previous efforts through the state-led approach did not produce a huge stock of public housing in Jos and other cities.

In 2006 there were 559,561 unprivatised units of public housing rented across the 37 states of Nigeria, and of this number 77,411 were found in Lagos, the former capital of Nigeria, 28,062 in Abuja, the present capital, and 6,089 in Jos (FGN-National Population Commission, 2010 p. 151 & 173). On the basis of this data, it can be inferred that the combined efforts of the federal, state and local government provided only 6,089 units in Jos.

Secondly, there is a problem of unfair allocation of housing by the federal government agencies. A review of previous studies suggests that much of Nigeria's public housing stock was provided by the federal government agencies. However, the housing projects were often allocated by the federal government to the various cities through a political or administrative process that resulted in unfair allocation (Ikejiofor, 1999 pp. 179-183; Awotona, 1987 pp. 92-93, 1990 p. 19; Ogunshakin and Olayiwola, 1992 pp. 47-49). For instance, in the 1980s and 1990s, about 12,000 to 15,000 residential plots were produced; these fell into three categories (1296 m^2 size plots for the low-density residential areas, 648 m^2 for the medium-density and 360 m^2 for the high-density areas) and were sold to the public via the site-and-services schemes in some selected locations. The scheme was implemented in certain cities such as Bauchi, Bendel, Borno, Niger, Ogun, Oyo, Cross River, Lagos, Kano, Imo, Kwara, Ondo, Rivers and Enugu states (UN-HABITAT, 2001a p. 90). Others are: Anambra, the Federal Capital Territory (FCT) Abuja (Ademiluyi, 2010 p. 157). Unfortunately, the city of Jos was not among those which benefitted from the site-and-services scheme. Recent corroborating evidence reveals that the Federal Ministry of Lands, Housing and Urban Development implemented 150 site-and-services residential plots per site in the FCT and six other states (Lagos, Adamawa, Kano, Niger, Enugu and Rivers) (Pepple, 2012b p. 38). Apparently, Jos and other cities did not benefit from the scheme.

To further substantiate, the Federal Housing Authority (FHA), which has been responsible for the provision of public housing over the last three decades, made a cumulative success of 35,609 units in 2010. However, though projects were executed across 50 sites only 22 out of 37 states got an allocation: unfortunately, Jos was not among those receiving cities (FGN-Federal Housing Authority, 2010e). Recently, the FHA has also signed a partnership agreement with some states for the provision of 6,000 housing units in eight states namely: Kaduna, Gombe, Benue, Anambra, Cross-River, Osun, Bayelsa and Lagos (Pepple, 2012b p.7). Though the requirements for the partnerships have not been established, the state government in Jos along with 27 others are not involved. In like manner, the recent housing supply progress of the Federal Ministry of Lands, Housing and Urban Development resulted in a Public-Private Partnership (PPP) that actualised 17,267 housing units in 10 States, namely: Adamawa, Cross-River, Delta, Edo, Enugu, Katsina, Kogi, Lagos, Nassarawa and Ogun (Pepple, 2012b p.8). The requisites for the PPP could not be ascertained, but apparently the arrangement did not benefit the residents of Jos.

Thirdly, the state government authorities have long admitted that private sector participation in housing development in Jos has been low owing to the absence of sound policies and incentives to invest in housing development. This is a factor discouraging private investment in housing provision in the city of Jos (Government of Plateau State, 2005 p. 72). To corroborate this, the World Bank, in its 'Doing Business' report for 2010, ranked Jos, the capital city of Plateau State, as 20th out of 37 states as regards the enforcing of contracts; 13th out of 37 in the area of registering property; 24th out of 37 in dealing with construction permits and 4th out of 37 in regard to starting a business. Plateau State was placed in 15th position out of 37 states in the overall sub-national ranking (The World Bank Doing Business Report, 2012). These positionings need to be addressed by the local authorities in Jos if the business environment is to be made attractive for small and medium scale house building companies so that they actively participate in increasing the supply of housing. However, this has to be matched with a supply of low interest finance from the FMBN and development subsidies from local authorities in Jos.

Fourthly, from the inception of the enabling housing approach in 1991 to December 2011, fewer than 500 housing units were funded through the subsidised credit system in Jos (FGN-FMBN, 2011f). The population in Jos is increasing, and has grown from 510,300 in 1991 (Geohive, 2012) to 736,016 in 2006 (FGN-NPC, 2006). This is creating more demand for housing, yet the formal housing supply is not keeping pace with this demand. The arrangement proposed for organising the provision of housing within the enabling housing policy framework is further explained on page 122. Essentially, the national housing policy (FGN-NHP, 2006 p.23-26) requires local authorities (policy makers, state government agencies and local government councils) to improve the supply of new housing through partnership arrangements between government agencies, private developers, and FMBN and NHF subscribers. It also requires local authorities to put in place arrangements that will help slum dwellers to move out of such conditions. In Jos these aspirations remain largely unfulfilled.

3) *Growth of Slum Settlements*

The housing situation in Jos is not just a matter of supply shortage but also of a growing stock of substandard housing. The high level of inadequate housing is considered to be a serious indictment of housing policy. Indeed, it is an indication of policy failure (Spicker, 2004; Balchin and Rhoden, 2002). Due to the shortage of formal housing many people in Jos rely on informal mechanisms which are mostly connected to self-help and self-build approaches.

The informal housing system is dominant but much of its stock is substandard. As of 2006, 53 percent of 148, 897 households were using well water sources for domestic use in Jos. This source of water is mostly associated with informal housing. Safe water sources in Jos are available from pipes carrying water inside dwellings (17 percent); pipes carrying water outside dwellings (11 percent) and boreholes (2 percent) which together constitute 30 percent of total water sources. Other sources of supply are of lower quality than well water and are less safe for domestic use. The types of toilet facilities are similarly of concern in Jos. In 2006, 81,454 households (representing 53 percent of 148,897) were using pit toilet facilities while 27 percent (41,767) of households had a water closet. As of 2006, about 13 percent (20,108) of households were still defecating around the open fields (FGN-National Housing Census, 2006).

In Jos, the problem of informal housing is compounded by lack of road, drainage, water and electricity infrastructure. This is because it is uneconomical to provide such infrastructure on an individual basis or through informal arrangements. The problem of infrastructure provision is aggravated by naturally occurring features which limit opportunities to provide through informal mechanisms. The city is characterised by undulating land forms with rock outcrops that have occurred, forming a continuous range of hills around the city. In the absence of formal housing solutions, people who are financially constrained are building houses in areas where they can afford to buy land, that is, mostly on rocky terrain (figure 1). This problem is leading to a growth of slum housing (figure 1) around the city. By the provisions of Nigeria's national housing policy, the three levels of government have a joint responsibility to provide infrastructure for housing as part of government support of the housing supply. However, this has become a difficult task due to increases in urbanisation that seem to outstrip the capacity of local authorities to provide adequate services (UN-HABITAT, 2009).

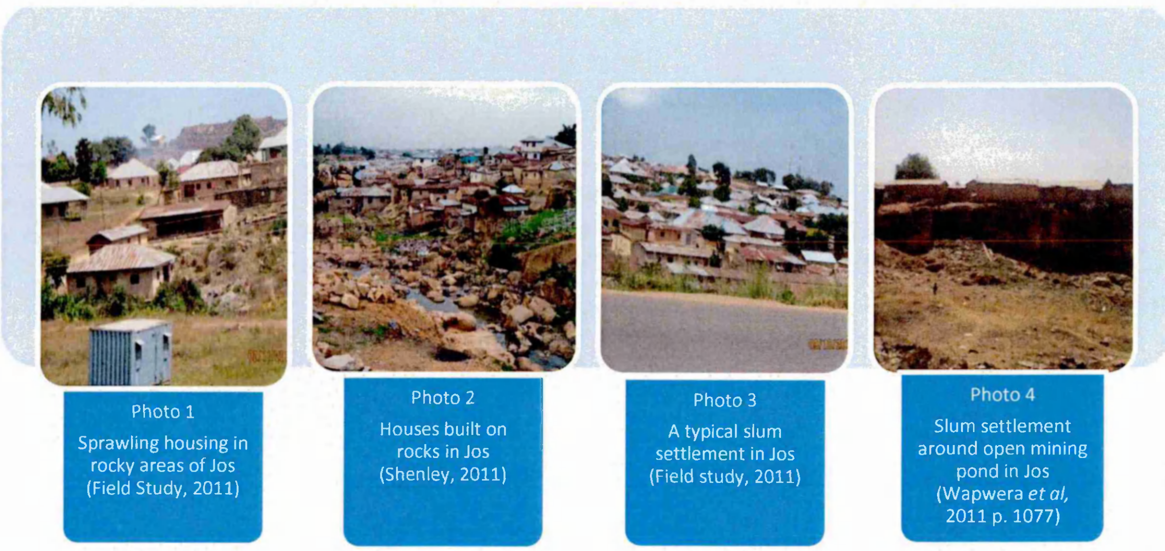

Figure 1: Slum housing situation in Jos

The practice of relying on the informal approach of self-build as the dominant mode of housing provision has led to the formation of slums in Jos. It is documented in official records that only about 25 percent of the landed properties within the urban areas of Jos are covered by statutory title: 75 percent are not. The authorities also document that over 50 percent of residential properties built since 2005 do not comply to local planning regulations (Government of Plateau State, 2005 pp. 124-127). Inner city and peripheral slums have been on the rise. As of 2004, a total of 25 slum areas have been recommended for renewal (Dung-Gwom, 2007). In the slum areas in

Jos less than 50 percent of roads were found to be tarred, less than one percent had street light coverage, the remaining areas had an insufficient water supply and a sporadic electricity supply. The state government acknowledged that the effect of these infrastructural deficiencies in the face of ever increasing population is responsible for the development of slums (Government of Plateau State, 2005 p.25).

4) *Land Supply*

The problem of land supply in Jos is partly caused by natural constraints (such as rocky terrain) which limits the supply of land that can be effectively used for housing within the current technological and economic limits of small and medium scale estate development companies and self-builders. Land supply is also affected by issues such as the politics of control between kinship groups and government; a distorted land market and failure to formalise informal land (Umezulike, 2011; Otubu, 2007); poor planning; ineffective development control (Dung-Gwom, 2007a); and delays in private developers obtaining planning permission (Dung-Gwom, 2001). Similarly, around Jos, there are numerous mining ponds and lakes resulting from the mining activities which began some hundred years ago. In 1990, it was estimated that 316 square kilometres of land have been damaged around the city, and that this now requires reclamation (Alexander, 1990 p. 44).

Unregulated tin mining is still continuing (Mallo, 2012) and civil society organisations (Environmental Right Action, Friends of the Earth Nigeria, League of Human Rights and Community Based NGO Forum) have observed that most of the flat lands around Jos are affected by tin mining. The affected areas have become waste land, with stagnant ponds where mosquitoes breed, threatening the health of the local population; some areas are hazardous due to the presence of radioactive materials (Wapwera, *et al,* 2011, NGO News Africa, 2009; Raufu, 1999). The reclamation of open mine ponds in Jos has been rather slow. Where attempts have been made, domestic waste has been used to refill ponds (Mallo, 2012 p. 32) and this has not been undertaken in an organised and pragmatic manner. In farming communities, some mining ponds that contain water are used for dry season irrigation agriculture (Dung-Gwom, 2007b, while others have become death traps for those people unlucky enough to fall in and become trapped (Adiuku-Brown, 1999).

In the urban areas of Jos, un-reclaimed mining ponds create a shortage of land for housing development (Wapwera, *et al*, 2011) and with increasing urbanisation coupled with challenges in accessing reasonably priced land, the poor, low and some medium income people are pushed to build houses around open mining ponds (figure 1). The housing policy (FGN-NHP, 2006 and provisions of LUA 1978 [Part I section 2(1) and Part II section 5(1) & 6(1)] has placed the responsibility for providing land for housing on state government and LGCs in Jos. These policy provisions have evidentially not solved the problems of access to land for low income housing supply in Jos.

1.3 PURPOSE OF STUDY

The enabling approach for housing holds promises that are appropriate for tackling constraints to housing provision in Jos and other locations. The approach is reactive in that it offers opportunities for the supply of low-income housing to meet present and future demand. The approach is also reactive in the sense that it offers corrective solutions to existing slum conditions whereby affected residents could move out of slum housing. These progressive proposals remain largely unfulfilled in Jos and other locations across Nigeria. The purpose of this research is to examine the underlying characteristic of the enabling approach in the context of housing provision. The study is undertaken with a view to uncovering the variables that influence housing provision on the basis of the enabling approach.

1.4 AIM, OBJECTIVE AND RESEARCH QUESTIONS

The aim of this thesis is to examine the notion of the enabling approach within the context of housing provision in Nigeria. The objective is to analyse how the notion of enabling has been deployed and why it has failed to provide solutions to housing problems in the city of Jos. The aim and objective are addressed by means of four research questions, which are derived from the research questions map illustrated in figure 2.

1 How does the globalisation of liberalism impact on economic and socio-political development in Nigeria?

2 In what ways do neoliberal reforms enable the provision of subsidised housing in Nigeria?

3 To what extent does the local state provide subsidies and support for housing provision in Jos?

4 Does the local state organise this 'enabling' provision of new housing and the improvement of slum conditions in Jos?

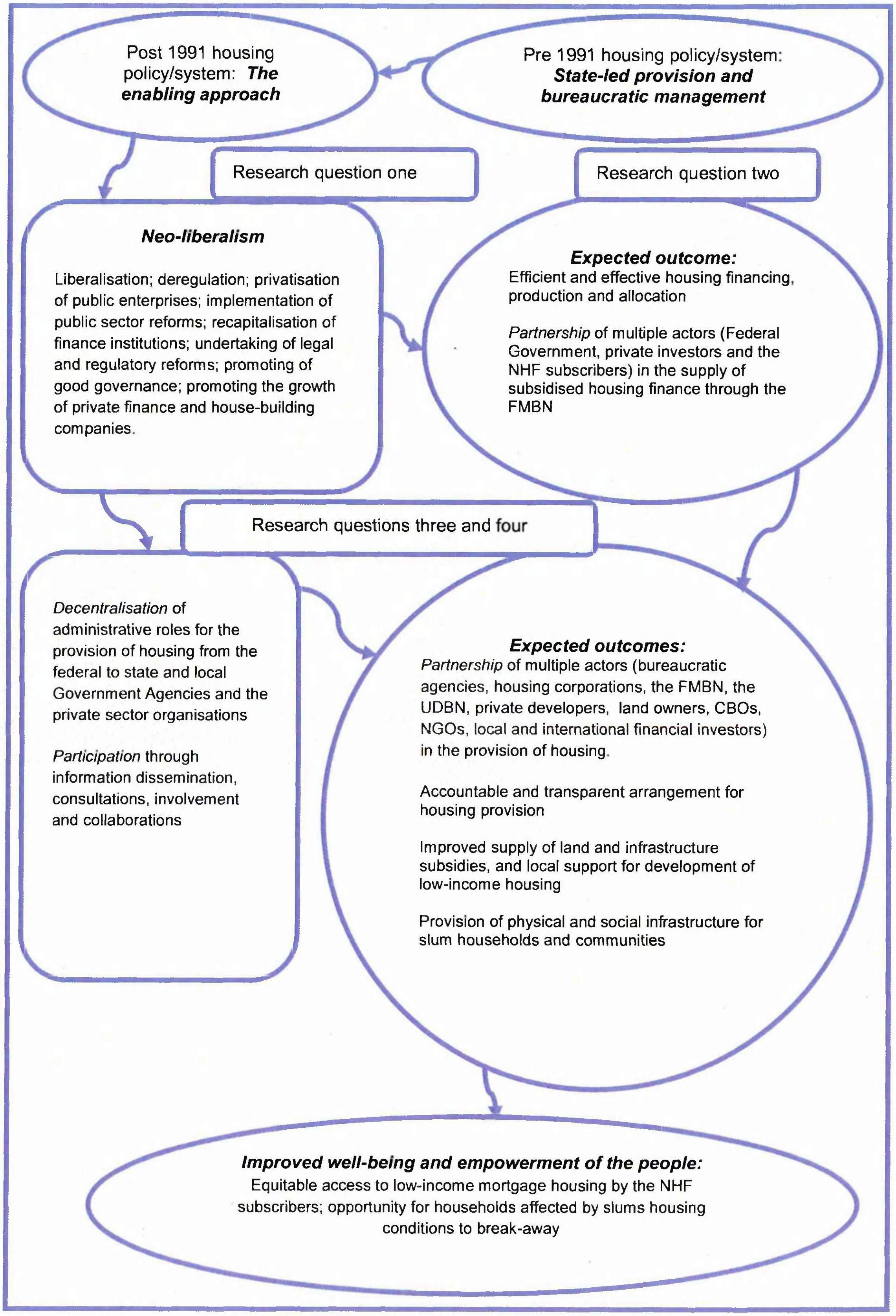

Figure 2: Research Questions Map

1.5 STRUCTURE OF THE THESIS

This thesis is made up of ten chapters. Chapter one provides the general background to and the rationale for the study. It gives a context to the research and brings into focus the housing problems in Nigeria and Jos. The chapter both gives a brief description of the research case-study site and provides the research questions.

Chapter two examines the impact of globalisation on the economic, political and cultural transformation of developing countries. The connection between globalisation, neoliberalism and the notion of enabling is analysed with a view to uncovering the discontents of globalisation. The chapter also examines the impact of coercive policy transfer, with a focus on the SAPs and the Washington Consensus.

Chapter three examines ideas and administrative techniques that have been transferred to the developing countries by the international agencies, and how those transfers could help in administering the provision of housing. Furthermore, a debate on the state versus market approach to housing provision is examined with a view to explaining the place of housing in both the welfare and the market context along with the expected role of government in a given housing system.

Chapter four examines the impact of political and socio-economic development, on housing policy outcomes in Nigeria. This chapter covers a number of themes: development planning and housing provision; oil discovery and housing policy outcomes; the impact of military rule and changes of government; institutional issues; rapid urbanisation and the growth and scale of shanty towns; land tenure systems and housing provision; ethno-religious conflicts; and wider influences within and beyond Jos.

Chapter five examines the neoliberal reforms and the assumptions of the national housing policy in Nigeria. The methodology and field study is contained in chapter six. The chapter provides an explanation of the design of the case studies that were used within the field study.

Chapter seven discusses the field data in analysing case study one. Chapter eight addresses the second case study. Chapter nine discusses the field data used in analysing case studies three and four. The final chapter synthesises the findings extracted from the analyses chapters. The chapter reflects on housing provision and theoretical propositions. It draws conclusions, presents the limitations of the study, and its implication for policy and contribution to knowledge.

1.6 SUMMARY

This chapter provides the general background to and the rationale for the study. It gives some background information on the enabling approach for housing provision; it explains nationwide institutional problems in Nigeria; and it brings to the fore local housing problems in Jos. The purpose of the study is explained, the research questions presented, and the structure of the thesis is provided. Having provided a general background to the study, it is now necessary to examine the notion of enabling in the context of globalisation and neoliberal policy transfer. This is covered in the following chapter.

CHAPTER TWO

GLOBALISATION, NEO-LIBERALISM AND THE ENABLING APPROACH

2.1 INTRODUCTION

The notion of enabling is vital to understanding the changing role of government, from provider to enabler of social services including housing. For Nigeria and most developing countries, this transition can be explained in the context of debt crisis, the SAPs and the need for private sector participation (World Bank, 1993a). Enabling can also be explained with reference to the role of multilateral agencies (such as the IMF, the World Bank and UN agencies), Corporations and the process of globalisation in relation to policy transfer from the developed world to developing world (Dolowitz and Marsh, 2000 p. 5; 1996 p. 344, 348). In other words, enabling can be interpreted in the context of securing a framework for action by people, the private sector and markets (UN-HABITAT, 2004). All these interpretations are inseparable from the contemporary neoliberalism which arose from the Washington Consensus during the 1980s and 1990s (Stiglitz, 2002, 2011). This chapter, therefore, examines the impact of globalisation on the economic, political and cultural transformation of developing countries. A context of this nature will provide an insight into the globalisation of the neoliberal agenda within a global context, and to bring into focus discontent with, hostility towards, and rejection of neoliberalism and policy transfer.

2.2 GLOBALISATION AND ITS IMPACT

Globalisation, a phenomenon that has been going on now for centuries (Green and Griffith, 2002), appears to lack a consensus definition in academic literature; however, it is severally interpreted as a 'force that brings about change' (Held, 2004; Stiglitz, 2002; Juhasz, 2002; Horvat, 2003) or a 'process of change' (Lechner, 2001; Khor, 1996). Held, one of the leading authors on the subject of globalisation argues that globalisation:

> ...describes a growing global interconnectedness; it represents a significant shift in the spatial form of social relations so that the interaction between apparently local

> and global process become increasingly important; it involves the organisation and exercise of power at a global scale; it applies to a whole range of social relations - cultural, economic and political - that affects all aspects of social life; and it may have benefits for society as well as risks (Held, 2004 p. 15).

As Held demonstrates, globalising forces and processes are extremely diverse. To make the discussion manageable, this chapter targets attention on the economic, political, and social dimensions of globalisation. In the economic sense, globalisation has resulted in a massive economic transformation through trade liberalisation, deregulation, and the expansion of the global market place. The cognitive component of this massive change is the spread of neoliberal economic principles and expanded trade. This is the position adopted by economic liberals who have successfully used this argument to advocate that public policy should continue to reinforce the deregulation of trade, investment and capital movement (Held, 2002). Furthermore, globalisation is characterised by an increased mobility of money and goods. The result is that corporations are freer than ever to move capital, financial instruments and institutions, and to invest wherever they choose (Leo, 2007). Trade liberalisation has brought benefits to developed and developing countries alike. The interdependency created by trade liberalisation allowed for the growth of trade in the developed countries. For instance, between 1973 and 1995, the percentage of merchandise trade (trade in agriculture, mining and manufactured goods) to GDP rose from 29.0 to 36.6 percent in France, 35.2 to 38.7 percent in Germany, 80.1 to 83.4 percent in Netherlands, 39.3 to 42.6 percent in the UK, and 10.5 to 19.0 percent in USA (Held, 2000 p. 96, 97). In spite of this economic transformation, several writers including Stiglitz (2002, 2011), Juhasz (2002), Horvat (2003), Weisbrot (2002, 2003) and Fasenfest (2012), maintain that in a global sense, the developed countries have accumulated disproportionate benefit from trade liberalisation at the expense of the developing world countries. This aspect will be revisited in subsequent discussion, in a detailed examination of the impact of neoliberal policy transfer on developing countries.

In a political sense, globalisation has led to the emergence of a specific infrastructure for global governance. There has been a "remarkable institutionalisation of intergovernmental and transnational networks of political interaction" (Held, 2000 p. 123). One clear instance of this was the founding of the UN. There has also been a growth of "new centres of authority above, below and alongside the state" such as the WTO, the European Union (EU) and the African Union (AU) among others. Furthermore, globalisation has generated the idea of global polity and, alongside, the development of infrastructure for a transnational civil society. Lastly, the creation of a "system of global governance and transnational civil society is associated with new forms of multinational, transnational and global politics" (Held, 2000 p. 142). In a more positive sense, the growth of global civil society can be beneficial to developing countries. This is confirmed by Stiglitz (2002) who reports that the global synergy of well-orchestrated public pressure forced the international community to write off the debts of some of the poorest countries. The World Council of Churches, the Catholic Agency for Overseas Development *(*CAFOD*)*, Christian Aid, and the Jubilee Movement International for Economic and Social Justice are good examples of civil societies involved in the struggle for debt cancellation for the poorer countries. As a result of the synergy created by these civil societies, the World Bank, the IMF, the Paris Club and the G7 countries were made to write off the debts of some of the Highly Indebted Poor Countries (HIPC) (World Council of Churches, 1999; Green and Griffith, 2002, Jubilee Plus, 2001). As of 2005, debt waivers had been secured for 24 HIPCs including Nigeria (Onyekachi, 2006; Jubilee Plus, 2001). It is also maintained that globalisation has impacted positively on developing countries in that they have absorbed western democratic principles and are now using it to elect their leaders (Teleng, 2011).

The benefits of globalisation have not come without cost. Leo (2007) documents that globalisation has made national governments less able to control the activities of mobile businesses than in the past, and that corporations and international finance institutions have assumed a better position and more leverage from which to dictate to national governments. The corporations and the international finance institutions are able to achieve this by "relocating their activities to - and buying the currencies of - states whose policies they approve and abandoning, or threatening to abandon, the rest" (Leo, 2007). Leo concurs with Khor (1996) in arguing that globalisation threatens the economic sovereignty of developing countries in the sense that they have lost the power to determine and shape the economic policies that are most conducive to their development. In like manner, Haass and Robert (1998) expressed the discontent of globalisation and neoliberal policies advanced by the U.S. They argue that the political and economic demands of the modern world have outgrown the neoliberal agenda. Haass and Robert frown at the role that the U.S has played in reducing barriers to the movement of goods and capital across national boundaries. To Haass and Robert, the removal of barriers has resulted in a more intrusive and intense economic interaction, including the growth of world capital markets that led to the demise of fixed exchange rates. Subsequent discussions will show the effect that this produced on the developing countries.

In regard to the transformation of cultures, the positive globalists feel that globalisation has done more good than harm to cultures around the world. Cultural transformation is a crucial component of globalisation because it is through culture that common understandings are developed - so culture is central to the connections between places and nations (Held, 2000 p. 48). Globalisation has had a great impact on world cultures because: firstly, "there is a huge and fast-growing culture [that] flows between countries"; secondly, the "ownership of televisions and radios has increased enormously worldwide, albeit with huge regional and national disparities"; thirdly, "national broadcasting systems are experiencing declining audience shares"; and fourth and finally, "cable and satellite ownership rates are increasing and in some countries are very high" (Held, 2000 p. 54). The invention of the internet has played a great role in the transformation of world cultures (DiMaggio *et al.,* 2001). Specifically, DiMaggio *et al* (2001 p. 325) observe that since 1980 "changes in consumer demand have combined with new media technologies to segment markets and differentiate cultural goods, enabling individuals and groups to individualise their media habits". Held (2000) indicates that globalisers tend to focus on structures, and they argue that the growth of global culture will lead to the demise of national culture. This, to them, will do more good than harm. The United Nations Educational, Social and Cultural Organisation (UNESCO) is often cited by the positive globalists as a positive agent of cultural globalisation (Held, 2000). Indeed, the activity of UNESCO is helping to preserve cultural sites and to make people aware of them. Today, the World Heritage List of UNESCO includes

981 properties. These include 759 cultural, 193 natural and 29 mixed properties in 160 States Parties (UNESCO, 2013).

The positive globalists support global culture but it has been responded to with several criticisms by the pessimistic globalists. The pessimistic globalists argue that the globalisation of culture is not just a matter of levelling or increasing of uniformity, but that it is also a process involving the reproduction and extension of inequalities between nations. The extension of global inequalities can be analysed from the perspective of cultural imperialism, which is one important way of understanding the globalisation of culture (Held, 2000). The structural analysis of culture can be underpinned by two core notions (Held, 2000 p. 65). One notion is that the dominant cultures of the West and the United States of America are swamping the minority cultures through the processes of homogenisation and the reduction of diversity. The second notion is that homogenisation and the reduction of diversity is a strategy deployed to meet the economic interest of the United States of America and other Western nations. The anxiety of the pessimists is shared by many writers including Stiglitz (2002), Fasenfest (2012), Dolowitz and Marsh (2000), Davies (2006), Jessops (2001), Daly (2001), Green and Matthew (2002) among others. These authors set out arguments which confirm that the transfer of policy (economic and political culture) by the U.S. and Western nations through the IMF and the World Bank has done more harm than good to the developing countries. This will be expatiated in subsequent discussions.

2.3 NEOLIBERALISM AND THE IMPACT OF COERCIEVE POLICY TRANSFER

The spread of the neoliberal ideology to developing countries during the 1980s and 1990s was easier to achieve because the role of the IMF and the World Bank was redefined to operate in tandem with the new economic and political order (Green and Griffith, 2002). The IMF and the World Bank were both created at the end of the Second World War as a fall out of the 1944 UN Monetary and Financial Conference at Bretton Woods, New Hampshire. Each of the two agencies was created to fulfil a specific mandate. The first mandate was to finance the rebuilding of Europe after its destruction in the Second World War: this mandate was given to the World Bank whose proper name is the

International Bank for Reconstruction and Development (IBRD). The second mandate went to the IMF: its responsibility was to ensure the attainment of global economic stability, as the signatories of the Bretton Woods agreement were haunted by the spectre of the Great Depression (Stiglitz, 2002). To cite Stiglitz (2002 p. 12): "In its original conception, then, the IMF was based on a recognition that markets often did not work well..." Moreover the "IMF was founded on the belief that there was a need for collective action at the global level for economic stability".

As it turned out, the IMF and the World Bank were made to move drastically away from their founding ideology and operating principles in becoming the promoters of neoliberalism (Stiglitz, 2002; Green and Griffith, 2002). For the purpose of actualising the neoliberal agenda, series of bilateral, regional and global international trade and investment agreements were made, in the form of the General Agreement on Tariffs and Trade (GATT). This became the precursor of the World Trade Organisation (WTO) (Teeple, 1995; Green and Griffith, 2002). Teeple (1995 p. 95) observes that the WTO together with the World Bank and the IMF applied pressure on the governments of developing countries and those in transition to "legislate neoliberal policies intended to free capital from social forms in which it is under or open to political control and thereby turn those forms into corporate private property".

With the IMF and the World Bank serving as the agents of globalisation, the U.S. in collaboration with other powerful state-players was able to officially endorse and spread the new economic order. The endorsement of this new economic order was carried out by prescribing a core set of neoliberal strategies which writers (Stiglitz, 2002; Green and Griffith, 2002, Williamson, 2002a and Birdsall, De la Torre, Valencia Caicedo, 2010) termed the 'Washington Consensus'. Stiglitz (2002 p. 16) states that "the 'Washington consensus' was a consensus between the IMF, the World Bank, and the U.S. Treasury about the 'right' policies for developing countries. ...the ideas incorporated in the consensus were developed in response to the problems in Latin America, where governments had let budget get out of control while loose monetary policies had led to rampant inflation". This had several implications.

Firstly, governments were advised to maintain fiscal discipline. This was well intended as the consensus was made when the developing countries, for example, the Latin America countries had run large budget deficits that led to balance of payment crises and high inflation that hit mainly the poor population (Williamson, 2002b). Secondly, the 'Washington Consensus' demands governments to reorder public expenditure priorities and to adopt a tax system (reform tax) that would combine a broad tax base with moderate marginal rates (Williamson, 2002b). Writers (Stiglitz, 2002; Matinez and Garcia, 1996) took issue with the idea of reordering public expenditure as it entails the cutting down of public expenditure for social services and the reduction of the safety net for the poor. Thirdly, the 'Washington Consensus' advises governments to allow a competitive exchange rate and, to liberalise interest rates, trade and Inward Foreign Direct Investment (Williamson, 2002a). Matinez and Garcia (1996) see these as a calculated attempt to cajole governments in developing countries to promote the rule of the market and to 'free' private enterprise no matter how much social damage this causes. Fourthly and finally, governments were advised to privatise public corporations, to deregulate economic activities to promote property rights for the benefit of the informal sector. As a result, the reforms succeeded only in subjugating the concept of 'public good' and also marginalising the 'community' spirit that hitherto existed for the benefit of the poor (Stiglitz, 2002). Further, there has been a replacement of collective ownership with individual responsibility; and this came with a negative consequence for access to quality education, health care, adequate housing and safe drinking water in the developing countries (Weisbrot, 2002, 2009).

Having examined the origin and ideology of the contemporary neoliberal agenda, the succeeding sections will further expatiate on discontent with neoliberalism drawing on evidence from countries around the world. The experience of Nigeria will be brought to focus in the course of the discussions.

2.3.1 Debt Crises and the IMF's Structural Adjustment Policies

Over the 1980s and '90s, the IMF prescribed a policy under the SAPs for the developing countries that were ravaged by debt crises. In theory, SAPs were meant to assist countries to return to economy recovery. In practice the opposite happened (Jauch, 2012). Stiglitz (2002) and Chossudovsky (1998) provide convincing accounts which show that SAPs contributed in great measure to destabilising national currencies and ruining the economies of developing countries. SAPs have been widely criticised on the grounds that they were not democratically decided upon by the people of the debtor countries but imposed by the IMF and the World Bank (Stiglitz, 2002; Locker, 2000). Policy transfer in this manner is coercive rather than voluntary (Dolowitz and Marsh, 1996). Furthermore, coercive policy transfer is found to undermine the sovereignty of nations that are forced to accept a foreign proposal; very often the receiving country is not given the freedom of choice between alternatives or the opportunity to make an informed decision (Evans, 2009). The result is often a policy failure (Dolowitz and Marsh, 2000 p. 5) and this is the most important critique that has been advanced in regard to the IMF/World Bank SAPs (Evans, 2009; Stilitz, 2002; Dolowitz and March, 1996).

Prior to examining the damage done by SAPs in developing countries, a brief account of the debt crisis which precipitated the prescription of SAPs will be presented. Locker (2002) indicates that during the 1960s and 1970s, the IMF and the World Bank switched their focus from the financing of redevelopment projects in Europe to the issuing of loans for economic development in undeveloped countries. As a result, developing countries started to obtain long-term loans from the IMF and the World Bank to finance development projects such as roads, power plants, schools, dams, bridges, ports and other forms of infrastructure. The developing countries had additional opportunities for borrowing money from the commercial banks of the developed countries that experienced windfall at the end of the oil crisis of 1973-74 (Ferraro and Malissa, 1994). The available money was realised mostly from the oil producing countries, and the banks were eager to put this windfall capital to productive use. The assumption then was that a sovereign debt was a worthwhile risk and this thinking was predicated on the belief that countries would not default. For the developing countries, it was a great opportunity to obtain loans for the development of their economies.

Throughout the 1970s, several countries became indebted, including Zaire, Sierra Leon, Sudan, Togo, Sao Tome and Principe, Liberia, Guinea-Bissau, Mauritania, Philippines, Costa Rica, Jamaica, Chile (Cohn, 2013 pp. 358, 362), Algeria, Nigeria, Argentina, Bolivia, Brazil, Bulgaria, Congo, Cote d'Ivoire, Ecuador, Mexico, Morocco, Nicaragua, Peru, Poland, Syria, Venezuela (World Bank, 1992 pp. 258-259, 264-265 cited in Ferraro and Malissa, 1994), Mozambique and Zimbabwe (Locker, 2000). There is a consensus among researchers (for example, Stiglitz, 2002, Ferraro and Malissa, 1994 and Easterly, 2002, 2003) that most of these countries had to borrow in order to overcome the scourge of poverty and as such, they could not have avoided borrowing - this was the cold harsh reality as Ferraro and Malissa observe. Again, the borrowing countries thought that loans were a good means of easing the trauma of the oil price increase and the high inflation that was experienced at the time. Those countries that had oil resources as their main export, such as Colombia, Ecuador, Mexico, Nigeria, and Venezuela, aspired to capitalise on their much improve financial status. Moreover, oil prices had risen dramatically and they thought that this would last for an extended period of time - an assumption that would hold only for a short period according Ferraro and Malissa (1994).

The surprise came in 1982, when Mexico became incapable of servicing its public sector debt obligations to the international lenders. The external debt of Mexico then stood at about $78 billion, and out of which $32 billion was owed to foreign commercial banks (Cohn, 2013 p. 343). Cohn observes that Mexico's inability to service its foreign debt produced a big shock wave to the lenders, such that they moved quickly to decrease their loan exposure to the developing countries. This measure was, however, too late. Yet, an earlier warning sign had been ignored from Zaire, Argentina, Peru, Sierra Leon, Sudan and Togo; these countries were already involved in debt rescheduling negotiations from 1976 to 1980. It is amazing how such a warning was ignored in spite of a huge loan sum ($500 billion) that was already granted to the developing countries between 1972 and 1981 (Cohn, 2013). Foreign debt was indeed a serious concern at the time, as records confirm: In 1970, the fifteen most indebted nations (Algeria, Bolivia, Argentina, Brazil, Bulgaria, Congo, Cote d'Ivoire, Ecuador, Mexico, Morocco, Nicaragua, Peru, Poland, Syria and Venezuela) had an external public debt of $17.923 billion, which then was equivalent to 9.8 percent of their Gross National Product (GNP). Seventeen years later, these same nations had accumulated an external debt of $402.171 (an equivalent of

47.5 percent of their GNP). Further, the interest paid on loans owed by the fifteen countries rose from $2.789 billion in 1970 to $36.251 billion in 1987 (World Bank, 1992 pp. 258-259, 264-265 cited in Ferraro and Malissa, 1994).

In subsequent years, the sub-Saharan African countries became increasingly indebted to multilateral agencies such as the IMF, the World Bank the International Development Association and the African Development Bank. The aggregate debt of the 45 sub-Sahara African countries that had borrowed escalated from US$6.1 billion in 1970 to US$138.4 billion in 1998. This amounted to a 630 percent increase in constant (1980) US Dollar terms (Greene, 1989 p. 839, 841). By 1989, Nigeria had the eleventh largest external debt among the less developed countries (and it became the highest debtor in sub-Saharan Africa). Over this period, Nigeria's debt had increased from US$9 billion in 1980 to US$33 billion in 1989 (Metz, 1992 p. 198). In like manner, the aggregate ratio of external debt of the 45 sub-Saharan countries to exports of goods and services increased to 366.7 percent in 1988 from 67.5 percent in 1970 (Greene, 1989 p. 840). The rising debts created servicing problems and in spite of this, the external debt of sub-Saharan Africa attracted less attention than that of middle-income countries in part because it was regarded as of minimal threat to the international banking system (Greene, 1989). This was the feeling of the international lenders even though hardship was increasing and poverty levels rising at an alarming rate (Stiglitz, 2002).

In 1983, the World Bank announced that by the end of 1982 25 developing countries had officially requested that their external debts be restructured (Cohn, 2013). Cohn documents four important factors that led to these debt levels: firstly, some unexpected changes in the global economy occurred. For instance, the first external shocks occurred in the early 1970s, when grain and oil prices sharply increased. There was also a sharp rise in oil prices from US$3.0 to US$14.0 (Okurounmu, 1993 cited in Obansa, 2005) in 1973, after the Arab - Israeli war; the Arab members of the Organisation of Petroleum-Exporting Countries (OPEC) decided to reduce their oil exports to the West because the US supported Israel during the war (Cohn, 2013 p. 343; Obansa, 2005). The global economic event that most affected Nigeria occurred between 1977 and

1978 when demand for Nigeria's low-sulphur crude decreased as oil became available from the North Sea, Alaska and Mexico. Following this, demand for Nigerian crude became sluggish from 1978 until 1990 (Metz, 1992 p. 198).

Secondly, the behaviour of the lenders contributed to debt accumulation by the developing countries, and subsequently to the debt crises. For example, foreign private banks were charging extremely low interest rates because of inflationary conditions and also in an attempt to outsmart competitive lenders. The lenders who did this failed to signal to the borrowing countries when to stop borrowing. As this was going on, in the early 1980s, interest rates rose sharply, thereby heightening the severity of paying back debts by the borrowing countries. The IMF itself did not helped matters as it decided to introduce a new lending scheme for the oil exporting countries in 1974. This lending scheme caused the foreign private lenders to upgrade their lending activities (Cohn, 2013 p. 344) and as a consequence, Nigeria became further indebted (Metz, 1992).

Thirdly, the behaviour of the borrowers contributed to the debt crises. Many liberal theorists (as cited in Cohn, 2013) argue that the developing countries chose to borrow from the private banks in the 1970s so as to avoid the conditionality requirement of the IMF loans. Whereas the IMF does impose policy conditions on their loans to sovereign governments, the private foreign lenders do not have the legal authority to do this. Thus, private funds were more accessible compared to those from the IMF (Cohn 2013 p. 345). Lastly, historical materialists argue that the 1980s debt crises originated not only from the three factors indicated above, but also from the long-term structural nature of capitalism. They argue that the north was determined to keep the south dependent on the north through a 'debt trap'. Further, some writers have drawn linkages between the debts crises in the developing countries and the legacy of colonialism (Cohn, 2013 p. 347). The debt crises and the huge debt overhang in developing countries further substantiate the negative side of globalisation. In Stiglitz's (2002) view, the debt accumulated by the underdeveloped countries and excruciating poverty that came as a consequence is the greatest pain that globalisation has brought to the modern world.

It was in an attempt to bail out the countries affected by the debt crises that the IMF and the World Bank designed their SAPs - a programme that is now well known to have aggravated debt crises and poverty levels in the developing countries (Stiglitz, 2002). To bail out a country that is ravaged by debt and poverty, the IMF and the World Bank will only extend loans if the country agrees to accept SAPs. In theory, SAPs were meant to achieve structural changes which were intended to provide long-term solutions to some of the problems facing developing countries. Thus, the IMF and the World Bank justified SAPs on the grounds that they were helping developing countries to achieve economic stability and sustained growth. To its proponents, SAPs were a forward-looking, long-term solution to underdevelopment in developing countries (Oringer, and Welch, 1998).

The loans provided by the IMF and the World Bank under the SAPs were given to the debtor countries on number of conditions. The general conditionality of SAPs requires countries to devalue their currencies against the dollar; lift import and export restrictions; balance their budgets and not overspend; and to remove price controls and state subsidies (Locker, 2000; The Whirled Bank Group, 2003). The devaluation of currency in the borrowing country makes their goods cheaper for foreigners to buy and in theory it makes foreign imports more expensive. In principle it should make the country wary of buying expensive foreign equipment. In practice, however, the IMF and the World Bank actually disrupts this by rewarding the country with a large foreign currency loan that encourages it to purchase imports (Whirled Bank Group, 2003).

Ogbimi (1998) studied the implementation of SAPs in Nigeria and found that currency devaluation was endless. Ogbimi observes that prior to the implementation of Nigeria's SAPs in 1986, one US Dollar exchanged for 77 kobo (one Nigerian naira = 100 kobo). By July 1987, the Nigerian naira had depreciated 66 percent to exchange for US$0.64 (₦1.64 = US$1) (Metz, 1992). The Dollar further gained strength to exchange for 4.016 naira at the end of 1987, 5.35 naira in 1988, 9.93 naira in 1991 and 22 naira in 1993 (Ogbimi, 1998). As the devaluation of Nigeria's currency against the US Dollar became endless (see appendix II p.303), the gap between the demand and supply of the US Dollar also widened (Ogbimi, 1998). Over time, the depreciation of the

Nigerian naira went into a sort of freefall and by 2012, one US$ was exchanging for ₦157.65 (Central Bank of Nigeria, 2012b). The currency devaluation was terrible in some African countries. In Ghana for instance, one cedi was exchanging for US$2.5 at the beginning of their SAPs. By 1998, the exchange rate of Ghanaian cedi to US$ depreciated to extent that some goods in Ghanaian stores were marked in the US$ instead of the local currency. The situation was similar in Tanzania and Zambia (Ogbimi, 1998).

SAPs conditionality requires borrowing countries to focus on the production and export of primary commodities such as cocoa and coffee to earn foreign exchange. However, primary commodities are always affected by price fluctuation in the international market. Instances exist where prices of cash crops became depressed shortly after countries have invested in these so-called 'cash crops' (Whirled Bank Group, 2003). This appears to be one of the most flawed pieces of advice ever given to the borrowing countries under the SAPs. Most countries that followed this advice completely turned their focus to the production of cash crops for export and abandoned the production of food crops for local consumption. Holt-Gimenez (2009) reveals that the SAPs imposed by the IMF and World Bank on developing countries led to the dismantling of agricultural marketing boards, the elimination of price guarantees, the closing of the entire research and extension system, the breaking down of tariffs, and the deregulation of agricultural markets. While these went on, most of the developing countries were flooded with subsidised grain from the US and Europe, which was sold at prices far below the cost of producing similar crops in the developing countries. This alone destroyed the national agricultural markets in developing countries and also tied the developing countries' food security to global markets that are dominated by the rich developed countries.

In sub-Saharan Africa, The World Bank and the IMF, through its SAPs put pressure on the African countries to abandon small crop farming that supports the food needs of the poor rural households. This policy strategy succeeded in making rural dwellers abandon subsistence farming. It also pushed people to the urban centres in the hope that they would find employment opportunity in manufacturing industry. Further, the policy was advised by the World Bank and the IMF on the assumption that African industrial agriculture would produce export crops (coffee, cocoa, cotton etc) to pay off their foreign debt, and that Africans would use revenues from industry to import their food. Another assumption was that this development strategy would result in increased family incomes and economic security, thus leading to lower production growth rates (Holt-Gimenez, 2009). Holt-Gimenez reports that this strategy failed miserably, expressing the discontent of this development strategy in sub-Saharan Africa in the following terms: one, "the urban population increased, swelling from 18 percent to 33 percent of the population"; two, "the poor and unemployed workers swelled the cities—with two-thirds of them living in slums"; three, "the manufacturing and industrial sector did not take off in African countries" and the growth of the GDP coming from industry did not appreciate significantly (30 percent in 1961 and 32 percent in 2000). Five, the expansion of plantations for agro-exports led to a reduction in food production. As a consequence, poverty increased in the countryside. For instance, while the rest of the developing world lowered the amount of export earnings they spent on food imports from 42 to 24 percent; African countries increased the share they spent on food imports from 42 to 54 percent. Lastly, the industrial transition did not slow population growth because it actually increased poverty and insecurity in both rural and urban areas. Thus, the rise in population is not the cause of hunger, but the result of poverty—brought on by the programmed destruction of African food systems.

In other respects, SAPs conditionality demanded that the borrowing countries introduce fiscal austerity measures (Locker, 2000). One practical austerity measure is the ensuring of a balanced national budget, which can be realised by raising taxes (Whirled Bank Group, 2003). Prior to SAPs, Nigeria adopted this approach and, in addition, it reduced public sector wages in order to save money to pay off its debt (Metz, 1992). The IMF and the World Bank frowns upon this approach, but advises rather the reduction of public spending on education, health and social care, and the removal of subsidies designed to control prices of the basics (Whirled Bank Group, 2003). All borrowing countries were required to follow this approach and evidence confirmed that it most hurt the poorest households in Africa, because they depend heavily on public services and subsidies (Stiglitz, 2002; The Whirled Bank Group, 2003). WHO corroborated this evidence in 2004 by confirming that SAPs had led to a reduction in spending on health in the developing countries throughout the 1980s and 1990s. This, in turn, had detrimental effects on the rates of certain infections such as HIV/AIDs, tuberculosis and sexually transmitted diseases (STDs) in sub-Saharan Africa (WHO, 2004 cites Sivaraman, 1988). WHO also confirmed that reduced spending on vector-borne disease control programmes in Africa during the periods of SAPs led to the failure to appropriately control diseases such as malaria. In addition, there was a resurgence of some parasitic infections such as African *trypanosomiasis* (sleeping sickness disease) during the period of SAPs (WHO, 2004 cites Sanders and Chopra, 2002)

The preceding account confirms beyond doubt that the IMF solution succeeded in impoverishing the developing countries. However, as Chossudovsky a (1998 p. 293) documents, this social reality has been distorted:

> Increasing levels of global poverty resulting from economic restructuring are casually denied by G7 governments and international institutions (including the World Bank and the IMF); social realities are concealed, official statistics are manipulated, and economic concepts are turned upside down. In turn, public opinion is bombarded in the media with glowing images of global growth and prosperity.

The UNDP was equally involved in this campaign of calumny by documenting outrageous figures of Human Development Index, which blatantly misrepresent the true country-level situation and the seriousness of poverty created by SAPs (Chossudovsky, 1998 pp. 302, 303).

2.3.2 Austerity Measures and Violent Reactions

There is doubt that the IMF and the World Bank SAPs imposed on developing countries caused deterioration in the standards of living, a reduction in access to public services, devastation of the environment, and a rise in unemployment levels. For these reasons, there have been dozens of instances of agitations and resistance in countries affected. In Nigeria, decreased spending on social welfare led to recurrent domestic unrest and some examples are illustrative: the Muslim-Christian riots in Kaduna State in March 1987, urban rioting in April 1988 in response to reduced gasoline subsidies, student-led violence in opposition to government economic policies in May and June 1989, and a second coup attempt against the military government in April 1990 (Whirled

Bank Group, 2003; Metz, 1992 p. 201). Between May and June 1989, several people were killed and hundreds arrested in riots and strikes against SAPs in three major Nigerian cities - Lagos, Benin and Port Harcourt. In 1990, university students and workers staged a nationwide protest against the government's plans to accept $150 million University restructuring loan from the World Bank. Yet another protest was witnessed by Nigerian university students in reaction to the scourge of SAPs, which they accused of being responsible for the deterioration of campus facilities and education programmes as well as the doubling of transport prices (The Whirled Bank Group, 2003).

The Whirled Bank Group (2003) documents several other instances of resistance action against the SAPs. In December 1993, a coalition of parties opposed to the neoliberal reform measure was able to win a majority in parliamentary elections conducted in Russia. In another instance, the devaluation of currency and price hikes led to street violence, involving about 15,000 people in Khartoum, Sudan. In July and August 1990, the Society of Muslims protested in Trinidad and took their president and some members of cabinet hostage. This was a direct response to the IMF imposed economic austerity measures. Elsewhere, for example in Uganda, the IMF imposed conditionality led to a cut in stationaries supply and travel allowances for university students. In response, students of the Makerere University protested in December 1990, which led to the death of two persons. In like manner, protests took against SAPs in Venezuela in 1989, Zaire, 1985, and Zambia, 1987.

Recent study (Weisbrot *et al.,* 2009 p. 4) has further confirmed the discontent with and hostility towards policy transfer effected by the IMF. Weisbrot *et al.,* studied the IMF agreements (Stand-By Arrangements - SBA, Poverty Reduction and Growth Facilities - PRGF, and Exogenous Shocks Facilities - ESF) with 41 countries selected from sub-Sahara Africa, Asia, Latin America and the Caribbean, and Eastern Europe and came to the following conclusions: that 31 of the 41 agreements were found to contain pro-cyclical macroeconomic policies. These are either pro-cyclical fiscal or monetary policies – or in 15 cases, both – that, in the face of a significant slowdown in growth or in a recession, would be expected to exacerbate the downturn. The study also found that the IMF subsequently relaxed the original conditions; sometimes (as in Hungary, Latvia, Republic of Congo, and Haiti) this appeared to be in response to social unrest or other pressures on the borrowing government. Further, the study reveals that in many cases the IMF's pro-cyclical policies were based on over-optimistic assumptions about economic growth. For instance, of the 26 countries that have had at least one review, 11 IMF reports had to lower previous forecasts of real GDP growth by at least 3 percentage points, and three of those had to correct forecasts that were at least 7 percentage points overestimated.

In recent years, violent reactions to debt crises and austerity measures have become more prevalent in the European countries. For instance, the G8 summits have generated widespread debate, protests and demonstrations. At one of the G8 meetings that took place in July 2001 at Genoa, Italy, violence erupted between street protesters and police officers, leading to the death of a young Italian and many were injured (Stiglitz, 2002; Green and Griffith, 2002 pp. 49-50). The financial crises that ravaged European countries (such as Portugal, Ireland, Greece, Spain and Belgium) and the austerity measures taken by the affected countries in partnership with the EU, the IMF and the European Central Bank, generated reactionary protests across the Europe (Lane, 2012; Sandoval *et al.,* 2011).

In November 2010, students across the United Kingdom protested over the government's decision to cut education subsidies. Between September and October, there were strikes in France over pension reform, and in May a nationwide protest against austerity took place in Greece. In April 2009, there was a protest in London against the G-20 submit (Duthel, 2010). In February, 2012, the New York Times reported a riot against the Greek Parliament's decision to pass an austerity plan. This austerity plan includes, inter alia, a 22 percent cut in the benchmark minimum wage and the layoff of 150,000 government workers by 2015. The protest against this austerity plan was massive and in Athens alone more than 80,000 people turned out to show their anger (Kitsantonis and Donaldio, 2012). Again in 2012, thousands of demonstrators turned out in the European cities of Valencia, Barcelona, Madrid, Paris, Athens, Lisbon and Brussels, in February, to protest against austerity (BBC News Europe, 2012).

The preceding examples confirm beyond reasonable doubt that the IMF and the World Bank policy transfer made the developed and developing countries worse off than they were before the intervention. This indeed, affirms the discontent of globalisation and the neoliberal policy agenda. Under the next sub-heading a further examination of aspects of privatisation and liberalisation will be carried out, so as bring to focus the experience of developing countries.

2.3.3 Privatisation, Deregulation and the Unrealised Promises of Reforms

In theory, privatisation and deregulation are vital processes for overturning government repression. The proponents of privatisation and deregulation hold the view that government represses economic growth partly through the ownership of enterprises and partly by the introduction of regulations, laws and other nonmarket restrictions, which do not allow businesses to operate at their full potential (Haslag and Koo, 1999 p. 3 cites Roubini and Sala-i-Martin, 1995). The Washington Consensus and the SAPs were founded on the assumption that government was repressing economic growth in underdeveloped countries, and that there was a serious need to overturn this. Based on this line of thinking, the IMF and the World Bank decided that privatisation and deregulation were to be the key terms of conditionality for borrowing money by those countries that required a bail-out from their debts (Briggs and Yaboah, 2001). For most developing countries that were already heavily indebted, there was an urgent need for state owned enterprises to be privatised so as improve failing public enterprises, cut down on public expenditure and save money to pay off debts or even qualify for more debt. In this regard, the move to privatise in most of the indebted countries, including Nigeria, stemmed more from pragmatism than ideology (Zagha and Nankani, 2005).

The advice by the IMF and the World Bank in respect of privatisation and deregulation was appropriate because the indebted countries were in desperate need of help. As appropriate as it was though, the advice on the process of implementation has been widely criticised. In regard to the pace of privatisation reforms, the IMF and the World Bank advised the already indebted countries to privatise quickly (Zagha and Nankani, 2005). This advice was flawed in the sense that countries were expected to privatise as fast as possible without thought being given to how this could be achieved. Most of the countries that followed this advice came out worse off than they were prior to the privatisation. Russia, for example, speedily undertook its privatisation programme in the absence of institutional infrastructure, and this promoted corruption and produced no positive economic effect (Stiglitz, 2002 p. 157).

In most transition countries of Eastern Europe the volume of privatisation was massive and the process was difficult to manage. Besides, countries were expected to privatise very quickly. However, the experience of privatising quickly, as advised by the IMF, did not lead to impressive results, as the conventional techniques for privatisation proved inadequate for the task at hand (Stiglitz, 2002). Countries such as Poland, the Czech Republic, Albania, Estonia, Georgia, Mongolia and Russia, introduced a concept of privatisation by vouchers. The voucher concept involved the government printing and distributing vouchers (free or, for a token sum), perhaps unequally to favour certain groups. The vouchers are then used in lieu of cash or as supplements, to bid for firms being auctioned to the highest bidders. The government would then exchange its equity in a state firm for vouchers that are cashed in (Zagha and Nankani, 2005). Zagha and Nankani found that in most countries that adopted such a technique the outcome of privatising state enterprises by vouchers was not impressive. The benefits were not as widely distributed as the technique intended. Most of the recipients of the vouchers decided to sell them for a small value, often to the firms' incumbent managers. In general the privatisation process created value but the controlling owners received more, and other owners received just a little. Zagha and Nankani further observe that most of the Eastern Europe countries did not privatise their banks as they did manufacturing and commercial firms. This was not part of an overall plan but rather because buyers were not forthcoming. Potential buyers were less interested in buying the banks because of the huge nonperforming loans that existed in those banks.

The SAPs induced privatisation of state owned enterprises became prevalent among the African countries during the 1980s and 1990s. By 2001, 37 countries had undertaken privatisation resulting in 2270 transactions. The sum of US$9,111.9 was realised from the transactions and the total share of state owned enterprises divested across the 37 countries was about 40 percent (Nellis, 2005 p. 8). Nellis examined the outcomes of the privatisation programmes in African countries and found that it was greatly affected by the institutional setting in which the divesture occurred. Stiglitz (2002) concurs with Nellis in confirming that timing (and sequencing) is everything when it comes to privatisation. Unfortunately, this principle was evidently (Nellis, 2005, Stiglitz, 2002) neglected in the SAP imposed deregulation programme. Stiglitz (2002) observes that countries were advised to undertake reforms quickly to curb the quality flaws and the financial losses that were being recorded by the state owner enterprises. In response, most of the countries kick-start their reform programme in haste and the institutional foundation on which good privatisation must be based was neglected or insufficiently emphasised. As a consequence, the reform programmes failed to achieve their purposes due to the absence of legal and economic institutions that could support and guide market operations.

The experience of privatisation in Cote d'Ivoire, Nigeria and Togo clearly corroborates the findings of Nellis (2005) and Stiglitz (2002). In Cote d'Ivore, the telephone company was privatised before a regulatory or competitive framework was put in place (Stiglitz, 2002). In the case of Nigeria, the privatisation was formally introduced in 1988 by the enactment of the Privatisation and Commercialisation Decree (now an Act). This Act led to the creation of the Technical Committee on Privatisation and Commercialisation (TCPC) which was given the mandate to privatise and commercialise public enterprises (Nwoye, 2007). Between 1988 and 1993, the Committee was involved with the privatisation of 110 public enterprises, of which about 70 were to be fully divested (Drum, 1993). By 1993, the Committee had succeeded in privatising 88 enterprises. However, its activities were marked by a lack of transparency and the Labour Union in Nigeria continually resisted the privatisation process as workers were losing job in their numbers. Further, the resistance from the Labour Union was intensified for the reason that a good number of the larger enterprises that were privatised got bought out by foreign interests. Even the Committee that was overseeing the process of privatisation in Nigeria realised that there was a need for a better institutional framework for this purpose. The recommendation of the Committee to the federal government was that a Bureau for Public Enterprises (BPE) and the National Council on Privatisation should be created. These institutions were created in 1993. However, this was belated as much of the privatisation had gone through in a process that was adjudged to lack transparency (Nwoye, 2007).

Togo's privatisation programme was one of the earliest in the sub-Saharan Africa, starting in 1982. However, inadequate institutional framework impacted negatively on the reforms implemented. The Ministry for Industry and State Enterprises was given the mandate of privatising 74 public enterprises but the process was slowed down as a result of social and political changes. Shortly after the privatisation exercise began, it soon became apparent that the institutional framework was inadequate: the country had neither a stock exchange nor well-developed capital markets, and there was relative little independent accounting expertise in the country. As a result of these constraints most of the transactions that took place were carried out by private placement and much of the divested enterprises went to foreign investors as opposed to the Togolese (Drum, 1993). In like manner, the principal beneficiaries of the privatisation reforms in Uganda were foreign investors, who acquired 75 percent of the total divestiture proceeds, while the local population gained an only 16-percent share (Bhattacharya *et al.,* 2002).

Zagha and Nankani (2005) document that the number of enterprises affected in the privatisation programmes that were implemented in many countries was massive and difficult to manage. Poland, for instance had 8,400 state-owned enterprises with subsidiaries, and it was hard to keep track of changing numbers and sizes. Mexico had to privatise 150 state owned enterprises in six years. This was just too much when compared to the experience of United Kingdom, which had to privatise only 20 firms over a period of 10 years (Zagha and Nankin, 2005). In Hungary, for example, 10,000 retails shops and restaurants were auctioned out, and approximately 500 enterprises were divested (SAPRIN, 2002). Between 1991 and 2001, Ghana had privatised 181 enterprises, 189 enterprises were privatised in Kenya, 474 in Mozambique, 1999 in Tanzania, 102 in Uganda, 252 in Zambia, 82 in Cote d'Ivoire and 57 in Angola (Nellis, 2005 p. 8). Nellis found that the volume of transactions involved in the privatisation programmes of these countries was just too difficult to manage. The consequences were an increased incidence of corruption, manipulation of transaction to the benefit of the rich, the agile and politically well-connected persons, and the divesture added greatly to unemployment.

Stiglitz (2002 p.57) confirms with evidence that SAP induced privatisation destroyed jobs rather than create new ones. In Nigeria, many workers were laid off (in some instances with minimal or a complete absence of severance benefits) from NITEL, Nigerian Airways, and Nigerian Railways. As a consequence, in Nigeria, urban violence, increased crime, and social and political unrest became the order of day. Similarly, high numbers of job losses were recorded in Bulgaria, the Czech Republic, Hungary, Poland, East Germany, Russia and Vietnam (Martin, 1997 p. 13, 14). The practice is quite different in the developed countries where the pain of layoffs is acknowledged and somehow ameliorated by the safety net of redundancy payment and unemployment benefit. This is not the case in developing countries where unemployed workers do not become a public charge - since there are seldom unemployment insurance schemes (Stiglitz, 2002). Zagha and Nankani (2005) observe that privatisation was implemented in most countries without due consideration given to the distinction between regulated industries and competitive ones. This was a common problem in most countries that undertook SAP imposed deregulation (Stiglitz, 2002).

Some countries, such Botswana, Malaysia, Korea and China, decided not to follow the IMF advice. Rather, they employed different approaches and, as a result, they become success stories. Botswana's success came through the ability to maintain political consensus, based on a wider sense of national unity (Stiglitz, 2002). Political consensus, according to Stiglitz, is necessary for any workable social contract between the government and the people. The evident political consensus is seen in Botswana's ability to manage a stable democracy since independence in 1966. Further, the country has been able to independently enter into collaboration with outside advisers, from a variety of public institutions and private agencies, including the Ford Foundation. Collaborating with such advisers as opposed to that of the IMF helped the government and the people Botswana in a number of ways: firstly, unlike the IMF, which largely deals with the finance ministry and the central bank, the advisers were open and candid in explaining policy proposals as they worked with the government of Botswana. The public regarded this to be a transparent process and thereby offered their support for the government's programme and policies. Secondly, the foreign advisers discussed the entire proposals with some senior officers in Botswana's government and also conducted open seminars, as well as one-to-one meetings. Thirdly, the senior officers in Botswana's government took great care in selecting the advisers. Lastly, Botswana's economy is diversified with two important sectors: cattle and diamonds (Stiglitz, 2002 pp. 37-38).

In the case of Malaysia's, the government was reluctant to join the IMF programmes for two reasons: one, because the government officials in Malaysia were not happy to allow outsiders to dictate policies for them; and two, the government did not have confidence in the IMF. Even when the IMF made attempts to advise the Malaysian authorities, the government did not take the advice at face value but carefully decided on what was more appropriate for their situation. This principle has helped the Malaysian government over time, and today the country stands in a far better position than those countries that followed the IMF advice. Even during the Asian crises, Malaysia emerged stronger than other countries such as Thailand, who followed the IMF pattern (Stiglitz, 2002 p. 125). The experience of Korea is similar to that of Malaysia. This was evident during the Asian crises, when the Korean government decided not to follow the IMF's standard prescriptions, such as the advice to close down banks and deregulate interests (Stiglitz, 2002 p. 127). China is one country that has adamantly followed an independent course. This has afforded it the opportunity to achieve its short-run and long-run growth. By following an independent course, China has successfully created a lot of opportunities for public investment with high returns (Stiglitz, 2002 p 125 - 126).

The evidence examined in the preceding discussion confirms again that the neoliberal policy reforms (in respect to privatisation and deregulation) implemented in most developing countries did not deliver their promises. Further, the discussions covered raise a serious need for a rethink on the transfer of policies that are tied to specific conditionality as it is the case with the IMF and the World Bank. It is also important that countries are allowed the opportunity to adopt policies and reform programmes that are most suitable and appropriate for them.

2.3.4 Liberalisation and its Controversy

The IMF and World Bank neoliberal agenda is hinged partly on liberalisation. Liberalisation is premised on the idea of *openness* (Bhattacharya *et al.,* 2002; Banuri, 1991; Zagha and Nankin, 2005), which describes the state of an economy and the degree of its integration with the global economic forces (Banuri, 1991). Economic openness can be attained through financial interactions and trade relations across international borders. Another way to think of liberalisation is in terms of the extent of a given country's outward orientation. Outward orientation itself is a description of the strategies adopted by government - regarding imports, devaluation, changes in trade restriction and bias of trade policy - to create economic openness (Banuri, 1991 p. 10). It is argued that with greater openness, small economies can accumulate higher share of trade in their gross national product than can large economies that restrict trade. Liberalisers assume that trade liberalisation leads to poverty reduction and, equally, that it enhances the welfare of consumers as they find opportunities to choose from a wider range of quality goods made available from cheaper imports (Bhattacharya *et al.,* 2002).

The World Bank and the IMF have hinged their policies and advice on these assumptions (Stiglitz, 2002). However, evidence indicates that these theoretical assumptions are not always correct in practice and that, indeed, the contrary may be the case. For example, Banuri (1991) examined the liberalisation experience and found that it caused a reversal of the GDP in Latin America (Argentina, Brazil, Chile, Mexico, Venezuela, Colombia, Ecuador, Peru, Bolivia, Urugua and Paraguay) and the Philippines. For these countries, Banuri notes that neither economic openness nor outward orientation brought improved economic performance over the 1980s. The experiences of these countries indicate that changes in policy orientation did not lead necessarily to changes in openness. The findings equally suggest that the degree of openness was different in different countries, and the attempts by the IMF to impose a universal solution by force were costly and ineffective. Banuri's study also pointed to the strong association between economic liberalisation and political authoritarianism, which created much difficulty in the implementation of IMF's prescription in the study countries.

The supposed relationship between the IMF's prescribed policies and the expected outcomes is not verified in most counties that undertook trade and financial liberalisation reforms. It has been confirmed (Stiglitz, 2002) that "trade liberalisation in developing countries succeeded only in moving resources from low-productivity sectors (uses) to zero (none) productivity. This destroyed jobs as inefficient industries close down under pressure from international competition". The steel industry in Nigeria is a classic example. Before the liberalisation programme began in Nigeria, the government was operating three inland rolling mills (Jos, Kaduna, and Oshogo), two steel companies (Detal and Ajaokuta), two steel materials exploration agencies (Kogi and Kaduna), one metallurgical training institute (Onitsha), and one metallurgical development centre (Jos) (ISSSAN, n.d.). With the exception of the metallurgical development centre, the rest of these enterprises were privatised following the IMF and the World Bank's advice; that it was more advantageous for Nigeria to export its raw materials to the industrialised countries, and buy finished steel from them than to develop the indigenous steel industry (Yusuf, 2006; Mohammed, 2003). The Government of Nigeria obliged to this advice without taking into account: the value for money that would be lost as a result of the depreciation in the value of domestic currency against international ones; additionally, the deregulation process exposed the infant steel industry to unfavourable competition (Yusuf, 2006); finally, the job losses that were bound to occur from the privatisation programme were not taken into account. Accordingly, the workers became the scapegoats as 3017 of them were disengaged from two steel companies as of 2005 (ISSSAN, n.d.). The record of those that were retrenched from the inland rolling mills, the exploration agencies and the training institute could not be ascertained. However, ISSSAN documents that over 8600 workers of the steel companies were owed about a year's salaries as of 2005.

Another example is the textile industry. Prior to Nigeria's liberalisation in 1987, the textile industry was estimated to be the third largest in Africa, after Egypt and South Africa, with about 180 textile mills employing more than 350,000 workers in major textile towns such as Lagos, Port Harcourt, Kano, Kaduna, Asaba, Funtua, Gusau among others. The Nigerian textile industry was generating an annual revenue estimate of US$9 billion, which was capable of directly or indirectly supporting 17.2 million people. The textile industry started crumbling after Nigeria introduced a liberalisation programme and the key reasons include: lack of sufficient electrical power, dwindling domestic cotton production, cheaper textile imports as well as higher energy prices, which lead to increased financing costs (Kure, 2012). The number of textile mills fell over the neoliberal era, shrinking from 180 mills in 1986 (Kure, 2012) to 124 mills in 1994 and right down to 70 mills in 2002. As of 2012, the number of textile mills has further sunk to 30 (The Engineering News, 2012). The collapse of textile industry in Nigeria was accompanied by the bitter experience of job losses which affected thousands of people whose severance benefits were not paid (Eroke, 2013).

There is no doubt that Nigeria's trade liberalisation succeeded in exposing the infant industries to unfavourable competition conditions. This experience was similar in other African countries such as Kenya, Tanzania, and Zimbabwe. Research by Zagha and Nankani (2005) shows that in these countries most of the small firms responded to import competition pressure by contracting rather than upgrading aggressively. In like manner, Argentina lost much of its automobile industry to unfavourable competition and the situation was similar for the cereal industry in Brazil (Zagha and Nankani, 2005). Zagha and Nankani also found a negative relationship between trade liberalisation and rising inequality in Colombia, Mexico, Morocco and Poland. Furthermore, in most of the sub-Saharan Africa countries (such as Angola, Zambia, Mozambique, Zimbabwe), the liberalisation of the labour markets led to the elimination of cost of living adjustment clauses in collective agreement and to the phasing out of minimum wage legislation.

Bhattacharya *et al.* (2002 pp. 57, 58) examined trade liberalisation policies and their impact on the manufacturing sectors in Bangladesh, Ecuador, Ghana, Zimbabwe, Hungary, Mexico and the Philippines, and made some strident conclusions: one, that because the IMF pushed trade liberalisation to developing countries indiscriminately, this led imports to surpass exports thereby destroying the conditions necessary for the growth of domestic firms (similar experience is confirm in the Nigerian textile industry); two, that trade liberalisation caused the countries studied to lose many local manufacturing firms, particularly those innovative, small and medium size firms that generate a great deal of employment; three, the decline of the domestic manufacturing permitted the economies of the countries studied to be flooded with cheap imports which further diminished local production; four, exchange-rate depreciation did not contribute much to export competitiveness of domestic industries for which it is intended. Rather, it increased the price of imported inputs and raised production costs thereby hurting the manufacturing firms producing for the domestic market; lastly, export growth in the countries studied became concentrated in a few activities that do not create links to the local economy.

Some countries such as China, Singapore, Indonesia, Malaysia, Thailand and South Korea have succeeded with 'illiberal' economies, while most of the sub-Saharan Africa countries, as well as those of Latin America (such as Chile and Argentina) have suffered despite undertaking liberalisation to the highest levels (Banuri, 1991). Industries in Southeast Asian countries (including China) are often given some incentives to ensure that selling on international markets is as attractive as domestic sales. Creating such incentives requires that a country establishes a regime that offsets the anti-export bias. This in turn requires an effectively functioning bureaucracy to implement the offsetting regulation (Zagha and Nankani, 2005). Unfortunately, the IMF and the World Bank appear to be economical with this advice; they have evidently not prescribed this proactive measure to countries that have been made to undertake trade liberalisation.

In the era of SAPs, the IMF and the U.S. Treasury prescribed full capital account liberalisation on the grounds that it would help the developing countries to grow faster. Sadly, the opposite was the case in most of the countries that followed this advice. For instance, the East Asian countries did not require additional capital, given their high savings rates, yet capital account liberalisation was pushed on them by the IMF. This turned out to be the single most important factor that led to the financial crisis in Asia in the 1990s (Stiglitz, 2002 p. 99). Prior to the financial crisis there was a huge inflow of foreign investment. This reversed with the crisis as investors decided to withdraw their funds and invest elsewhere. This sudden change in investor sentiment worsened the crisis and created a recession (Stiglitz, 2002). Thailand is one of the country worst hit by investor sentiment and the reversal of fund; the reversal amounted to 7.9 percent of Thailand's GDP in 1997, 12.3 percent of GDP in 1998 and 7.0 percent in the first half of 1999. The financial crises in Asia generated so much criticism to the extent that even the IMF agrees that it actually pushed the liberalisation agenda too far (Stiglitz, 2002 pp. 99, 100 and 59).

Bhattacharya *et al.* (2002 pp. 67-69) undertook a study on the effect of financial sector liberalisation on production of small scale enterprises in Bangladesh, Ecuador, El Salvador and Zimbabwe and found that: one, liberalisation did not improve the level of economic efficiency within the financial sector of the respective countries; two, that corruption and bribery became prevalent under liberalisation in all four countries; three, that financial sector liberalisation, in practice, promoted short-term speculation and investment in non-productive activities, as well as borrowing for the purpose of consumption; four, that the reforms carried out in the four countries facilitated the search for quick profits which also helped to channel resources away from productive sectors. Stiglitz (2002) also confirms this in most developing countries that undertook liberalisation reforms. Five, that instead of promoting macroeconomic stability, the liberalisation of interest rates and capital account allowed capital to become increasing volatile, flowing easily off-shore, and this contributed to economic crises and increased the vulnerability of the countries to external shocks (Stiglitz, 2002 confirms this also); six, and lastly, the study found that liberalisation reforms permitted assets to become increasing concentrated in few private hands.

Recent experiences around the world, particularly lessons from the financial crisis of 2008, have further called to question the idea of a deregulated economy and the free market. While it is true, of course, that no economy in the world has ever operated a pure free market, free capitalism had emerged a clear winner prior to the global financial crisis 2007-2009 (Schuman, 2012). The success of free capitalism was overturned with the crisis. In the aftermath of the financial crisis, some writers identify unregulated markets as the cause, while others blamed states' inabilities to design institutions or implement policies capable of neutralising the negative impact of the crisis on output, employment, and social welfare. In this sense, it was a failure of both the market and the state (Foxley, 2010). Three important lessons came out of the crisis. Firstly, the crisis proves that deregulatory legislation which leads to an increased role for markets can generate financial risk and economic downturn (Jickling, 2009; Jaffee, Quighly and Noll, 2007). Secondly, inadequate supervision and regulation can lead to imbalances of capital inflow and loose monetary policies (IMF, 2010). Lastly, policy makers have come to realise that state and market roles are complementary, rather than substitutable (Schuman, 2012; Jickling, 2009). These lessons point to the need for an appropriate legal and regulatory framework in developing economies. In seeking economic growth, development and competitiveness through liberalisation, it is essential that varying degrees of state regulation and intervention should be maintained. If an appropriate mix of state and market roles is achieved, institutions will efficiently allocate resources such that people's social welfare is protected.

3.4 SUMMARY

The discussions covered in this chapter confirm beyond doubt that globalisation has brought both gains and losses to the nations of the world. In the West, the gains globalisation has brought surpass the losses. Contrariwise, the experience of globalisation in the developing nations is that it has effected political, economic and cultural damage. First, globalisation opened the door for the accumulation of sovereign debts by the developing countries from the developed sovereign nations (G7), the multi-international agencies, and corporations. The debt overhang on the developing countries has created a dependency relationship whereby the developing countries have become subservient to the developed ones. The dependency relationship is an open channel whereby the foreign earnings of developing countries syphoned back to the developed nations in the form of debt repayment. This is constraining economic growth, development and the improvement of living conditions in developing countries.

The debt reduction solution that was prescribed through the IMF's SAPs did not address the problem but rather worsened it. In theory, the IMF SAPs were intended to help the recovery of those economies that had been ravaged by the debt crises. Unfortunately, most countries that followed IMF prescriptions underwent economic, political and social degeneration. The consequences for sub-Saharan Africa countries, including Nigeria, was a further destabilisation of national economies leading to reversed growth, poverty, hunger, riots and many more detestable social realities.

The trade and financial liberalisation that was imposed on the developing countries delivered far less than the theory of *openness* promised. It is evident from the discussion above that most of the countries that undertook liberalisation became worse-off than they were prior to their reforms. Liberalisation did not really improve macroeconomic stability nor did it trickle down to improve the well-being of the people in countries that undertook the reform. This is a serious indictment of the imposition of policies on developing countries by the international agencies.

In conclusion, the idea of 'enabling' created a paradox. At first sight, it could be seen to be an interference with many aspects of social, political and economic development. It is, accordingly, clear that those countries that observed the IMF and the World Bank economic reform programme had their social services system crippled. And for most developing countries, including Nigeria, the neoliberal reforms that have been precipitated by the IMF and the World Bank have rather constrained the growth of national economies than enabled them. Further light will be shed on the experience of Nigeria in chapters four and five. The next chapter will further examine the notion of enabling, in connection with the transfer of administrative techniques from the international agencies (World Bank, UNDP, UNHABITAT) to the developing countries, and their application in the organisation of formal housing provision.

CHAPTER THREE

ADMINISTRATIVE ASSUMPTIONS FOR ORGANISING HOUSING PROVISION

3.1 INTRODUCTION

The preceding chapter shows that globalisation and neoliberal policy transfer has rather disabled the economies of developing countries than enabled them. The direction that neoliberalism assumes over the last three decades has generated a movement of anti-neoliberal policies. Over the last three decades, the struggle against the neoliberal agenda has witnessed spectacular growth in intensity, scope, and visibility as a public issue (Green and Griffith, 2002 p. 50-51). As result of this political reaction, the World Bank and Aid Agencies began to refine the policies they push to developing countries, and in recent times, they began to transfer administrative techniques (such as decentralisation, participation and empowerment) within the purview of the enabling approach. These concepts will be examined to understand how they can be helpful to the reforms of housing systems in developing countries. Further, as there are opposing views as to whether housing should be treated as a market commodity or a welfare item, it is important also to review the market versus state debates in housing provision. This will further shed light on how the production and allocation of housing could be achieved in a neoliberal context. All these will be covered in this chapter.

3.2 IDEAS AROUND THE ENABLING APPROACH FOR HOUSING

Over the past four decades, the global housing situation of poor households and the rising urban concerns have received attention in UN conventions (such as the 1976 Vancouver Conference on Human Settlements, the UN General Assembly of 1988 and UN Conference on Human Settlements (Habitat II) held at Istanbul in 1996). In these conferences, the idea of the enabling approach for housing was born and a number of decisions were made in connection to human settlements.

The first was that housing is a complex phenomenon and its delivery requires the inter-dependency of components. The proposers of the enabling strategy developed the concept based on the assumption that housing involves much more than houses: it is a complex arrangement that is comprised of several components and conduits such as institutions, laws, regulations, consumers and providers (UN-HABITAT, 2010). The concept of enablement therefore, seeks to achieve whole-sector housing development so that all of the peoples' needs will be satisfied (Pugh, 1994b & 2001). A UN agency (UN-HABITAT, 2010 pp. 13, 14) has demonstrated in figure three, that enablement is premised on the notion that 'housing' is understood as a holistic and multi-dimensional concept. Based on this understanding, the provision of adequate and affordable housing should hinge fundamentally on the structure and functioning of the entire housing sector and its components. Hence, five key inter-dependent components that interact in any housing market were identified in the UN-HABITAT report: land; infrastructure; finance; labour; and the building materials. These components are organised and shaped by four groups of external forces that comprise the legal, regulatory and institutional frameworks within which they operate. The four forces are: policies; strategies; instruments; and actions (See details in figure three).

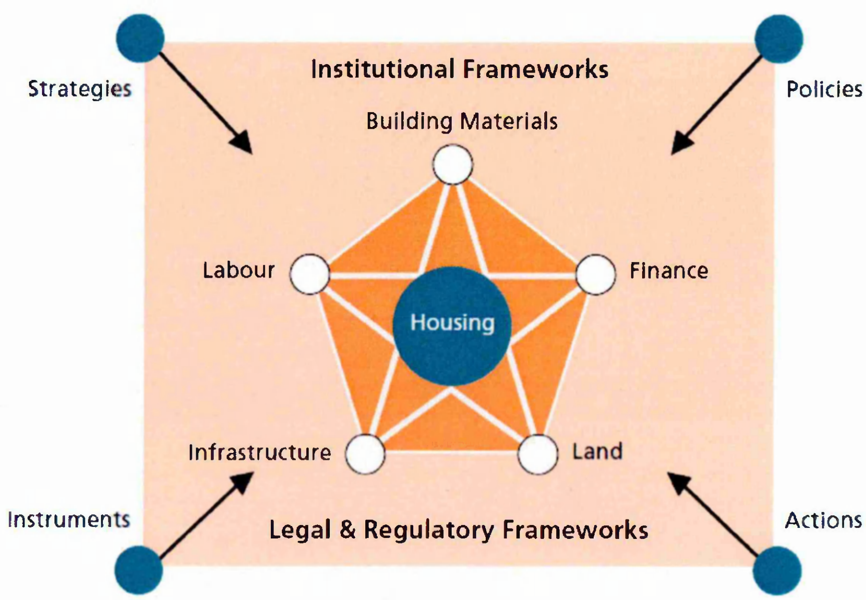

Figure 3: A multidimensional view of housing sector (source: UN-HABITAT, 2010)

The second idea about 'enabling' is that decentralisation of roles and responsibilities can effectively address the complexities of housing delivery. Proponents of the enabling approach advocate the decentralisation of roles and responsibilities between tiers of government, non-governmental organisation, community-based organisation and the formal private sector (UN-HABITAT, 2004 p. 14; World Bank, 1996c pp. 4, 88)

The third idea that is associated with the idea of enabling is participatory development of the housing sector and housing provision. The UNDP argues that enabling places people at the centre of human development. If this were the case, then agents and beneficiaries (people) of the development process would guide the direction of development, and people would be fully involved in propelling economic growth and social progress. This implies that people's participation is essential in housing provision. According to the UNDP, participatory development starts with self-reliance, which means people being able to take care of themselves. However, to promote peoples' economic, political and social self-reliance is not to argue against state intervention in human development. On the contrary, carefully designed government policies and programmes should promote greater participation of all people in the development process (UNDP, 2006 p. 2; 1990 p. 64).

According to the UN-HABITAT (2004 p. 14), participatory development is when there is active involvement of all the key actors in the housing process. This is fundamental to the effective design and implementation of the enabling shelter strategies. Governments are, therefore, encouraged to promote widespread consultation and the full and equal participation of the poor, women, and other disadvantaged groups; governments are also encouraged to empower them to participate effectively. And governments, as part of their housing facilitator role, should form and promote partnerships with, and between, the various actors in the shelter process. The World Bank (1996c) holds the view that participation implies that people acquire a greater voice in local affairs and an expanded role in decision making processes. It is therefore, inseparable from empowerment. However, the justification for participatory strategies must lie in their contribution to the specific objectives of housing and infrastructure service delivery. The avenues for individuals and households to participate in the development of the housing sector and provision of housing are community-based organisations, civil society groups and non-governmental organisations. The role of these organisations in housing provision came to the fore during the Habitat II conference in Istanbul. Since then, successive publications of the United Nations and its agencies (UNDP and UNCHS) and the World Bank have emphasised the role of these actors in housing provision, the delivery of infrastructure services, urban management and planning (UNDP, 2006 pp. 16, 36; UNCHS, 1996 p. 28; 2001b pp. 1, 2).

The idea of enabling comes with the promotion of private initiatives in housing provision, infrastructure delivery and management. At the Habitat II conference, participants came to the consensus that the role of formal private enterprises is crucial to the provision of affordable housing. Participants at Habitat II recognised that the private sector can and should play an important role in the housing and development process. Therefore, governments were encouraged to create a framework for the functioning of housing markets (UNCHS, 1996). Three major policy areas are generally recognised as essential to private sector development in the developing world: 1) the creation of an environment for private sector development, including new legislation and regulations supportive of private sector growth; 2) privatisation, especially of productive functions more efficiently performed by the private sector and the strengthening of micro, small, and medium-sized enterprises through such mechanisms as small-scale credit schemes, volunteer executive programmes and venture capital; 3) and the improvement of public sector management and private sector management training. What is required is a smaller but more effective public sector capable of creating an enabling development framework and guiding private investments into priority areas for housing and infrastructure development. The role of the public sector should be confined primarily to building the economic infrastructure and to providing social services. Successful development will depend on the right strategy mix, on the right policy package that combines private and public sector strategies in the interest of people-oriented development (UNDP, 1990 pp. 64, 65).

In summary, if enabling shelter strategies are to contribute to the goal of adequate shelter for all, there are certain principles to which they must adhere: 1) housing strategies must be politically endorsed and supported by government at all levels, with governments facilitating the process; 2) it must be participatory, involving all the actors involved in shelter development and improvement - public organisations, the private sector (both formal and informal), NGOs, and most importantly, the people themselves; 3) it must be needs-driven; this requires the recognition and appreciation of the realities on the ground, and the consideration of the priorities and preferences of the people themselves; 4) it must be people-centred whereby local communities actively participate in the shelter development and improvement process; 5) it must be focused on the housing needs of the poor and other vulnerable, marginalised and disadvantaged groups; 6) it must be result-oriented; this requires the identification of goals, objectives and targets, and the design of an action plan to achieve them; 7) it should be comprehensive; this requires the taking into account of the multi-dimensional nature of housing needs and the recognition of the depth and complexity of some of the changes needed; 8) it must be based on partnership between governments and other actors in the housing process; 9) it should be a sustainable arrangement (UN-HABITAT, 2004 p. 47). The evidence for these principles in Nigeria is examined in chapter nine (see page 239).

The ideas enabling are reflected in the housing policy of Nigeria. The housing finance arrangement that came with the policy is based on people's participation in the NHF scheme and the participation of private local and international investors with government. Within the framework of enabling the federal government tried to devolve decision-making power by encouraging state and local government authorities to design strategies and programmes within the framework of the national policy. The policy decision evolved the apportioning of roles and responsibilities for housing and infrastructure provision between federal, state and local government authorities. The decision also encouraged government authorities to partner with NGOs, CBOs and the formal private sector to address housing and infrastructure delivery. This way, participatory development could be realised and people's housing needs solved.

These ideas became popular in Nigeria after the Habitat II declarations were made. And the international agencies such as the UNDP, UN-HABITAT and the World Bank have influenced Nigerian government in this direction.

3.3 OPERATIONALISING THE ENABLING APPROACH FOR HOUSING

The idea of enabling is an attractive one, but its dilemma arises from how it could be effectively achieved. The concept appears to be loose and open to different kinds of interpretation and response. Evidence from case studies (UNDP, 2001 pp. 35-36, 44-45; Kanothi, 2009 pp. 9-26; Helmsing, 2002 pp. 317-340; UN-HABITAT, 2004 pp. 9-10) confirms that there is no concrete procedure for the implementation of the enabling strategy. And one important reason for this is the substantial variations that exist in housing problems between countries, as well as political, social and economic situations. Though few authors pay attention to the concrete implementation procedure for the enabling strategy, Helmsing (2002, p. 321), after considering previous studies, identified three forms of implementation.

One form of implementation relates to market enablement. Helmsing (2002), citing Burgess et al (1974; 1997) reports that market enabling lays at the heart of most neoliberal policy frameworks. Pugh (1994b, p. 357) concurs with this position, that the idea of enabling has its derivations in the political economy of liberalism. In the direction of liberalism, enablement is meant to facilitate and promote the private business sector (formal and informal) and entrepreneurs in order to provide market solutions for the production, distribution and exchange of urban goods and services (Helmsing, 2002). Nigeria and most of the developing countries that introduced policies which are based on the idea of enabling underwent market restructuring, mostly through liberalisation, deregulation and privatisation programme. Some examples include Malaysia (Njie, 2006), India (Sanyal and Mukhija, 2000), Nigeria, Korea, Thailand, Indonesia, Mexico, Cameroon, Côte d'Ivoire, Ghana, Uganda, and Senegal (Zagha and Nankin, 2005; Pill and Pradhan, 1995), Argentina, Brazil, Sri Lanka, Venezuela, Pakistan, Kenya, Egypt (Kim and Kenny, 2006; Pill and Pradhan, 1995), among others. This indicates that the policies pushed forward by international agencies, mainly the World Bank and the UN agencies (in this case the UNDP, UNCHS and UN-HABITAT), played a significant role in shaping the housing markets in developing countries.

It is important to state that neoliberal policies in Nigeria and most developing countries were introduced through SAP. The SAP conditionality essentially forced developing countries to open their markets to foreign products. This came with some negative consequences such as the destruction of local industries and the creation of dependency upon commodities which have low prices as they are heavily subsidised by economically dominant nations (Hart-Landsberg, 2006; Makwana, 2006). Nigeria and other countries in Sub-Sahara Africa introduced financial liberalisation between 1987 and 1992 (Pill and Pradhan, 1995). This however did not address the issue of access to mortgage in the open market. To illustrate, the rate of access to formal and informal financial services as a percentage of national population of Nigeria (151million) in 2009 (see Table One) indicates that: 21 percent of Nigerians had access to banks; two percent had access to other formal institutions; 24 percent had access to informal financial sources and 53 percent were excluded from all sources. The opportunity for access is generally poor in Nigeria compared to other developing countries. For instance, South Africa's population was 48.7 million in 2009 and 60 percent was accessible to banking services. The proportion of those that had access to other formal sources was four percent, those who had access to informal source were 10 percent and the percentage of those excluded was 26. Similarly, the opportunity for access to financial services is higher in Botswana and Namibia compared to Nigeria. However, Rwanda, Malawi, Tanzania, Zambia and Mozambique are worse off compared to Nigeria. For these countries, access to mortgage housing by low income households is affected by restrictive eligibility criteria, high costs and conservative terms (Centre for Affordable Housing Finance in Africa, 2010 p. 1).

Table 1: Access to financial services in some selected African Countries

Selected countries and year data was obtained	Country Population in millions	Rate of access and exclusion from formal and informal financial services as percentage of country population			
		Banks	Formal (others)	Informal	Excluded
South Africa 2009	48.7	60	04	10	26
Botswana 2008	2.0	41	18	08	33
Rwanda 2008	10.0	14	07	26	52
Namibia 2007	2.0	45	02	02	52
Malawi 2008	14.8	19	07	19	55
Tanzania 2009	42	12	04	27	56
Zambia 2009	12.6	14	19	14	63
Mozambique 2009	22.0	12	01	10	78
Nigeria 2009	151.0	21	02	24	53

(Centre for Affordable Housing in Africa, 2010 p. 13)

Furthermore, financial liberalisation resulted in the removal of barriers to currency speculation from abroad. The result of this is a rapid inflow and outflow of currencies which is now responsible for acute financial and economic crisis in many developing countries (Makwana, 2006). I have earlier referred to the experience of SAP in Nigerian. It is apparent that the SAP induced liberalisation came with terrible experience for the developing countries. Makwana (2006) documented the experiences of Latin America countries over the 1990s. For instance, Venezuela, Cuba, Argentina and Bolivia were left with no choice but to follow the neoliberal model of privatisation and deregulation due to their financial problems and pressure from the IMF in the 1980s/90s. These countries have since rejected foreign corporate control and the advice of the IMF and World Bank. Instead they have reintroduced public enterprises and also prioritised the provision of healthcare, education and public housing.

No doubt, the post neoliberal era has been marked by slower growth, greater trade imbalances, and deteriorating social conditions developing countries (Hart-Landsberg, 2006 citing UNCTAD, 1999). This appears to be similar in all developing countries. For instance, in Latin America the average growth rate was lower by 3 percent per annum in the 1990s than in the 1970s, while trade deficits as a proportion of GDP was much the same. In sub-Saharan Africa growth fell, but deficits rose. The Asian countries were lucky enough as most of them managed to grow faster in the 1980 decade, while reducing their payments deficits. This did not last long as they ran into deficits without achieving faster growth in 1990s (Hart-Landsberg, 2006). Makwana (2006) agrees with Hart-Landsberg that neoliberalism has not been able to address growing levels of global inequality. Makwana specifically documents that "over the last 25 years, the income inequalities have increased dramatically, both within and between countries. Between 1980 and 1998, the income of richest 10% as share of poorest 10% became 19% more unequal; and the income of richest 1% as share of poorest 1% became 77% more unequal (again, not including China)"

The second form of implementation relates to political enablement. This requires a transformation in the structure and functions of central and local government, the relations between them, and their relations with the market and the community (Helmsing, 2002). Political enablement devolves decision-making power, administrative and managerial functions through decentralisation, democratisation, institutional reforms, widespread use of NGOs, CBOs and the formal private sector. Helmsing (2002) and Pugh (1994a; 1994b) are in harmony with political enablement. Pugh (1994b, p. 166) further state that political enablement is meant to create a platform for partnership arrangements which join together policy makers, firms and market entrepreneurs, NGO, CBOs, and households. Thus, the partnerships are meant to join together 'top-down' with 'bottom-up' approaches, and to achieve effectiveness by enabling each participating institution to pursue its comparative advantage.

The UN-HABITAT concurs with Helmsing and Pugh in its recommendations for policy makers (2004, pp. 13, 14). The argument of the UN-HABITAT is that "the institutional arrangements underpinning housing development and improvement are integral to the success of enabling shelter strategies". Thus, "creation of appropriate institutional frameworks will likely require reform in three key areas - decentralisation, participation and partnerships. Governments have a paramount role to play in the formulation and implementation of enabling shelter strategies through creating appropriate institutional, legal and regulatory environments".

The third form of implementation relates to community enablement. Burgess et al (1994, p. 57), as cited in Helmsing (2002, p. 322), defined community enablement as "a strategy adopted by central and local government to coordinate and facilitate the efforts of community and neighbourhood-based organisations to initiate, plan and implement their own projects according to the principles of self-determination, self-organisation and self-management". The UN-HABITAT (2004, p. 24) also recommended that "community groups should be facilitated to fully contribute to shelter development and improvement through the establishment of enabling legislative, institutional and financial frameworks, along with the private sector and NGOs". However, "NGO and CBO roles should not be seen as a replacement for local government's essential role in shelter strategies".

Though three forms - market, political, and community - of implementation of enabling policy can be identified, they do not, however, provide a concrete procedure for its implementation. Helmsing (2002) observes that countries vary widely in the relative importance they give to these forms of implementation. In addition to these forms of implementation, the UN-HABITAT (2004, p. 4) proposed an institutional framework for housing development and improvement (see figure 4). The proposed institutional framework depicts the complex and multidimensional nature of housing, which requires multiple policies, strategies, components and actors in its provision. This framework is meant to guide the design and implementation of an enabling housing strategy.

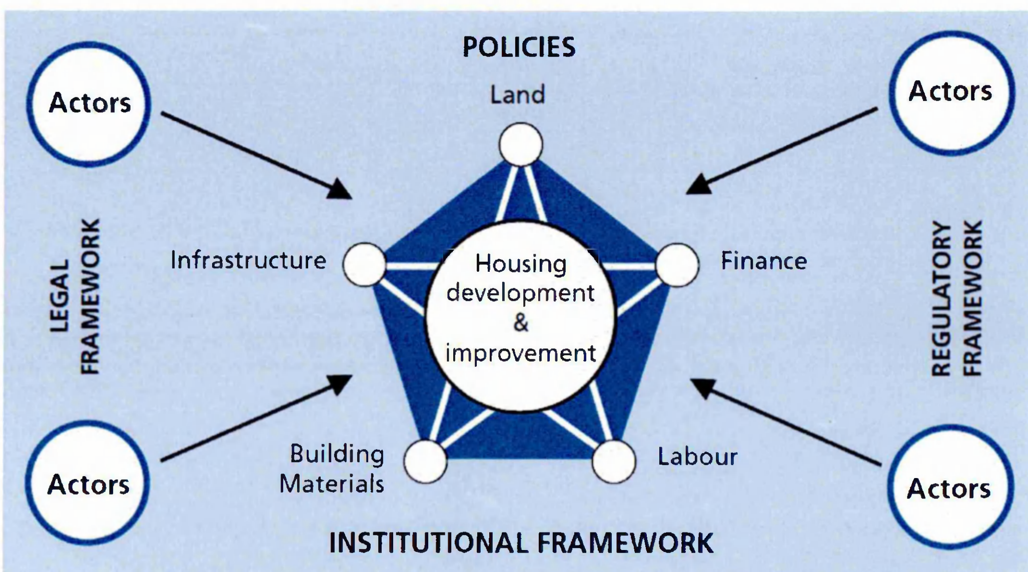

Figure 4 A Conceptual view of housing development and improvement process based on enablement strategy (Source: UNHABITAT, 2004 p. 4)

The UN-HABITAT has recommended some "dos" and don'ts" in the practice of enabling housing provision (see Appendix III p.304). These recommendations may serve as a valuable guide to policy makers in the design and implementation of enabling strategy. However, they do not provide a concrete implementation procedure. In spite of the recommendations made by international agencies and academic researchers, the procedures for the implementation of the enabling strategy remain a bit vague and open to different kinds of understanding and responses. This is a key concern about the enabling concept.

3.4 FUNDAMENTAL CONCEPTS FOR THE ENABLING STRATEGY

3.4.1 Decentralisation

Over the last two decades, decentralisation has become an essential condition for dispensing aid and loans by agencies such as the International Finance Corporation (IFC) and International Monetary Fund (IMF) (UNDP, 2007; World Bank 1994 & 1998), Sub-continental Development Banks (Asian Development Bank, 2011; Awortwi and Helmsing, 2007 p. 13 citing African Development Bank, 2005 p. 265, 266), UN Agencies (WHO, UNDP, UN-HABITAT, UNICEF, FAO, IFAD, UNFPA, UNESCO among others), the DFID and the USAID (UNDP, 2007) and the European Union -EU (EU-Republic of Nigeria, 2009). In order to attract funding, most developing and transition countries have adopted a decentralised structure in their development planning and delivery of public services such as healthcare, education, social infrastructure and welfare benefits, among others. Some typical examples are Uganda (Okidi and Guloba, 2006), Ghana, Philippians, Uganda, Zambia (Partners for Health Reforms Plus, 2002), Indonesia, Cambodia, Mali, Ghana and Nigeria (Smoke, 2003), Ghana (Alan and Koranteng, 2011), Hungary, Brazil and Ghana (World Bank, 1994), Russia, China and India (Bardhan, 2002), Uganda, Botswana, Nigeria, Ghana, Cote d'Ivoire, Kenya and Tanzania (Robinson, 2007), among others.

As decentralisation is not a theory, variable practices are observed among countries that adopted it in the governance of public services (UNDP and Government of Germany, 1999). However, the commonly observed goal with decentralisation is to achieve a diverse array of governance and public sector management reform objectives (see for instance, Wunsch, 1998; Cohen and

Peterson, 1997; Blair, 2001; Bardhan, 2002; Helmsing, 2002; Smoke, 2003; Robinson 2007; Awortwi and Helmsing, 2007; Mazzaferro and Zanardi, 2008 among others). In Nigeria, a federal system of governance has been in operation right from independence in 1960. This is to say that constitutional federalism, which allows for sharing of administrative power and public service delivery roles, is not a new idea in Nigeria. What is new in Nigeria is the UNDP-supported decentralisation approach (which is linked to local governance, partnership and participation in the provision of public services). This idea has been introduced in the governance of healthcare services and education. It is also being tried in the provision of new housing and the slum improvement scheme through the current housing policy with which this study is concerned with (UNDP, 2007).

The most elaborate approach of all forms of decentralisation, which the UNDP is pushing forward, came out of a research conducted by Cohen and Peterson in 1997 (UNDP and Government of Germany, 1999 pp. 3-8; Cohen and Peterson, 1997 p. 29). Cohen and Peterson developed a model for the practice of decentralisation. The model is termed 'Administrative Design Framework. The "Administrative Design Framework" is a model of institutional pluralism based on decentralisation through deconcentration, devolution and delegation. It emerged from an exercise carried out by Cohen and Peterson for the United Nations in 1995-96. The Framework is a strategy proposition for addressing a number of critical governmental needs in developing countries. Foremost among these are increased transparent and accountable, effective and efficient production and delivery of public goods and services (Cohen and Peterson, 1997 p.1, 2; Blair, 2001 p. 199). These are serious institutional problems in Jos and Nigeria as a whole, which is why the study will test the hypothesis of the "Administrative Design Framework".

The Administrative Design Framework examines administrative design in terms of the concentration or deconcentration of roles by institutions that implement public sector tasks. The central principle underlying this Framework is that providing allocative tasks through a pluralist, rather than a monopolist, administrative design promotes accountability, which in most developing countries is the most important issue affecting delivery of goods and services.

Breaking the "monopoly of central design" and expanding the options of administrative design is one of the major challenges facing administrators and development assistance agencies using decentralised strategies to promote accountability in delivery of public goods and services.

Cohen and Peterson employ a diagram, presented in figure Five to explain the theoretical propositions of their Framework. They argue that Administrative Design Framework presents three objectives of administrative design: accountability of performance; efficiency of management; and effectiveness in mobilising and using resources in the context of the enabling strategy. They define accountability as holding public servants responsible for their outcomes, efficiency as the positive relationship of resource inputs to outputs, and effectiveness as a measure of the appropriateness of outputs. They further argue that, in developing countries, these problems arise from two scenarios. The first scenario arises from institutional monopoly or centralisation in delivery of goods and services. This will occur where roles are concentrated at the spatial centre in an organisation or institutions. The second scenario arises from distributed institutional monopoly. In this scenario, there is administrative decentralisation to local-level governmental institutions and organisations, but roles are often distributed spatially and concentrated in one organisation or institution. Either of these two scenarios could result in a lack of accountable, inefficient and ineffective delivery of housing.

The Administrative Design Framework assumes that accountability is the foremost objective and that efficient management and effective resource mobilisation stem from accountability. Furthermore, the Framework assumes that accountability is maximised by having two or more public sector institutions and/or private sector firms and organisations share in the performance of the roles needed to promote administrative design changes or carry out a particular administratively decentralised public sector task. The Administrative Design Framework is designed to overcome institutional monopoly and distributed institutional monopoly with Institutional Pluralism, or administrative decentralisation through deconcentration, devolution and delegation. The three forms of decentralisation, when applied together are capable of overcoming institutional monopoly and at the same time promoting a pluralist delivery of social services (Cohen and Peterson, 1997 pp. 2, 21). Empirical studies found that this approach show considerable promise for the implementation of public projects in Bolivia (Blair, 2001). Specifically, Cohen and Peterson argue that the pluralist delivery of roles through the strategies of the distributed institutional monopoly's devolutionary form or through institutional pluralism promotes accountability and good management (Cohen and Peterson, 1997 pp. 2, 21).

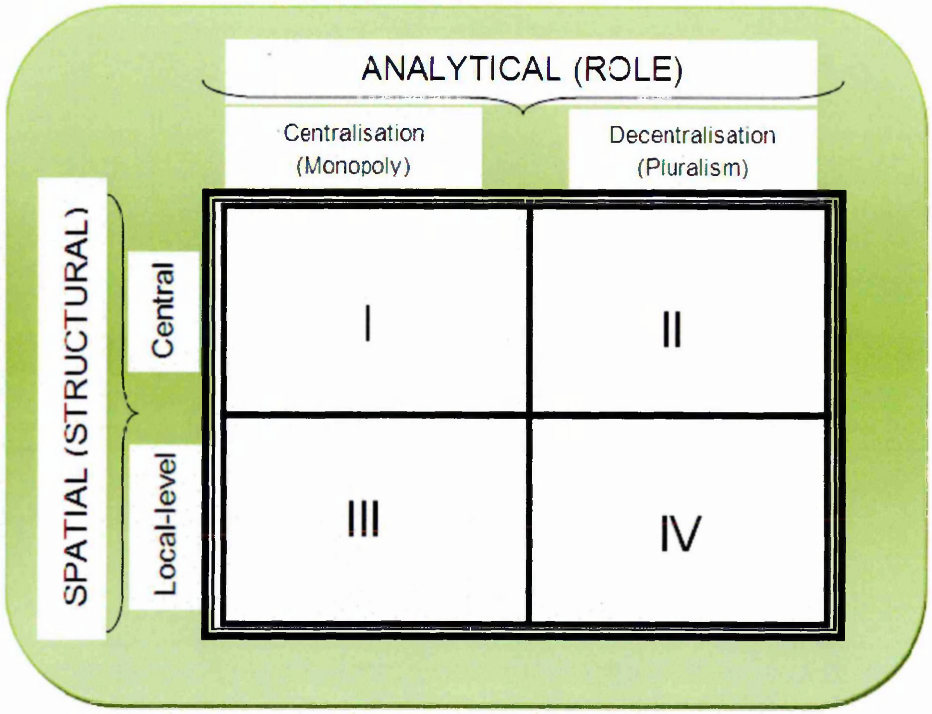

Figure 5 Analytical and Structural Design Dimensions of Administrative System (Source: Cohen & Peterson, 1997)

The Administrative Design Framework is concerned with promoting accountable, efficient and effective policy innovation, leadership, planning, financing, management, and task administration in the provision of public service. To achieve this, there are four different sequences of spatial (structural) and analytical (role) centralisation and decentralisation that can be illustrated with reference to figure Five.

The first sequence is from quadrant I to quadrant III. This should lead to centralised roles and structures, to spatially decentralised structures. Here, there is deconcentration or devolution of functions and responsibility from central government to local level agencies, resulting in a distributed institutional monopoly. Pluralism is not achieved in this case because the roles are centralised at both central and local-level agencies. The second sequence is from quadrant I to quadrant II. This should lead to centralised roles and structures, to decentralised roles and centralised structures. Pluralism is not achieved because the centre only deconcentrated the roles spatially at the centre, excluding the local levels. The third sequence is from quadrant III to Quadrant IV. This should lead to centralised roles and decentralised structures, to delegated roles and structures. Pluralism is achieved here because the roles are deconcentrated or devolved from centre to local level agency with further spatial delegation taken place at the local level. This promotes accountable, efficient and effective leadership in the planning, financing, management and task administration of housing delivery. The fourth sequence is from quadrant I to quadrant IV. This should lead to centralised roles and structures, to delegated roles and structures. Pluralism is achieved because the roles are deconcentrated or devolved to the local level from the centre and the centre also delegated roles to other local-level institutions. This promotes accountable, efficient and effective delivery of housing.

As preceding discussion would confirm, a decisive factor in the design and implementation of the enabling housing approach is decentralisation. However, decentralisation has in most cases political implications, for it often seeks to change power structures and can encounter explicit or hidden resistance from those political and bureaucratic forces who fear the loss of their power through decentralisation (Swiss Agency for Development and Corporation, 2001). If the centralising of housing provision roles in a few agencies permitted privileged corrupt bureaucrats and politicians to pursue personal gains in Nigeria (as confirmed by Ikejiofor, 1999, and Ogunshakin and Olayiwola, 1992), then it would be reasonable to predict that decentralisation of housing delivery roles from government to government or private organisations would lead to efforts of re-centralisation on the part of bureaucrats who are afraid of losing control over the implementation stage.

3.4.2 Empowerment

The empowerment of people at the local and community level is one of the goals of the enabling strategy. Empowerment in this sense is targeted at expanding the "assets and capabilities of poor people to participate in, negotiate with, and hold accountable institutions that affect their lives". Such empowerment should give people access to "voice and information, greater social inclusion and participation, greater accountability, and organisation strength". The practice of the enabling strategy should ultimately result in a Local and Community Driven Development (LCCD). The rationale behind LCDD is to "harness social capital (the networks of relationships among people) through empowerment and to increase social capital through scaling up" (Binswanger-Mkhize, de Regt and Spector, 2010 p.4). The LCDD approach is advocated on the basis that many developing countries have "mixed record of state effectiveness, market imperfections, and persistent structural inequities that undermine the effectiveness of social policy"(Binswanger-Mkhize, de Regt and Spector, 2010 p. v). These problems accounts for the poor delivery of services to poor urban and rural people in the developing world. They are also responsible for the concentration of poverty in rural areas and urban slums (World Bank 2004f, 2008d cited in Binswanger-Mkhize, de Regt and Spector, 2010 p. 1). To overcome these problems, the World Bank feels that "social policy needs to move beyond conventional social service approaches toward development's goals of equitable opportunity and social justice" (Binswanger-Mkhize, de Regt and Spector, 2010 p. v).

The LCDD approach is applied on a number of assumptions. Firstly, it is assumed that "it has the explicit objective of reversing power relations in a manner that creates agency and voice for poor, allowing them to have control over development assistance". Secondly, it is assumed that LCDD approach could make "the allocation of development funds more responsive to their needs, improve the targeting of poverty programmes, make government more responsive, improve the delivery of public goods and services, and strengthen the capabilities of the citizenry to undertake self-initiated development activities". Thirdly, there is an assumption that if there is a clearly defined decentralised framework that devolves real power and resources to local governments and communities, then local development could be planned and managed by local citizens, their communities, and their local governments (Binswanger-Mkhize, de Regt and Spector, 2010 p. 1). Lastly, there is an assumption that LCDD approach will result in an efficient and sustainable management of shared facilities by communities that benefit from such projects. This assumption will hold on three conditions: one, the residents of benefitting community should fully participation in the project initiation, part-financing, and managing the implementation process. Two, the beneficiary communities should be encouraged to take ownership of the projects after it is executed. They should also be encouraged to take responsibility for operation and maintenance. Three, the assumption is predicated on the need to enhance capacity of the beneficiary community (Binswanger-Mkhize, de Regt and Spector, 2010 pp. 2).

There are few countries in Africa that have attained a phase of decentralisation that lead to empowerment. Examples are Botswana and South Africa. Other countries, including Ethiopia, Ghana, Tanzania, and Uganda are seen to consolidate on their decentralisation but Nigeria and other Sub-Sahara African countries are categorised among the incipient, where decentralisation is territorially limited, fiscally constrained by insufficient transfers from central government. In Nigeria, decentralisation is also functionally constrained because responsibility for delivering public services such as health care, education, water provision, and road maintenance are retained by the central government and its deconcentrated structure (Serrano-Berthet *et al,* 2010 p. 124). In theory, the enabling approach should effectuate changes in Nigeria. This study will empirically examine the extent at which such changes are occurring in the practice of housing provision in Jos.

3.4.2 Participation

Closely related to decentralisation and empowerment is the idea of participation. Wilson (1996) argues that decentralisation, participation and empowerment are intertwined. Decentralisation that allows for the participation of people in development process should enhance individual empowerment. Participation brings about partnership and this in turn should result in the empowerment of the people. To this effect, Wilson (1996 p. 627) asserts that "as individual empowerment dismantles the sense of personal isolation, the act of participation creates a feeling of belonging and interconnectedness, which in turn produces commitment and cooperation" This assertion is affirmed by

Brodie *et al* (2009 p.17) who demonstrates that participation has a wide spectrum and the process through which it occurs should lead to information dissemination (provide the public with balanced and objective information to assist them in understanding the problem, alternatives, opportunities and/or solutions), consultations (to obtain public feedback on analysis, alternatives and/or decisions), involvement (work directly with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered), collaboration (to partner with the public in each aspect of the decision including the development of alternatives and the identification of the preferred solution); and empowerment (to place final decision-making in the hands of the public) (Brodie *et al,* 2009 p.17).

3.5 HOUSING: A WELFARE ITEM OR MARKET GOOD?

The notion of enabling (liberalisation, decentralisation and participation) is in favour of changing the role of government, from provider to enabler of social services including housing. This raises a question of how the change in government's role would achieve the social objective of housing the poor and low-income households in a liberal market context. Housing is one of the four pillars of the welfare state. Others are social security, health services and education. However, housing differs from the three other pillars of the welfare state in being characterised by high capital intensity, which makes it prone to cuts in spending (Lowe, 2011; Kemeny, 2001). Housing is an economic good as well a product of social, cultural and political structures and agencies (Lowe, 2004). Lowe argues that the thinking about housing as a cultural/historical formation as well as an economic good and commodity, makes it a difficult item in the welfare context. As a pillar of the welfare state, housing is often neglected. This partly arises from housing being socially and culturally embedded (Lowe, 2004), and partly due to housing characteristics, particularly those that are found mostly in the private sector (unlike other welfare services) (Lowe, 2011).

Clarke and Gingsburg (1975) argue that housing is a necessary and large component of the reproduction of labour power, and yet, houses are too expensive to be bought outright by members of the working class. In this sense, housing differs from the other welfare pillars in being rarely considered as a universal form of public provision. Even where housing is directly provided by government, only a minority of the population often have access to it. This is the case even though the government covers a much higher proportion of the costs than is the case with other welfare pillars (Lowe, 2011; Kemeny, 2001; Clarke and Gingsburg, 1975). This is still the situation in Nigeria, where only minority of the population have access to limited housing provided by federal, state or local government authorities (Awotona, 1987 & 1990). Worse still, houses and housing support schemes that are meant for low-income groups are often hijacked by privileged high-income groups (Ikejiofor, 1999; Onigbokun, Agbola and Labeodan, 1989; Lewis, 1977). And yet, adequate shelter and services are a basic human right, which places an obligation on governments to ensure their attainment by all people. Government is expected to remove all impediments hindering attainment of these goals (United Nations - Vancouver Declarations, 1976 p. 7). The subsequent discussion examines the theoretical narratives that explain the assumptions on which housing policies are designed, the expected role of government in any given housing system and the opportunities for equitable access to adequate housing for all.

3.6 NEOCLASSICAL ECONOMICS

The enabling approach for housing has its origin in the political philosophy of liberalism (Pugh, 1994a). Liberalism has economic connotations based upon the principles of market dynamism and efficiency, orthodoxy in macroeconomic management, and certain prescriptions in the politics of institutional conditions and property rights (Pugh, 1994a; Misses, 1985 pp. 10, 19-38). In line with this, the classical liberals have often argued that in some way liberty and property are intimately related and a market order based on private property is synonymous with freedom (Gaus and Courtland, 2011). These assumptions have influenced economic theories that seek to promote efficient production and allocation of goods and services through market freedom. Market freedom is achieved by removing restrictions through liberalisation and deregulation (Arestis, 2005). Liberalisation has been a key activity around achieving markets that are friendly to the private sector and are also efficient. A typical economic approach that is aligned with these thoughts is neoclassical economics.

Neoclassical economics is a term that is used to describe economic approaches which are focused on the determination of prices, outputs, and income distribution in markets through demand and supply. This perspective is characterised by several assumptions common to many schools of economic thought. There is no complete agreement on what is meant by neoclassical economics, and the result is a wide range of neoclassical approaches to various problem areas and domains - ranging from neoclassical theories of labour to neoclassical theories of demographic change (Ferguson, 1969). Although certain branches of neoclassical theory may have different approaches, Weintraub (2002) suggests that neoclassical economics rests on the three assumptions of rationality, utility maximisation and independent action on the basis of full and relevant information. The argument for neoclassical economics centres on these three assumptions. They assert that free exchange promotes division and specialisation of labour allowing the individual to concentrate on producing the goods that they are most suited to create; that the state should confine itself to doing what only the state can do, such as maintaining law and order, policing of contracts, production of infrastructure, and other services which could never be in the interest of any individual to provide. And because individuals are rational maximisers of their self-interest, if the state obeys these rules, then the unseen hand of the market will promote everyone's welfare (Lund, 2011 p. 4).

If this argument is related to housing, then its consumption would not be far from a commodity traded in markets where individuals seek satisfaction of their wants by paying rents or prices for purchase. Ball (1986) had earlier established three strands of neoclassical economics which concerned housing studies. The first relates to the question of distributional equity, the second attempts to provide predictors of changes in house prices and/or the number of houses built. The last relates to the examination of specific housing policies. Studies in distributional equity are more to do with influences upon demand, with the point of reference taken from the impact of state policies on an individual's housing and its cost (Ball, 1986). The question that follows then is how should the impact be measured? Ball has given a number of ways that neoclassical economists have tried, but all showed that the objectives are not easy to achieve. Possibly, the ideal economic criterion would be the attainment of equal costs for a given quantity of housing within and between tenures. This would allow everyone to face the same 'price' when deciding how much housing to consume and its location. Tenure then becomes a neutral backdrop to consumption decisions, affecting only the profile of repayments. If this were the case, Ball suggests that the objectives of housing policy would then be to achieve this equality and, in addition, to subsidise explicitly merited cases.

Unfortunately, studies (McMaster & Watkins, 1999 and Pugh, 2007) including Ball's, have argued that the concept of equal cost is difficult to define in an economic theory based on subjective preferences, especially when the profiles of cost are distributed over time as inevitably they are in housing. Furthermore, people's tastes vary, including their choices over present and future consumption. Different housing tenures produce distinct profiles of cost over time for consumers, and neoclassical economics has no means of establishing whether two profiles are equal in some respects. Due to the absence of a single and generally agreed measure, highly contentious ones have been used to achieve 'fairness' of some sort. For example, attempts have been made to apply tax reliefs in order to keep cost burdens at par for varying tenure holders, subsidies have been applied to households in some cases, while, in others, 'free market rents' have been compared with the personal incidence of housing costs in different tenures (Ball, 1986). Whichever criterion is taken, it may not give a good base on which to erect a policy of wider scope.

Pugh (2007) suggests that neoclassical economists tend to be most comfortable using their theoretical framework to explore principles of efficiency, incentive and maximisation of utility or minimisation of costs. They are pulled into housing as a public policy, which raises dilemmas. Pugh feels that these dilemmas arise because their theoretical roots are in 'methodological individualism', but any useful theory of public policy must reconcile itself to notions of establishing binding social choices. Housing may be accepted as an exceptional case in order to break with methodological individualism. If it is, it will simply mean being summated with the likes of education, health, social security and many more 'exceptional subjects'. If, on the other hand, social choice is accepted, neoclassical economists may be constrained to argue for housing as a 'merit good'. As such, individual choices can be overruled by professional or political expertise because, inherently, the individual is regarded as having a distorted or irrational preference. This scenario would not give a useful basis on which to erect a good housing policy.

Neoclassical economists attempt to model housing-market behaviour on assumption of stable demand and supply schedules (Ball, 1986). They try to do this on their central tenets, which McMaster & Watkins (1999) say include equilibrium, individual utility maximisation and the absence of severe information problems. Mirowski 1989 and Samuels 1995 cited in McMaster & Watkins (1999) argue that "the important points are that equilibrium is optimal when markets are perfectly competitive and that all markets are assumed to possess a natural tendency to equilibrium". The modelling of market behaviour has had considerable relevance for the owner-occupied housing market, as it implies, for example, that "house price inflation can only be caused by something external to that market". Therefore, the potential need for any fundamental changes in housing provision is rejected before the start of the analysis (Ball, 1986).

There has been a series of criticisms of the neoclassical approach to modelling market behaviour. McMaster & Watkins (1999) present some of the criticism: that optimisation is not feasible; information is costly to obtain; and even when individuals possess information, they may not retain the requisite cognitive ability to employ it optimally. Neoclassical consumption theory has been criticised with reference to housing wealth. According to Hannsgen (2007), Elizabeth S Anderson, with other philosophers, has argued that "certain goods are intrinsically different from others and should therefore be produced, distributed, and consumed in different ways". This argument stands in contrast to economic theories of rationality, which reduce all goods to utility and make no distinction between market and non-market goods. Hannsgen applies such analysis, however, not denying that houses are goods, but asserting that they are different in kind from other market goods. In addition, Hannsgen developed the following points that support housing being treated differently from the way that neoclassical consumption theory suggests.

Firstly, Hannsgen suggests that the norms, institutions, and behaviours surrounding the production, maintenance and exchange of homes should not be seen as neoclassical consumption theory prescribes. Secondly, house ownership produces some social implications. For example, a house-owner with family cannot sell his or her house without having an effect on the family's social existence. This is because a house-owner and his or her family members socialise with their neighbours go to the same schools, share valuable information and often lookout for one another. Thirdly, house-ownership is a symbol of status and pride. In addition, the owner of a house has a sense of control, which is a social advantage. For these reasons, Hannsgen draws the conclusion that neoclassical theory has misplaced the role of one of the largest purchases most families will make in their entire lives. Further, Hannsgen argues that a correct understanding of the nature of the goods provided by houses has an important implication for policy. Kauko (2006) conducted a study on the perceptions of housing consumers and reached a conclusion which is indicative of the need to establish a research agenda that aims at investigating socially inflected housing preferences. This conclusion also needs to be taken into consideration when modelling market behaviour.

According to Ball (1986), there is a concern which needs to be given adequate interest in housing studies. This concern has to do with housing being "too often seen solely as an item of personal consumption that must be bought or rented on the open market or be allocated through some sort of state-orchestrated institutional framework" (Ball, 1986 p.147). This perspective has led to consumption and exchange being regarded as the central focus of housing research. Ball argues that the effect of social relations surrounding the provision of housing as a whole should be considered and examined. Housing tenures and the institutions associated with them are treated in a particular way within both distributional studies and neoclassical economics in general. Ball is also concerned that neoclassical economic theory is concerned with resource allocation and, by assumption, no tenure form, state policy or institution alters the fundamental behavioural characteristics underlying demand or the technically determined conditions of supply.

Marxism and institutionalism are at variance with the argument of neoclassical economics. Therefore, the succeeding discussion will undertake a brief review of Institutionalist and Neo-Marxist thoughts about housing.

3.7 NEO-MARXISM AND HOUSING

Marxists maintains that the relationship between individuals and social institutions is determined by the mode of production used in a particular society (Lund, 2011). Marxists view society in terms of a conflict between the two economic classes, where the capitalist class exploits the industrial working class. Marxists' analysis of welfare concentrates principally on its relationship to the exercise of power. The state can be seen either as an instrument of the ruling capitalist class or as a complex set of systems which reflect the contradictions of the society it is part of (Spicker, 2010).

Marxism is not a single doctrine; it has come to stand for a wide range of opinions within an analytical framework that is critical of capitalism (Spicker, 2010). Neo-Marxism is an alternative paradigm that gained particular prominence from the mid-1970s and featured prominently in the work of Ginsburg, Gough and Offe (Clapham, Kemp & Smith, 1990). Clapham *et al* describe the views of the trio as congruent. They both put forward an argument that capitalist economies are driven by class inequalities, and that the state is required to protect and sanction 'a set of institutions and social relationships to dominate the capitalist class. Gallan (1984), while criticising neoclassical economics, argues that market prices are inadequate mechanisms for resource allocation in some instances and that government intervention is justified either for the elimination or reduction of monopolies or for the rectification of the neglect of social rationality by the private enterprise system. The preceding arguments therefore, point to the need for welfare and social policies which include housing provision.

If the arguments of the Marxists are applied to housing, Lund (2011) states that they will generate a number of propositions: firstly, the real exploitation of the worker takes place at the point of production when building workers are paid less for their labour than the exchange value of the houses they create. Secondly, there are fractions of housing capital with different short-term interests but the same long-term interest is in ensuring the continuation of the capitalist system. Thirdly, capitalism needs a contented, efficient labour force and a 'reserve army of labour' that can be injected into the economy when required and ejected when superfluous. Fourthly, housing has an exchange value to capitalists (its efficiency in generating profits), but it also has a use value in meeting the housing need of the working class. Therefore, in a market capitalist economy, housing will be affected by its investment value as well as its utility in meeting needs. These propositions point to the fact that capitalism is highly exploitative. And when we think of the economic, social and political context within which housing is produced and allocated, it benefits the capitalist class to the detriment of the workers.

Clarke and Ginsburg (1975) argue that in capitalist societies housing is a commodity, and so shares the characteristics of the commodity under capitalism analysed by Marx. However, for political and theoretical reasons, housing is an important commodity in a capitalist society. If housing is analysed as a commodity, it raises three important concerns according to Clarke and Ginsburg. Firstly, the price of housing includes some elements of rent and hence the discussion of housing as a commodity ought to involve a theory of rent. Secondly, the cost of housing is huge, which makes it too expensive to be bought outright by members of the working class. Even with mechanisms such as private and public renting, and purchase on the basis of loan finance, it still doesn't take the form of an outright sale. In either case, the cost of finance constitutes a large proportion of the costs of realisation, and so analysis of housing ought to involve an adequate theory of interest. Finally, the state has had to intervene directly or indirectly in housing provision. Directly or indirectly, the state now plays a major role in the regulation of production and circulation of housing. Hence an understanding of housing presupposes an adequate understanding of the state and of state intervention.

Politically, housing is important because it does not only bring the worker into contact with the supplier of the commodity in a single transaction. Instead people seeking to acquire houses are placed in a long contractual relationship with property owners, financiers or the state itself. In this way, prospective home owners who are workers would usually encounter capital as consumers instead of workers. The huge cost involved in the transaction of housing places prospective home owners in long contractual relationships with property owners, fanciers or the state. All these issues point to the fact that the housing struggle has historically been a very important source of conflict under capitalism (Clarke and Ginsburg, 1975).

Ball (1986) and Kemeny (1992) concur with Clarke and Ginsburg. Their position is that developments within societies are determined by conflicts whose contents are fundamentally influenced by the dynamics of the dominant mode of production. Individual situations, needs and the extent of their satisfaction all depend on the general social dynamics. Ball uses this argument to examine housing consumption in capitalist societies, for which he expresses the role of state expenditure as being central. He argues that State subsidies for housing consumption may simply help to keep wages down or help to provide a potential pool of workers in a particular locality. Some researchers, however, hold a contrary view to this. For example, Clapham, Kemp and Smith (1990) see subsidies as assistance with housing costs from the state or state intervention in the cost of consuming housing. They further argue that such assistance is necessary because housing costs are such a large component of household costs and have an influence on the level of wage demands within the economy. Looking further at subsidies, Gibb and Munro (1991), hold that a subsidy can, rather, be thought of as a State finance reduction in the cost of housing. Supporting this view Pugh (2004 p. 49), writing on subsidies in developing countries, states that it is a way of addressing housing equality or inequality.

Neo-Marxists also view housing within the domain of their political economy of the welfare state. Pugh (2007) suggest that they see housing as highly politicised, but refuse to agree with middle-ground theories of the welfare state which hold that governments can successfully reform economic institutions to achieve more equality and compatibilities among state- and market-economic roles. Pugh (2007) examines Gough (1979) and understands neo-Marxist political economy as follows. Firstly, the neo-Marxist sees the state as serving the functional needs of capitalist development. The state ensures continuity of capitalism and, in so doing it is incapable of prevailing over the conflicts between social policy and the interest of capitalists. Examples of internal conflict in a welfare state would include occasional opposition to the welfare state from moderate politicians and from business interests. The state concedes housing and other social policies to society perhaps because it is a way of dealing with working-class political struggles and containing some opposition to capitalist inequality. Secondly, Pugh reveals that social policy has an instrumental purpose in reproducing labour power. This implies that social policies add a 'social' wage to ordinary wages, and both wage forms ensure workers' fitness to work. Lastly, the Marxist views the state as serving two main functions: the first is to improve conditions for the accumulation of capital; the second function is to legitimise the capitalist system by introducing measures which lead people to accept the system as it stands.

3.8 INSTITUTIONALISM AND HOUSING

Institutionalism is one of the traditions that reflect a grounded and comprehensive body of thought that lies at the core of radical political economies (Nell, 2005 p 814 and Stretton, 1999 p 852). Gallen (1984) suggests that institutionalism insists on the importance of studying empirically the connections between economic institutions and other aspects of culture. The institutionalists have a much different perspective on the nature of economic system from neoclassical economists. The theoretical structure of institutionalism was developed in America between 1890 and 1920 (Gallen, 1984). This strand of institutionalism is now referred to as the "old" institutional economics, or OIE. In recent years, a new strand of institutionalism has emerged from neoclassical, Austrian and game-theoretical sources, which is referred to as "new" institutional economics, or NIE (Rutherford, 1996).

Institutionalism has been particularly influential in the analysis of social change (Lowe, 2011). In contrast to neoclassical economists, the institutionalists are evolutionists and reject the idea of a static economic order. They regard economics not as the study of the "natural" regularity of market patterns, processes and behaviours which permitted supply and demand to achieve equilibrium, but, rather, as the study of economic structures, or systems, and their evolution through history (Gallen, 1984). Acceding to Gallen's position, Pugh (2007) submits that institutionalists perceive a continuously advancing society with well-designed institutional arrangements offering temporary and tentative solutions. As transformations take place in the society, it becomes necessary to revise institutional arrangements. This position seems reasonable because there can never be a lasting solution to societal problems including housing. However, temporary solutions may exist to tackle the problems of the day. Institutional arrangements (including those responsible for the administration of housing) must, therefore, be subject to continual evaluation and institutional reform should be carried out when deemed necessary.

Institutional economists are easily reconciled to politics and they believe that valuation is socio-political and that public policies are necessarily expressed through institutional arrangements (Pugh, 2007). Institutions express the way democratic choices in society as whole can revise market freedom, re-allocate resources and use the state to restructure society. Basically, the institutionalist recognises that various devices can be used to bring cohesion, including housing markets and the state's social, political and economic roles. When fair and democratic institutional arrangements are lacking, people's choices would be unsatisfactorily met or would be limited either by extreme market inequalities or by authoritarianism. In housing, extreme market inequalities could result in the deprivation, exclusion and marginalisation of people in substandard housing and slum conditions. This situation is visible in Jos as was noted earlier in chapter one.

3.9 SUMMARY

The preceding discussions suggest that the enabling strategy for housing is indeed a neoliberal policy and its success is dependent on the extent to which liberal principles are implemented. With regard to implementing the liberal principles, the role of government authorities in the developing countries including Nigeria is to deliberately undertake reforms. Unfortunately, the process through which the liberal reforms were undertaken brought discontent to the developing countries. The experience of Nigeria will further be examined with specific focus to the housing sub-sector. This will be done with a view to explaining how financial liberalisation impacted on the supply of subsidised housing.

The debates presented above indicate that when housing, being a form of welfare service, is provided in a market context, it can result in conflict between welfare intentions and business's profit-making objectives. To bridge such conflict, production subsidies are often suggested to keep house prices at reasonable levels and consumption subsidies advocated to help the low-income households to afford the cost of a house. The practice of housing provision on the basis of the enabling strategy is likely to face conflicts in two ways: firstly, in the provision of housing finance, the government aspires to partner with private local and foreign investors to supply finance through the FMBN. There may be a conflict of interest in pursuit of this aspiration because the FMBN is a regulated system and this could drive away private investors whose interest is to make profit from any investment. Therefore, it is a sensible speculation to say that private local (Deposit Money Banks and insurance companies) and foreign investors may be reluctant to partner with the FMBN on this course. Subsequent discussions will examine how this potential conflict is being managed in the market place.

Secondly, in the provision of housing, the government allows private developers to access loans from the FMBN to build houses for the NHF subscribers. The loan is provided at regulated interest rates and, in addition, the government plans to provide capital subsidies, such as land and primary infrastructure, in order to reduce the cost burden on developers. For this reason the government has imposed a ceiling cost of ₦5million on houses provided for low-income groups with a FMBN loan. This may result in a conflict between the government's pursuit of social welfare for the people (by regulating interest rates and cost of houses) and business interests. If the government is unable to provide capital subsidies and also prevail over private interest in achieving these welfare objectives, private-public partnership may fail or the government may even try to abdicate its responsibility to business interests which could result in the exploitation of prospective home owners (NHF subscribers) in Jos.

There are emerging themes from the discussions covered in this chapter. The first theme is *decentralisation,* which lies at the heart of the enabling housing framework. In the context enabling, the decentralisation of roles (such as in policy innovation, leadership, planning, financing and management) is necessary and this can result from different kinds of reorganisation. One form of reorganisation leads to the second theoretical theme, which is *bureaucracy.* In relation to this theme, decentralisation seeks to breakdown excessive bureaucracy in administering housing delivery through deconcentration, delegation and devolution of roles. These decentralisation forms involve transferring political power, decision making authority, responsibility and fiscal resources and revenue generating power from central government to lower levels of government or field offices of central government.

There is a kind of reorganisation that is related to the relaxation of state *regulation,* which is the third theoretical theme of this study. Here, decentralisation seeks to allow housing delivery functions that are primarily or exclusively the responsibility of government to be carried out by businesses, community groups, cooperatives, private voluntary associations and other non-governmental organisations. This form of decentralisation increases participatory housing provision. This covers the fourth theoretical theme, which is *participation.* Participatory development is one of the key ideas associated with the enabling approach for housing. This is possible with the increased participation of private business, community groups, cooperatives, voluntary associations and non-governmental organisations in housing delivery. The rationale behind the participatory approach is for the creation of partnership and empowerment of the people.

All forms of decentralisation are aimed at achieving the fifth and sixth theoretical themes, which are *efficiency and effectiveness.* Advocates of enabling housing strategy are of the view that improvement in the efficiency of resource utilisation can be achieved by incorporating local preferences into the determination of housing needs and expenditures. Furthermore, that increased efficiency can be achieved in housing delivery when there is closer link between resource allocation and utilisation. It is also believed that there can be increased effectiveness in housing delivery through the adaptation of arrangements to local conditions and the targeting of local housing needs. All forms of decentralisation and participatory development are aimed at the seventh, eighth and ninth themes, *accountability, transparency* and *legitimacy,* which are thought to be achieved by embedding housing delivery arrangements in local administrative systems. The theoretical themes identified relate to the institutional and organisational arrangements of housing provision, market phenomena and individual actions. Therefore, answers to the research questions will be sought from these elements in Jos.

CHAPTER FOUR

POLITICAL AND SOCIOECONOMIC DEVELOPMENT, AND HOUSING POLICY OUTCOMES IN NIGERIA

4.1 INTRODUCTION

This chapter examines the impact of Nigeria's political and socioeconomic development on housing policy outcomes. The purpose is to explain the reasons for the past failures in formal housing supply attempts and to identify the legacy issues that have endured to influence the current system. In achieving this, a chronology of the post-independence development plans and an account of key developments in Nigeria's housing sub-sector are presented. Next, the discovery of oil and its impact on housing policy outcomes is discussed. Thirdly, a brief examination of the impact of military rule and the frequent changes of governments on public policy is explained. This is followed by a review of institutional issues that influence housing provision efforts. Fifthly, an account of the impact of policy dilemmas on Nigeria's rapid urbanisation process and the growth of 'shanty' towns are highlighted. Following this is an explanation on the Nigerian land tenure system and its impact on housing provision, an explanation on the effect of civil unrest and religious conflicts on housing supply. Finally, the wider political influences within and beyond the city of Jos, which affect the overall development process including housing provision are outlined.

4.2 DEVELOPMENT PLANNING AND HOUSING PROVISION

The Nigerian formal housing system emerged with the post-independence process of development planning of the country. The chronology of National Development Plans (NDPs), significant events and developments that occurred in the housing sector is illustrated in figure Six. In the early period of Nigeria's independence, the federal government's emphasis was placed on five-yearly NDPs as the instruments for economic and social development. The funding of social services including public housing before 1991 was accommodated in the budgets of NDPs.

In the first NDP (1962-1968) (Federal Government Nigeria, 1962), an estimated capital expenditure of ₦2.2 billion was budgeted for, with sectoral allocation of 72.3 percent for the economic sector, 16.5 percent for the social sector, 10.7 percent for administration, and 0.5 percent for financial obligations. A further breakdown on expenditure items for each sector is contained in Table Two. As it can be observed, housing provision was not accorded priority and, therefore, it was totally absent from expenditure items in the first NDP. Nevertheless, there was a projection of 24,000 housing units to be provided by housing corporations across Nigeria. How this projection was to be financed remained unclear as no financial plans were made. At the close of the first Plan in 1968 housing corporations had produced about 500 housing units (Olayiwola, Adeleye and Ogunshakin, 2005). Olayiwola, Adeleye and Ogunshakin (2005 p. 3) attribute this failure to civil war, which disrupted the Plan in 1967, lasting till 1970. Other studies (Ademiluyi, 2010; Kabir and Bustani, 2009 and UN-HABITAT, 2001a) hold a contrary view and maintain that housing was totally neglected from the planned expenditure schedule so that it could not have been possible to provide without a financial plan.

Development Plans	*Economic and Political Events*	*Events in housing sector*
1st National Development Plan ***1962-1968***	Nigeria, a democratic state in 1960 with three regions (north, west and east) and Federal Capital Territory at Lagos; Mid-west state created in 1963; country divided into 12 states in 1967; coup and democratic government overthrown in January 1966; counter coup and new government in July 1966; civil war began in 1967; Oil discovered in commercial quantities.	Regional housing corporations created in north, west and east regions to meet Lagos Development Board which exist from colonial era; no initial housing plan but 24,000 units projected; housing corporations provided about 500 housing units nationally at close of plan.
2nd National Development Plan ***1970 - 1974***	Civil war ended in 1970; public infrastructure and housing budget was directed at reconstruction of damaged infrastructure and houses (mostly in eastern region); influx of oil, economic prosperity and shrinkage in agriculture production and exports.	₦2.634million budget for housing; 54,000 housing projection (10,000 in Lagos and 4000 in each state); Federal Housing Authority was created in 1973; substantial budget went for reconstruction of facilities damaged by war and provision of staff houses in Lagos; other states received less attention.
3rd National Development Plan ***1975 - 1980***	Country divided into 19 states in 1976; native authorities became local government councils - LGCs (304 LGCs across 19 states); military coup and new government in 1975; military coup and new government in 1976, return to democratic rule in 1979; increased dependency on oil; import based economy; oil price collapse, reduction in oil revenue and mild recession.	₦1.83 billion budgeted for housing and 66,000 units projected and 23.3% success achieved; Ministry of Housing, Urban Development & Environment created in 1975; Nigerian Building & Road Research Institute created in 1975; FMBN created from NBS in 1977; Employee Housing Scheme created in 1979; Land Use Decree (now referred to as an Act) passed in 1978.
4th National Development Plan ***1982 - 1986***	Declining oil revenue, growing unemployment, and rising inflation; SAPs and the IMF/World Bank loan; coup & democratic government overthrown by military in December 1983, suspended SAPs; accumulation of foreign debt; counter coup and new military government came to power in 1985 and resumed the SAPs.	Total budget of ₦2.686 billion (5.6% as housing expenditure); 440,000 housing units projected (115,000 for middle & low income households); projects were affected by austerity; second phase of housing project abandoned; 50% success achieved before its suspension by military government.
5th National Development Plan ***1988-89***	Two states created in 1987 (now 21 states in all); 149 LGCs/LGAs created in 1989 (now 453 LGCs/LGAs in all); SAPs and liberalisation programme intensified, declining oil revenue, growing unemployment, rising inflation and huge foreign debt over-hang on Nigeria.	PMIs Act passed in 1989, some public and private PMIs created; less or zero public expenditure on housing; housing sector experienced lull, scanty records on housing provision by federal, state and local government authorities.
Three Years Rolling Plans ***1990-1999***	Nine states created in 1991, six in 2006 (now 36 states in all); 321 LGCs/LGAs created in 90s (now 774 in all); transition to civil rule failed in June 1993; military handed power to transition government in June 1993; military coup in August 1993; military administrator died in June 1988, succeeded by another military government; return to democratic rule in May 1999; liberalisation intensified with consistency.	New national housing policy launched in 1991 (the notion of 'enabling' was introduced with market focused proposals); the NHF scheme introduced in 1992; FMBN recreated in 1993 to administer the NHF scheme.

Figure 6: Chronology of economic and political events and developments in Nigeria's housing sector from 1960-1999

Table 2: Planned expenditure in first National Development Plan 1962-68

Sectors		Planned Expenditure in Per cent	Sub-totals
Economic	Primary production	5.0	72.3
	Trade and Industry	10.7	
	Electricity	23.8	
	Transport	25.1	
	Communication	7.3	
	Water	0.4	
Social	Education	7.1	16.5
	Health	2.5	
	Town and Country Planning	5.6	
	Social Welfare	0.7	
	Information	0.6	
Administration	Judiciary	0.1	10.7
	General	10.6	
Financial obligations		0.5	0.5
Total			100

Source: Federal Government of Nigeria (1962 p. 3)

The second NDP (1970-74) involved a capital expenditure of ₦3billion (Lewis, 1977; Ekundare, 1971); the priority items of expenditure are presented on Table Three. Housing was not on the expenditure schedule, but an 'after thought' allocation of ₦2.634 million was made with a high projection of 54,000 housing units (Awotona, 1990 p 3). By this time more States had been created in Nigeria, requiring houses to be provided in 11 State capitals plus the Federal Capital Territory. Ten thousand units were allocated to Lagos, which was then Federal Capital Territory, and 4000 units in each of the then 11 state capitals (Olayiwola, Adeleye and Ogunshakin, 2005).

Table 3: Planned expenditure for second National Development Plan 1970-74

Sectors	Planned Expenditure in Per cent
Transport	23.7
Education	13.5
Agriculture (Forestry and Fishing	12.9
Defence and Security	9.4
Industry	8.4
Health	5.2
Fuel and power	4.4
Communication	4.2
Others	18.3
Total	100

Source: Ekundare (1971 p. 151)

The pattern of expenditure suggests that housing provision was concentrated in the Federal Capital Territory. Apart from the money expended on reconstructing houses destroyed by war which were mostly in the eastern region states, other states did not receive the federal government's attention during the second

NDP housing programme. At this time some form of decentralisation was introduced to allow state governments to participate in the funding and provision of public housing in their respective localities (Awotona, 1990). Even with decentralisation, housing provision suffered neglect compared to other social services. For instance, the expenditure pattern in the 11 states that existed during the second NDP confirms the extent to which housing suffered neglect compared to other welfare services. The aggregate expenditure of 11 states on health care services was ₦87.362 million, the expenditure on education was ₦179.542 million and town and country planning, including housing provision, received an expenditure of ₦27.576 million (Awotona, 1990 p. 19). The way housing was treated in the first and second NDPs leaves one with the question of why housing was so neglected.

The third NDP (1975-80) was the most ambitious of all Plans. While the first Plan involved a capital expenditure of ₦2.2 billion and the second Plan an expenditure of ₦3.0 billion, the third Plan proposed a capital expenditure of ₦30 billion. Again, the third Plan proposed a growth rate of nine percent per annum against four percent and 6.6 percent of the first and second Plans (Metz 1992; Lewis, 1977). There is a consensus view in academic research (Kabir and Bustani 2009; Ikejiofor, 1999; Awotona, 1990; Lewis, 1977; Babawale, 1999) that housing received some attention in terms of expenditure allocation, projection and housing allocation plans. The UN-HABITAT (2001a p. 49) observed that the third NDP period (1975-1980) experienced the most comprehensive and active intervention by government in housing provision. During this period, the federal government decided to participate directly in the provision of housing. The third Plan proposed to construct 66,000 housing units (Ikejiofor, 1999) at an estimated cost of N1.83 billion (Olayiwola, Adeleye and Ogunshakin, 2005).

More States were created during the period of the third Plan, from 12 to 19 including the Federal Capital Territory (Smith, 1981). This means more houses were needed, particularly in the State capitals of newly created States to accommodate the work force. In the third Plan, 46,000 units were allocated to Lagos, the capital city, 12,000 were allocated to Kaduna State and 8,000 allocated to 17 States (Ogunshakin and Olayiwola, 1992). There is no explanation for this pattern of housing allocation in academic literature or government documents. From 1973 to 1979, when the third Plan was almost closing, the Federal Housing Authority (FHA) provided about 10,000 housing units in Lagos and 24,000 in other State capitals. The success achieved in the third Plan was approximately 23.3 percent before its close in 1980 (Ogunsola, 2011; FGN-NHP, 2006; Ikejiofor, 1999; Ogunshakin and Olayiwola, 1992).

The fourth (1981-1985) coincided with a return to civil rule in 1979 and there were a lot of political promises, including housing for public sector workers and urban residents. A total of ₦2.686 billion (then US$3 billion) was earmarked for the implementation of the various projects during the fourth NDP. As it can be seen in Table Four, the planned expenditure for housing represented about 5.6 percent of total expenditure in all sectors (UN-HABITAT, 2001a). The federal government made a projection of 440,000 dwelling units to be constructed over the period of the fourth Plan and 115,000 of these were earmarked for the low and middle income groups (Awotona, 1990). In the first year of the fourth Plan, a total of 40,000 units (of which 90 percent were to be one-bedroom units, 10 percent three-bedroom) were to be constructed throughout the country. In this way, 2000 units were to be built in each State including the new Federal Capital Territory, which had moved to Abuja (UN-HABITAT, 2001a). Financial plans were made, the combined state governments' allocation was ₦1,095 billion, while that of the federal government was ₦1, 592 billion. This came to a total of ₦2, 686 billion (Awotona, 1990). See (Appendix IV) the typical example of houses provided with NDP funding by federal and state government in Jos.

Table 4 Planning expenditure in fourth National Development Plan 1981 - 85

Sectors	Planned Expenditure in Per cent
Agriculture	37.0
Industry	16.0
Development Planning	10.0
Education	9.0
Employment	9.0
Transport and communication	7.0
Human settlements	6.0
Natural resources	3.0
Health	2.0
Science and technology	1.0

Source: UNDP (1982 p. 3)

The fifth NDP started in 1988. By late 1989 the military administration had abandoned the concept of a fixed five-year plan. Instead, a three-year NRP was introduced for 1990-92 in the context of more comprehensive fifteen- to twenty-year plans. A rolling plan, considered more suitable for an economy facing uncertainty and rapid change, is revised at the end of each year, at which point, estimates, targets, and projects are added for an additional year. Thus, planners would revise the 1990-92 three-year NRP at the end of 1991, issuing a new plan for 1991-93. In this period, Nigeria was struggling with an economic down-turn and the attention of the government at this time was focused on pushing forward liberalisation programme (Mongabay, 2010).

The idea of funding housing through NDPs was, at first sight, a good one, but it still did not give housing the same priority as other social services such as health care and education. In some instances such as the first NDP, there were projections without financial plans (Olayiwola, Adeleye and Ogunshakin, 2005). In the second NDP, housing was not initially an item of expenditure but an 'after thought' (Awotona, 1990). Housing received priority in the third and fourth NDPs but limited supply success was achieved (Ogunsola, 2011 and Ikejiofor, 1999). There was a tendency to neglect funding for housing in the first and second NDPs; the third and fourth NDPs gave priority to the funding of housing but some variables, which will subsequently be discussed, influenced the rate of supply of housing.

The sequence of national development planning was interrupted at certain periods, particularly between the first and second plans, when a break of two years occurred, and between the third and fourth, when a break of one year was experienced. There was another two-year break between the fourth and fifth plans and even after five years of the NDP gave way to three years of the NRP, it also became inconsistent. These inconsistencies would have affected the national development process and the delivery of social services including housing.

In the late 1970s, public employers were made to provide housing for their employees. This idea was introduced following the promulgation of the Employee's Housing Scheme (Special Provision) Act of 1979 (FGN-Employees Housing Scheme, 1979). Though there are no records of the expenditure and the quantity of houses provided by public employers, there are stocks of such houses at different locations in Jos (Appendix V-VII pp. 306-308). Beside this, there were two arrangements for making housing loans before 1991. These included the FMBN's loan and the staff housing loan respectively. The FMBN's loan scheme came into operation following the declaration of Indigenisation Act of 1973. This Act permitted the federal government to acquire full ownership of the Nigerian Building Society (NBS). The NBS was established in 1956 by the colonial government to provide credit for housing and to also encourage people to save, particularly for housing investment. With the legal provision of Decree 7 of January 1977 the NBS was transformed into the FMBN. The transformation of the NBS into the FMBN was aimed at implementing a subsidised housing credit policy in Nigeria (Sanusi, 2003). By the mid-1980s, the FMBN was the only housing credit institution in Nigeria and its activities fell short of expectations in the provision of housing finance. For instance, during the first eight years of operation (1977 - 1985), the FMBN only granted loans totalling ₦442.6 million to 8874 applicants. During this period (1977 to 1991), the bank's operations were centred on the granting of social loans, which accounted for about 90 percent of its loan portfolio (UN-HABITAT, 2001a).

The second arrangement was the Staff Housing Loan (SHL) scheme which came into operation following a policy introduced in 1974 (Federal Government Staff Housing Board Act No. 6, 1974). This Act created the Federal Government Staff Housing Board to administer the SHL for federal public officers and for other matters connected to it (FGN-NHP, 2006). It was a way of promoting home ownership by offering housing loans at very low and subsidised interest rates (usually 3 percent per annum). Any loan granted is usually amortised according to the number of years an applicant has served and expectations in terms of benefits and entitlement. This policy has not been repelled but has become unpopular among public employers in Nigeria (UN-HABITAT, 2001a).

4.3 OIL DISCOVERY AND HOUSING POLICY OUTCOMES

Nigeria's journey from independence to contemporary times has experienced periods of economic prosperity: this occurred after the discovery of oil in the late 1960s and the revenue accumulated from its exports during the 1970s (Metz, 1992). Available evidences suggest that the period of economic prosperity was poorly managed and the effect of the down-turn was severe, constraining national development and the provision of social services (Ikpeze, Soludo and Elekwe, 2004). Nigeria's early economic prosperity arose from the production and exportation of cash-crops. For example, the contribution of agriculture to Gross Domestic Product (GDP) in 1959 was 65.7 percent. During this period, crops such as cocoa beans and products, palm kernel and rubber were cultivated and exported in commercial quantities. Later on in the 1960s, crude oil was discovered in commercial quantities and by 1971, the country was depending on oil exports compared to agriculture products (see appendix VIII, and IX on pages 309 and 310) (Metz, 1992).

In the 1970s decades, Nigeria enjoyed revenue from the oil-price boom, which began as a result of the high price of crude oil in the international market (Metz, 1992 p. 217). The government benefited from the influx of oil revenue to fund projects. While the boom afforded government much needed revenue, it also created structural problems in the economy (Ikpeze, Soludo and Elekwe, 2004). During this period there was an increased dependence on oil and an abandonment of agriculture. This was confirmed by Metz (1992 p. 174), that the contribution of agriculture to GDP in 1976 had reduced to 30.9 percent from 65.7 percent in 1959. The economic prosperity of 1970s was reflected in public expenditure for social services including housing. For example, in the second NDP (1970-1974), the budget allocated to housing was ₦2.634 million (Awotona, 1990) and in the third NDP (1975-1980), a ₦1.83 billion budget (Ogunshakin and Olayiwola, 1992). These amounts of money were reasonable at those times, particularly as the exchange rate of domestic currency to U.S

Dollar was almost at par and inflation rates were fluctuating from single to double digits (See appendix II on page 303).

A minor recession was experienced in 1977-79 leading to declining oil revenues. This created disequilibrium in the balance of payments, growing unemployment and increasing rate of inflation. By 1978, the country begun to borrow from the IMF and the World Bank, which confirmed that the existing macroeconomic policies did not stimulate sufficient economic growth and development. The private sector remained weak and the economic policies were encouraging consumption rather than production. And because the economy could not produce what it needed to consume, the country had to depend on imports. At that time, the military government introduced some austerity measures, which were short-lived because they failed to address structural problems. The GDP, which had grown to 10.5 percent in 1976 declined by 5.7 per cent in 1978 and grew by only 5.9 percent in 1979. Consequently, the economy entered a recessionary phase, requiring further stabilisation measures to reverse the gloomy situation (Ekpo and Umoh, 2000). In spite of the recession revenues rebounded until mid-1981 when the fourth NDP started (Metz 1992).

Public housing provision received priority in the fourth NDP (1981-1985), but, however, this was amidst an economic recession that arose from the collapse of oil price at the international market (Metz, 1992). The first phase of the public housing project took off across the country, but, shortly, a recession set in to put strains on the government programme. Soon after the second phase of the programme commenced, comprising of 20,000 units of two bedroom houses for the low-income groups, the recession became more severe. This phase of the programme failed to take off evenly in most states: while some were at completion others were just starting and some were abandoned. The government made efforts to carry on with the scheme in succeeding years, but the shelter policy was halted by economic down-turn and the austerity measure introduced (Babawale, 1994; UN-HABITAT, 2001a; Metz 1992).

Ikepeze, Soludo and Ilekwe (2004) suggest that 1982 signified the end of an era, with the further collapse of oil prices on the international market. This led to a fundamental reform agenda and the most dramatic feature of this era was the adoption of SAP in 1986. As a consequence, the fifth NDP was postponed until 1988 because the government's emphasis was completely turned to implementation of SAP. With a further collapse in the oil price, revenue dwindled. At some point, over 44 percent of export earnings were being used to service the foreign debt accumulated by predecessor governments (Metz, 1992).

In 1985, the federal government declared a national economic emergency programme, which lasted for 15 months. Under the emergency programme, the government de-emphasised the funding of large-scale projects and introduced salary and wage reductions for the armed forces and public sector employees. Job losses were recorded and imports were restricted by introducing 30 percent surcharges on imports. The government began to introduce deregulation so as to encourage foreign investment and there were also cuts in all forms of subsidies. All these efforts could not achieve the target of rescheduling the foreign debt without the World/IMF loan as a further drop in world oil prices compounded the situation (Mosley, 1992). It became necessary for the World Bank to step in by providing a loan over three years to support the SAP. The government accepted the conditions of the loan, which included the devaluation of the domestic currency in 1986 and introduction of market liberalisation policies (Metz, 1992).

The period from 1986 to 1993 is often referred to as the SAP era in Nigeria. During this period, inflation soared, the exchange rate depreciated continually (see appendix II on page 303) and Nigeria became import-dependent (see appendix X on page 311). The SAP experience was associated with a decrease in spending on social programs. According to Metz (1992 p. 157), "the lower spending of the 1980s was partly the result of the SAP which came into effect from 1986 to 1990". Another experience of Nigeria's SAP was the increase in external debt leading to a huge debt over-hang. For instance Metz (1992 p. 222) observed that "among less developed countries (LDCs), Nigeria had the eleventh largest external public debt in 1989 (and the largest among sub-Saharan countries). Its debt had increased from US$9 billion in 1980 to US$33 billion by 1989. The country faced persistent difficulties servicing its debts; in the 1980s, debts rescheduling was almost continuous". The SAP era witnessed an economic reform package designed to liberalise the economy with emphasis on the financial system. The reforms brought about the removal of various administrative controls and the progressive move towards a liberalised and deregulated economy (Central Bank of Nigeria - CBN, 1995).

In order to liberalise the economy, it became necessary to privatise some government-owned enterprises so as to allow the private sector to become the 'engine' of growth. The privatisation began with business enterprises such as banks, cement manufacturing companies, oil and chemical companies, railway, Nigerian airways, telecommunication, agricultural boards (Alabi, Onimisi & Christian, 2010; Adejumobi 1999) and later extended to social services like health, water supply, power generation, education, housing, pensions etc (Ramanadham, 1991 cited in Adejumobi, 1999). Metz (1992 p. 222) observed that under SAP, unemployment soared, food prices increased significantly and numerous user fees for education and health services were imposed as part of the liberalisation process. Housing delivery was affected because government felt it was spending a significant amount on the construction and maintenance of public housing (Ikejiofor, 1999. The idea of an enabling strategy for housing provision was a product of the liberalisation exercise. The economic conditions changed the direction of government's policy on housing as well as the approach to housing provision.

4.4 MILITARY RULE AND CHANGES OF GOVERNMENTS

Nigeria has a difficult history of politics, governance and policy inconsistencies. The country was granted independence on October 1, 1960 after a democratic government came into power through the general election conducted in December of 1959 (Metz, 1992). In January of 1966, the military overthrew the democratic government to form a new government and by July of the same year, there was a counter coup which ushered in a new military government that lasted till 1975 (Metz, 1992). In July of 1975 there was a coup which brought into power a new military government that lasted till February of 1976 when an attempted coup led to assassination of the administrator and was succeeded by another military officer (Falola, 2013).

The military government conducted elections and returned the country to democratic rule in October 1979 but the democracy only lasted for a short period of about four years and was overthrown by military again on December 31, 1983 (Falola, 2013). By August 1985, another coup took place bringing into power a new military government and in December of the same year a counter coup failed. There was a failed coup attempt in April 1992 and this allowed the 1985 military regime to stay in power until June 1993 (Metz, 1992; Falola, 2013). An attempt by military to return the country to democratic rule in June 1993 failed after the election was annulled but power transferred to the leader of the transition committee to conduct fresh elections. While this process was going on, the transition government was toppled by military in August 1993. This military government stayed in office till June 1998 when the sitting administrator died in power and was replaced by the next most senior military officer at the time. The newly appointed officer conducted election successfully and the country returned to democratic rule in May 1999. From 1999 up till the time of this study, changes in government were successful through democratic process (Falola, 2013).

The frequent changes of government mostly through military coups affected the consistency of public policies and programmes. For example, from 1966 to 1979, Nigeria had experienced five military coups leading to four successive regimes. The first three NDPs were executed within four different military regimes and this possibly affected their consistency and outcomes. Furthermore, the military administrators that ruled from 1983 to 1998 appear to have had contrasting ideological stances. By 1982, Nigeria had begun to experience declining revenue due to the collapse of crude oil prices in the international market. This economic challenge prompted the government to seek the World Bank and IMF intervention. The process started when the military staged a successful coup, took over power in 1983 and were opposed to the World Bank and IMF SAP. The military government halted the World Bank and IMF SAP process because of its inclination towards socialist ideology, which favoured a welfare system (Metz, 1992 p. 220, 221). In 1985, another military government came to power after staging a successful coup and its ideological stance was consistent with the market system. This government reinitiated the World

Bank/IMF SAP and liberalisation process which had been halted by its predecessor (Metz, 1992 pp. 221 - 224). This very government introduced the housing policy which derived its principles from liberalism and the notion of enabling (Madaki and Ogunrayewa, 1999) and also suspended the funding of public housing projects (Ikejiofor, 1999). In August 1993, a military government that was opposed to market friendly policies came into power and turned national economic policies towards the direction of welfare. Public housing projects were again reinitiated (Ikejiofor, 1999) but the projects failed woefully. The neoliberal reforms were again restarted after Nigeria returned to democracy in 1999. These contrasting ideological stances affected public policy and the overall development of Nigeria.

4.5 INSTITUTIONAL ISSUES AND HOUSING POLICY OUTCOMES

The Nigerian housing sector has experienced an accretion of institutions right from the 1960s till present times. This was an attempt to address the issue of institutional incapacity in the formal housing sector. For example, during the span of the first NDP, regional housing corporations were established in the three regions that existed in Nigeria at that time. These corporations came to meet the Lagos Executive Development Board, which had existed from the colonial era at the administrative seat of Nigeria in Lagos (FGN-NHP, 2006; Ademiluyi, 2010). In 1973 the Federal Housing Authority (FHA) was set up to take responsibility for the construction of public houses while Federal Ministry of Works coordinates the housing provision.

During the span of the third NDP, the federal government created the Federal Ministry of Housing, Urban Development and Environment in 1975. This ministry was created to reduce bureaucratic issues being experienced when the Ministry of Works was overloaded with the role of administering urban development, housing provision and infrastructure provision (Ogunshakin and Olayiwola, 1992). The need for a research organisation led to the establishing of the Nigerian Building and Road Research Institute in 1975. This agency was expected to collaborate with the Federal Ministry of Works, the newly created Federal Ministry of Housing, Urban Development and Environment, and federal and regional housing corporations through research and development that would improve the quality of built spaces (houses, roads, bridges etc). The FMBN was created by upgrading the NBS in 1977 (Awotona, 1990).

Similar developments occurred during the period at state government levels, particularly for newly created states. In Jos for instance, the Plateau Investment Company (PIC) Limited, the precursor to the Plateau Investment and Property Development (PIPC) Limited, was incorporated in June 1977 (Government of Plateau State, 2010). Before this time, some restructuring and the creation of new agencies had been going on from February 1976, after Plateau State became a separate State from Benue-Plateau State, which had existed from 1967. Twenty years later, precisely on October 1, 1996, Plateau State was affected by yet another State creation exercise, when a new State was carved out of it. This resulted in yet another restructuring process (Government of Plateau State, 2008b).

The creation of relevant agencies in the housing sector is still occurring even in the contemporary period as it will be seen in further discussions. The continual creation of relevant institutions for the national and local housing sectors indicates that the development process right from 1960 till the contemporary period has been associated with administrative challenges, particularly where administrative capacity was lacking for optimal delivery of service.

Nigeria's administrative development process has been associated with a central bureaucratic management approach that creates negative effects on the public procurement process. This was confirmed by Ikpeze, Soludo and Elekwe, (2004) who document that the period of economic prosperity (late 1960s and 1970s) induced and nurtured a state command-planning policy regime. This neo-Keynesian-type management of the economy was visible in national development planning where the federal government embarked on ownership and control of businesses in most economic sectors, like the petroleum and mining industries, banking, insurance, clearing and forwarding, among others. With the promulgation of the Nigerian Enterprises Promotion Decree in 1972, the government became directly involved in virtually all aspects of the economy, especially as foreign exchange was thought to be no longer a constraint to development. Consequently, the era created an over-centralised system of economic activities and social services delivery, which resulted in a lack of accountability and transparency, inefficiency and ineffective governance and delivery of public services. Personal accumulation of wealth was intensified, corruption, theft, real estate speculation, outright looting of government treasury and other fraudulent practices prevailed (Ikpeze, Soludo and Elekwe, 2004).

In review studies, Olayiwola, Adeleye and Ogunshakin (2005) and Ogunsola (2011) identified some factors that account for the failures of public housing projects to include the mismanagement of public funds, a lack of probity, accountability, inefficient and ineffective administrative machinery, the mass importation of foreign technology, material, personnel and inflation. Corrupt and sharp practices were glaring in the process of implementing housing schemes. Instances existed where contracts were issued and re-issued to non-existent contractors and "ghost contracts" were awarded, signed, approved and paid-off with large sums of money. Furthermore, actual contract sums were inflated in return for kickbacks, leading to the overrunning of actual project costs (Ikejiofor, 1999 p.180). Ikejiofor adduced that much of these problems resulted from over-centralisation because the federal government authorities at the centre organised and decided projects. The federal authorities instructed different individual and groups of contractors to execute the programme at state and local government levels. At the State level, the implementation process was centralised and monopolised by state agencies. These gave 'excessive' authority and responsibility to very few individuals such as state governors and their representatives to decide who constructed what and how. The mass organisations, unions and local authorities were virtually excluded from these exercises (Ogunshakin and Olayiwola, 1992 p. 48-50).

The centralisation which characterised military rule from 1966 to 1979 (Ademolekun, 1991 and Smith, 1981) and 1985 to 1999 (Ademolekun, 1991; Khemani, 2001) has not been reversed by the return to civilian government. Khemani, (2001), Akindele, Olaopa and Obiyan (2002), and Omotoso (2010), among others, have demonstrated that the state governments are heavily dependent on central funding and their revenues from federal allocations are increasingly tied to specific, federally approved purposes. The federal government continues to control the revenue allocation formula. And even the civilian federal government seems as determined as the military to adopt uniform policies for the whole nation. Coutsoukis (2005) argues that it would be a mistake to think that LGCs were sufficiently autonomous to be an effective tier of government. As a consequence, the LGCs in Nigeria are lacking the financial capacity to adequately discharge their functions (CLGF, 2012).

Closely related to the problem caused by over-centralisation is the issue of an inadequate public procurement system. From the late 50s till the 90s, the public procurement of works and goods was based on the Treasury Circulars of 1958, which provided only guidelines on public expenditure management. The guidelines of these circulars on public procurement practice were inadequate and created room for malpractices and a high level of corruption in contract management. The Treasury Circulars of 1958 permitted the three spheres of government and their institutions to procure works and goods through Departmental Tenders Boards at state and local government levels and the Federal Tenders Board at federal level. This process gave considerable power to public officers such as Permanent Secretaries, Ministers and Commissioners in government Ministries, Departments and Parastatals to procure works and goods without adhering to due process (Onyema, 2011).

Due process implies that governmental activities and businesses can be carried out openly, economically and transparently without favouritism and corruptible tendencies (Oguonu, 2005 citing Ezekwesili, 2004). This was lacking throughout the period when government was directly implementing public housing schemes and the studies of Ikpeze, Soludo and Elekwe (2004), Ikejiofor (1999), and Ogunshakin and Olayiwola (1992) substantiate the claim. In 2000 the Federal Government of Nigeria commissioned the World Bank along with some private sector specialists to study the financial systems and general procurement-related activities in the country. The findings confirmed a lack of a modern law on public procurement and permanent oversight for monitoring of purchasing entities. The finance (Control and Management) Act of 1958, together with financial regulations which set basic rules for managing public expenditure had gaps and deficiencies such as the absence of permanent arrangements for control and surveillance. This created opportunities for bribery and corruption. The study also found that due to inflation and lack of regular adjustments on the thresholds of the approving limits of the Tender Boards, their authority was constantly being eroded, resulting in abuses, prominent among which was the splitting of contracts (World Bank, 2000 pp. 7 - 10; Oguonu, 2005).

Furthermore, there was a proliferation of Tender Boards which were perceived by the private sector as sources of delays and non-transparency. The Tender Boards appeared to have limited mandates, with powers to decide contracts *de facto* resting with permanent secretaries, ministers, governors and commissioners. These high level politicians were found to be operationally involved in public procurement processes. Also, public procurement systems and procedures were cumbersome and major causes of delay in clearing goods, and hence a source of corruption. It is also observed that procurement was often carried out by public officers that substantially lacked the relevant training to handle such a process. Overall, there was a lack of genuine competition and transparency in the public procurement system and the applicable rules were usually tilted in favour of predetermined contractors. The processes for procuring goods, works and services by public institutions were not harmonised and projects were not selected on priority bases. This created gaps between the budget and the actual releases, under-funding in some instances, delays, and absence of competition among providers, the escalation of prices and the abandonment of the projects in some instances (World Bank, 2000 pp. 11-16; Oguono, 2005).

4.6 RAPID URBANISATION AND THE GROWTH OF SHANTIES

Rapid urbanisation is now a global concern and Davis (2004 pp. 5, 6) in his paper - *Planet of Slums* - captured the problem: one, the earth has urbanised even faster than originally predicted by Thomas Malthus in 1972. For instance, there were 86 cities in the world in 1950 with a population over one million. Today, there are 400, and by 2015, there will be at least 550; two, cities are growing phenomenally and have now absorbed nearly two-thirds of the global population. And, indeed, the urban population (3.2 billion) as of 2006 was already larger than the total population of the world in 1960; three, the global country side was estimated at 3.2 billion in 2006. This has been shrinking and it is anticipated that this will continue in such a manner that cities would account for about 10 billion of the world's population in 2050; finally, by 2050, it is anticipated that 95 per cent of the world's population will reside in the urban areas of the developing countries.

Accordingly, the developing countries will face a crisis of urbanisation. Indeed, the crisis is already manifesting in the sub-Sahara African region where countries are faced with the shortage of good housing, urban infrastructure deficiency, urban poverty (Habitat International Coalition - HIC, 2006 p.13; 2009 p.14), growing urban populations, prevalence of informal housing practices and poor housing conditions (International Housing Coalition, 2009 p.11). Failure to deal with these issues is leading to the continued growth of slums and poorly serviced informal settlements on the urban periphery. The urban population is rising (see Table Five) among the sub-Sahara African countries; already, between 75 and 99 percent of urban residents in many African cities live in squalid slums of ramshackle housing (IHC, 2006 p.13; 2007 p. 11). In many of Africa's cities and towns, less than 10 percent of the population lives in formal sector housing. A few examples are illustrative here: in Lusaka, Zambia, 74 percent of urban dwellers reside in slums; in Kartun Sudan, 85.7 percent; in Tanzania, 92.1 percent; in Madagascar as a whole 92.9 percent (IHC, 2007 p 12), and 85 percent in Kambala, Uganda (IHC, 2009 p.11). In Addis Ababa, about 70 percent of the city requires upgrading (Wubneh, 2013). As much as 70 percent of the urban housing stock in sub-Saharan Africa is of poor quality and not in compliance with local regulations (Habitat for Humanity, 2012 citing Kissick, et al, 2006).

The urbanisation experience in Africa is creating hardship for urban residents as it appears not to have a positive relationship with the economic growth. This is contrary to the experience of urbanisation in today's developed world over the nineteenth century. Evidences (Diniejko, 2012; Davis, 2004 & 2006; Baker, 2001) suggest that the nineteenth century experiences of urbanisation in today's developed nations (such as Britain and USA) were linked to the industrial revolution. Essentially, the industrialisation process was seen to bring about urbanisation and rising urban population, and slumming was inextricably linked to these. On the contrary, the experience in developing countries is that of a rising urbanisation and slumming without much industrialisation occurring (Davis, 2004).

Table 5: Population, urbanisation and poverty in sub-Saharan Africa

Countries	Population in millions (2010)	Urban population as % of total (2009)	Population less than US$2 per day (2009)	Population below national poverty line
Angola	18.9	57.6	70.2	68.0 (2008)
Benin	9.2	41.6	75.3	29.0 (1999)
Botswana	1.9	60.4	49.4	30.3 (2003)
Ethiopia	84.9	17.2	77.6	44.2 (2000)
Ghana	24.3	50.7	53.6	28.5 (2006)
Kenya	40.8	21.9	39.9	45.9 (2006)
Namibia	2.2	37.4	62.2	Not available
Nigeria	158.3	49.1	83.9	65.6 (1996)
South Africa	50.4	61.2	42.9	45.0 (2000)
Tanzania	45.0	25.9	96.6	35.7 (2001)

Source: FinMark Trust Year Book (2011)

In a global perspective, the number of people that are affected by slum conditions has been on the rise, from 777 million in 2000 to almost 830 million in 2010 (United Nations, 2013). At the sub-continental level, the sub-Sahara Africa was said to have approximately 200 million slum dwellers. During this period, there were 11.8 million slums dwellers in the North Africa region. In Asia, the statistics revealed a figure of 190.7 million for Southern Asia, 189.6 million for Eastern Asia, 88.9 million for South-Eastern Asia and 35 million for the Western Asia regions. In Latin America and the Caribbean, there were 110.7 million slum dwellers and in the region of Oceania, there six million (UN-Habitat, 2010). These figures are quite disturbing and are corroborative of the assertion that the world is a planet of slums (Davis, 2004 & 2006).

In sub-Saharan Africa, slums are a consequence of unrealistic regulatory frameworks, ill-conceived policies, inadequate urban planning, and weak institutional capacity (World Bank, 2008). Other factors include: rapid rural-to-urban migration, increasing urban poverty and inequality, insecure tenure, and globalisation (UN-Habitat, 2007). The slums are also found to arise from failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets, unresponsive financial systems, and a fundamental lack of political will (Chang, 2009 citing Cities Alliance, 2000). And to a high degree, there is a correlation between urbanisation and slum formation in most developing countries (Akinbamijo, 2012; Ooi and Phua, 2007). Contrary to these acclaimed reasons, neoliberalism, especially the IMF's SAP has been squarely indicted as Davis (2006 p.11) argues: "the primary direction of both national and international interventions during the last twenty years has actually increased urban poverty and slums, increased exclusion and inequality, and weakened urban elites in their efforts to use cities as engines of growth"

Writing about the rising urbanisation in developing countries, Venard (1995) had speculated that in 2020, Africa will have mega-cities with 5 million inhabitants or more. This rapid growth in urban population would lead to rapid growth both in the size and number of urban places. Recent developments in Nigeria are making right, Venard's forecast, and based on a census that was conducted in 2006, five (Lagos, Kano, Port-Harcourt, Oyo, Kaduna and Katsina) of cities in Nigeria recorded a population above 5million and 20 recorded a population of 3 to 5 million inhabitants (FRN-NPC, 2010). The rising urbanisation in Nigerian cities coupled with a shortage of good housing is worsening the housing conditions of urban poor. In Table 6, for instance, the percentage of households using unsafe water from Well and Vendor (Tanker/Truck/Van) increased from 27.83 and 1.35 percent in 2003 to 33.30 and 4.10 percent in 2007. However, the percentage of those that get supply of water from streams and ponds was reducing over the period. In like manner, the data presented in Table 6 suggest that the percentage of households using pit latrine increased from 45.20 percent in 2003 to 59.30 percent in 2007.

The current urbanisation rate of Nigeria is 5.5 percent per annum and the urban population was put at 50 percent in 2012 (Pepple, 2012a).The UN-HABITAT (2008) reports that Nigeria's inability to plan and manage rapid urbanisation has resulted in uncontrollable growth in all major cities and towns. This is leading to a decay of inner cities and the growth of shanty towns, especially in the peri-urban areas. The burden of these problems is borne by the poor people and the low income groups who lack the financial capacity to access adequate housing. A recent projection indicates that more than 60 percent of Nigerians will live in urban centres by 2025, and a sizeable proportion (mostly low-income earners and the poor) of these are likely to live in slums if action is not taken (FGN - MDG Report, 2010).

The slum situation in Nigeria is already frightening for the reason that the proportion of people affected by slum conditions is such a significant element in sub-Sahara Africa. In 2012, the estimated population of 47 sub-Sahara African countries was 910.4million (World Bank, 2013) and of this, 167million were Nigerians (FRN-National Population Commission, 2013). Of the 167million people in Nigeria, 61.1 percent were said to reside in slums (Pepple, 2012a). Mathematically, 61.1 percent of 167million is equal to 102.203million and from this, it can be inferred that Nigeria alone has over half of the 200million slum dwellers in sub-Sahara Africa. This situation calls for appropriate policy and response by the authorities in Nigeria.

4.6.3 Informal Housing, Shanties and Government's Response in Nigeria

Housing for most people in Nigeria most of the time is acquired through self-build/help as opposed to buying on a formal market. This indicates that much of the Nigeria's housing stock is provided through informal solutions that are synonymous to the increase of substandard housing stock. The provision of housing through informal means is not a problem in itself, but problems arise when houses are built with substandard materials, without adequate facilities, and out of the local planning and development regulations. The situation in Nigeria is illustrated in Table Six and Seven.

Table 6: Distribution of households by source of water supply in Nigeria

Source of water	Year/Percentage Change				
	2003	2004	2005	2006	2007
Pipe born water	15.78	14.50	16.20	15.35	10.40
Borehole water	22.04	17.60	24.00	20.80	26.80
Well	27.83	36.00	25.10	30.55	33.30
Streams/Ponds	33.00	31.50	33.50	32.50	24.50
Tanker/Truck/Van	1.35	0.40	1.20	0.80	4.10
Others	-	-	-	-	0.90
Total	100.00	100.00	100.00	100.00	100.00

Source: FGN-Nigerian Bureau of Statistics (2008)

There is increasing concern in regards to the sanitation conditions of households in Nigeria. As of 2007, only 17.70 percent of households had a water closet facility, 59.30 percent were using a Pit latrine and the rest were either using a Pail or defecating in the open fields (See further details in Table Seven).

Table 7: Distribution of households by type of toilet facility in Nigeria

Type of Toilet	Year/Percentage Change				
	2003	2004	2005	2006	2007
Pit	45.20	53.30	34.10	45.20	59.30
Pail	1.10	0.40	1.80	1.10	0.20
Water Closet	16.90	9.30	24.50	16.90	17.70
Others	36.80	34.00	39.60	36.80	22.80
Total	100.00	100.00	100.00	100.00	100.00

Source: FGN-Nigerian Bureau of Statistics (2008)

Nigeria is currently faced with a challenge of overcoming a backlog of 17 million housing units (Pepple, 2012). This figure is a mere guess by the authorities but it may not be far from the actual. The condition of slums in some selected cities of Nigeria (see Figure Seven) shows the real situation that is confronting slums dwellers in Abuja, Jos, Port-Harcourt and Lagos. The slum situation remains a big concern in most cities, and more worrisome is the action of government authorities in different cities, which is evidently aggravating the difficulty of slum dwellers. The key issues arising from the action or inaction of government authorities include:

1) The ignoring of slum conditions to develop on a larger scale: The appropriate approach for the prevention of slums is the employment of proactive measures. To be proactive is to "manage the process of urban expansion so that cities can organise, orient, and initiate their response to the multitude of challenges and opportunities posed by their urban future" (World Bank, 2008 pp. 29-30). The Nigerian authorities are reluctant to adopt this approach and the consequence is the growth of shanties and shacks. In Abuja for instance, the residents of slums are usually allowed to acquire land from the native people who are waiting for resettlement by government, and this allows them to illegally squad on land that belongs to the federal government. As of 2004, there were 27 squatter settlements in different parts of the city and their combined development covered a land area of 2412 hectares (SERAC, 2006 pp.28-29).

The situation in Jos is different to that of Abuja in the sense that the residents of slums often acquire their land legally from the native owners. However, the purchasers would usually not formalise the transaction at the land registry. In addition, the purchasers often undertake development on the land without obtaining development permits from the local planning and development control agencies. As of 2004, a total of 25 slums areas were recommended for renewal (Dung-Gwom, 2007) and the government in Jos responded by updating the master plan for the city and also designed a strategic plan for its implementation (Government of Plateau State, 2008a; 2009). However, the full scale implementation of the strategic plan was yet to commence as of 2012 but the government was focused on the expansion of inner city roads and opening of new ones: nine contracts for such projects were awarded in 2008 (Government of Plateau State, 2008b p. 43) and 10 other projects were awarded in 2013 (Alao, 2013).

The neglectful attitude of governmental authorities to slums in Jos is similar to that of Port Harcourt. Whereas as in Jos, the slums residents are marginalised around open mining ponds and rocky areas, those in Port Harcourt reside in marshy waterfronts. In 2009, the government in Port Harcourt declared that waterfront areas were porous, full of criminal activities, and causing threat to security within the state. The government decided to clear all the waterfront shanties and nine settlements were recommended for demolition (Nnanna, Onah & Onoyume (2009). In Lagos, most of the slums are situated around the waterfronts and marshy areas, and some houses are even constructed on top of water such as the Makoko settlement (figure 10). In 2006, the State Government in collaboration with the World Bank identified nine of Lagos' largest slums for upgrading (IRIN, 2006).

The slums settlements in Nigerian cities have one issue in common: the residents are often deprived and excluded from access to public infrastructure, facilities and services. To illustrate this with example of getting access to safe drinking water in Mokoko slum of Lagos for instance, there are several communal water points. But people may have to paddle their canoe 3km to get there. They then pay about ₦10 (US$0.06) for a 10 litre bucket (Guardian News and Media Limited, 2011). In like manner, access to safe drinking water is unstable in most of the slums settlements of Abuja. The slum resident mainly relies upon *'mairuwa'* (water vendor) who sell water that is fetched from the commercial boreholes or from distant rivers and streams. In some areas of Abuja, 50 litres water-can will cost ₦50 (US$0.31) (Uzondu, 2013). Walker (2013) found that a large family in Abuja may need around 200litres (about 10 water-cans) every day, and that adds up to about US$486 every year. This often put pressure on poor and low-income households that live on an average of US$2 a day. In Jos, the West Africa Wash Journalists Network (2012) cites a case of Tudun Wada and Hwolshe slum areas to explain that residents urinate and defecate in a stream at one end of the town, and fetch the water from the same stream at the other end to use in their houses. This evidence clearly shows that government authorities are ignoring slum conditions to develop on larger scales.

2) Eviction of slum residents: In 2006, Nigeria was ranked third among the worse violators of housing rights by the Geneva-based CORHE (CORHE, 2009). From 2000 to 2011, more than two million people have been forcibly evicted from their homes in different parts of Nigeria. And most of those affected were already marginalised in slums and many had lived their lives without access to clean water, sanitation, adequate health care or education (Amnesty International, 2011). There are two key issues of concern about force eviction in Nigeria: firstly, the residents are often not given adequate notice of eviction or even evicted without prior notice. For example, about 19,000 people were forcibly evicted from their homes in August 2009 at the Njemanze waterfront in Port Harcourt. These evictions were carried out without adequate notice (Amnesty International, 2011). Further, the Amnesty International (2011) announced via a press release published on its website that: "in April 2005, houses, churches, and medical clinics were demolished in the community of Makoko, Lagos. About 3,000 people lost their homes". In Abuja, the federal authority usually notifies the indigene residents of its plan to displace and resettle them. This is so because the Federal Capital Territory was relocated from Lagos to Abuja and the government promised to resettle the native residents of the area. This is not the case with non-indigene residents who squad on land that belong to the federal government. For this category of people, the government usually evict them on short notice (SERAC, 2006).

Mpape Slum Settlement in Abuja, Nigeria (Source: Sahara Reporters, 2010)

Mpape village is one of the slum settlement in Abuja, the Federal Territory. Slums in Abuja are temporary houses provided through self-self/self-build on the federal government's land. The resident are often evicted on short notice whenever the federal government require the land for public use. The houses are crowded and lacking sufficient access road, surface water drains, electricity, schools, healthcare facilities and there is an acute shortage of water supply for domestic use.

Crowded Slum Settlement in Jos, Nigeria (Source: Field study in Jos, 2012)

The slums in Jos arise from the absence of effective spatial planning and development control. The slums are often crowded and lacking access road and surface drainage. The houses are provided through self-build/self-build, and are substandard. Most often, the sanitation condition of residents is poor, and the source of water for domestic use is either by well, borehole, the public mains or a combination

Waterfront slum Settlement in Port-harcourt, Nigeria (Source: Ochereome Nnanna, George Onah & Jimitota Onoyume, 2009)

This settlement is one of 1,400 settlement that houses poor households. The houses are tenement buildings housing more 5 – 6 families with an average family size of eight who share toilet facilities mostly designed as outhouses alongside bathrooms and kitchens. The houses are accessible by unpaved roads that lack drains, street lightings and sidewalks. Residents are either self employed or employed in the informal sector.

Makoko Slum settlement in Lagos, Nigeria (Source: Sarah Simpson/IRIN, 2006)

Houses in Makoko are constructed on top of water. The houses are made of bamboo and raffia palms. One room would sleep an average of six to 10 people and approximately 80% of people rent their rooms from slum landlords. Communal latrines are shared by about 15 households, and waste water and excreta goes straight into the water. So does kitchen waste, polythene bags. The water stinks, tlectricity supply is epileptic and every house has a canoe for commuting in and out, and around the slum.

Figure 7: An illustration of slum conditions in some selected Nigerian cities

The second issue that often arises from forced eviction is the inadequate compensation to the affected households or the provision of alternative accommodation. In Abuja, the indigene residents are usually resettled to an alternative settlement but the non-indigene residents are not. For instance, SERAC (2006 p.10) documents that: "between July and September 2000, demolitions were carried without adequate compensation or resettlement; an estimated 50,000 residents were displaced from their homes without alternative accommodation". The government in Lagos has made attempts to compensate displaced slum residents. However, the compensations were delayed; the case of those evicted from Makoko is an example (Sessou, 2013). More so, the affected people were not compensated adequately and studies (Agbola and Jinadu, 1997) show that most of those resettled to alternative accommodation were worse housed than they were before the eviction.

3) The demolition of slum houses: Instead of improvement, the authorities in Nigeria would prefer to demolish slum houses and in the process, they inflict untold hardship on the affected residents. The authorities in Abuja appear to be notorious for this practice. This assertion is substantiated in CORHE's report (2009 pp. 40-41), which indicates that demolitions have occurred in 34 settlements from 2003 to 2007. The justification that the authorities gave was that there was a need to restore the master plan of the Federal Capital Territory. Interestingly, the state government authorities in Lagos, Kano, Ibadan (SERAC, 2006 p. 10), Jos (Dung-Gwom, 2007a) and Port Harcourt (Amnesty International, 2011) have justified their actions or planned action on the need for urban renewal and the restoration of the master plan. These reasons could as well be interpreted to mean a failure on the part of the relevant authorities to properly manage urban growth, prevent the occurrence of slums or to upgrade those settlements that have already turned into shanties with minimal interferences to the livelihood of the residents.

4) The use of violent means to evict the residents of slums: There is a practice of employing violent means to evict residents of slums. This process often results in the loss of lives and causes injuries to people and damages to properties. A typical scenario is documented in Durumi I, II, III, Kado and some parts of Garki in Abuja (SERAC, 2006 p.38). In this case, seven people who were trying to resist the demolition of their houses were killed including a pregnant woman and others were injured (SERAC, 2006).

Writing about the experience in Port Harcourt, the Amnesty International (2011) observed that: in one settlement, the demolitions were accompanied by the use of force by Nigerian security forces. Twelve protesters were shot and injured in Bundu waterfront in October 2009. The Amnesty International (2011) documents that six people were killed. There are more than 40 waterfront settlements in Port Harcourt and they make up some of the city's most densely populated areas. Amnesty International (2011) has raised concerns that if the State Government authorities in Port Harcourt "continue with the planned demolitions of all the remaining waterfront settlements without first implementing adequate human rights safeguards, more than 200,000 people will be at risk of losing their homes and livelihoods". In like manner, the Amnesty International (2011) documents that: protesters were beaten and injured by law enforcement officials during the demolition of Makoko slum in Lagos. Oseni (2013) corroborates this evidence and adds that about 100,000 people lost their houses as a result of the demolition. All this evidence calls for a policy that would prevent the use of violent means to evict the residents of slums.

4.7 LAND TENURE SYSTEM AND HOUSING PROVISION

Nigeria has operated a dual land tenure system (Customary and English) right from the colonial era. The operation of dual tenure systems implied that individuals, family, or community could acquire, own, possess or transfer land according to customary or English law. In southern parts of Nigeria, the operation of dual tenures presented conflicts. In principle, English tenures were ones of individual ownership, whereas under customary law land is owned by a community or family, particularly when it is described as a "family property". However, both tenures allowed transfer of a piece of land from one to another. As regards conversion from customary to English tenure, the view was that an appropriate conveyance executed by the persons whose consent is needed under customary law could effectively create an English title. However, this was not always the case because instances existed where English interest was denied even when the historical root of title lay in customary law (Park 1965 p.

18). Park argued that these factors, together with the difficulties of obtaining all the consent required by customary law for a transfer of land, inevitably led to uncertainty and unnecessary expense in land transaction.

McDowell (1970 p. 155) reports that the underlying assumption of running the dual tenure system in anticipation of a new one emerging through local legislation did not become a reality. Therefore, the received English law and the retained customary law were both operational in the colonial era and even beyond. Most of the legislation that was made in connection with land achieved much success in northern regions compared to the southern regions. The success achieved in the north is attributed to the political and religious powers that the northern monarch had over their subjects. Furthermore, the far north of Nigeria, which was predominantly practising Islamic religion, already had a legal (sharia) system in line with the religion.

In most of the northern regions, the monarchs (Emirs) were highly respected; this allowed them to possess sufficient power to administer their territories by enforcing the Islamic legal system in all spheres of life including land matters (International Crisis Group - Africa Report, 2010 pp. i, 3-4). For instance, they welcomed the idea when the Land and Native Rights Ordinance of 1910 declared all lands in Northern regions to be under the control and disposition of the Governor, for the use and common benefit of the natives. This Ordinance later served as the basis for the Land Tenure Law of 1962 which was introduced in northern states, two years after Nigeria achieved independence. Whilst these developments occurred in the north, there had hitherto been little legislative interference in land tenure in the southern regions. Forms of land tenure were allowed to persist or develop as they would in southern regions (Francis, 1984).

Some accounts (Naanen, 2006; Francis, 1984) indicate that, during the early part of the colonial period, an attempt to impose a law of Northern Nigeria's type in southern region was resisted. This led to a women's riot in south-east Nigeria in 1928 to stop the imposition of an indirect land tax on the people by colonial government. Drawing on previous discussion, the social and economic organisation of Nigerian societies was centred on the communal ownership of land by kinship groups. The notions of treating land as common heritage, held between past, present and future generations caused women in the south-eastern region to resist tax levies on the dead (Naanen, 2006). It was obvious that the belief systems between the southern tribes and those of the northern regions were not the same, which is why the imposition of land tax system was successful in the north. In fact, evidence (Yakubu, 1985 cited in Mamman, 2012) has revealed that land tax (or al-kharaj), which was usually paid for land occupied by an individual, existed in pre-colonial Islamic north. This made it easier for the colonial authorities to introduce a land tax in the north. And, with the help of Emirs, who were highly respected, the colonial administrators found it easy to indirectly impose and collect a land tax (Naanen, 2006 pp. 70-71).

There is sufficient evidence to show that significant variations existed in the land tenure systems and that these discrepancies were affecting government's effort of acquiring land for public use. The difficulty of acquiring land from kinship groups for public projects by the government in different parts of Nigeria is well documented in academic literature. This challenge was found to undermine the success of public projects that were provided within the funding from NDPs. Mamman (2012) documents that the Federal Government highlighted the problem in the third NDP as follows: "that in spite of existing legislation empowering Governments to acquire land compulsorily for public purposes, it has become difficult to do so at reasonable cost in some of Nigeria's urban centres". Consequently, several projects (housing and urban infrastructure) in the Second Development Plan (1970- 1974) failed to take off because of the difficulty of acquiring land in major urban centres. In the same manner, private projects must have run into similar obstacles. Agbosu (1988) records that even where land was readily available, the financial implications of compensating dispossess owners were often prohibitive. Consequently, compensation claimed and paid by governments in the event of compulsory acquisition were generally much higher than the true opportunity cost of land. Onibokun, Agbola and Labeodan (1989) also suggest that land acquisition for site-and-services schemes was a critical delaying factor in most cases. Because the government was increasingly faced with the difficulty of land acquisition in urban regions, the Federal Government promulgated the Land Use Act (LUA) in 1978 to address these concerns (Umezulike, 2011).

4.7.1 The Land Use Act of 1978 and its Flaws

The LUA of 1978 is the subsisting land tenure system in Nigeria. It was promulgated by the military government on 27th March 1978 following the recommendation of a Land Use Panel inaugurated on the 20th May, with the following terms of reference: to study the various land tenure, land use and conservation practices in the country and recommend steps to be taken to streamline them; to analyse the implication of a uniform land policy for the country, as well as to examine the feasibility of a uniform land policy for the entire country and propose guidelines for its implementation; and to examine steps necessary for controlling future land use and also opening and developing new lands for the need of the government and Nigeria's growing population in rural and urban areas (Mamman, 2012; FGN-LUA 1978; Oshio, 1990). Studies (Mamman, 2012; Oshio, 1990 and Francis, 1984, 1986) indicate that the Land Use Panel submitted a main report (with a minority one) to the government after completing its work. The recommendations of the main report were against nationalisation and the introduction of a uniform tenure system for the entire country while the minority report advocated land nationalisation and the unification of the land tenure system in the country. The military government chose the minority recommendation and went ahead to promulgate the Land Use Decree (now Act).

The preamble of the Land Use Act of 1978 goes as follows:

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

The Land Use Act provided that "right of occupancy" replaced previous forms of title and became the basis upon which land could be held. The rights of occupancy operate in two kinds: statutory and customary. Statutory rights are granted only by the Governor or a representative of the Governor in respect of land, whether or not in an urban area. Customary rights are granted by the Local Government Council authorities in respect of land not in urban areas [Land Use Act, 1978 - Part II, Section 5 (1) and (2)]. Part IV (21) and (22) requires holders of customary or statutory titles to seek for the Governor's consent or in other cases (applicable only to customary title holders), approval of the Local Government Council authority before alienating (in full or part) landed property by assignment, mortgage, transfer of possession, sublease or otherwise.

The introduction of a uniform tenure system replaced all forms of customary land holdings with statutory right of occupancy. This has generated concern. Francis (1984) put up a series of arguments against the Land Use Act. Firstly, "that the intentions behind the Land Use Act seem to have been neither unitary nor coherent, and its real potentials as an instrument of expropriation are shrouded in rhetoric of equality and justice". Secondly, that the "distinction between legislative intention and effect is an impact of the disjunction between the national and the local; between the State pretensions and community impermeability; or, in their normative aspects, between law and custom" (Francis, 1984 p. 5)

Lastly, Francis (Ibid. p. 6) observed that "the ideological construction of the Land Use Act is at variance with potential consequences in a manner which exactly parallels the central ambiguities in the Decree drafting. There is divergence of interest between the bureaucratic powers established to administer the Decree and mass rural dwellers who are its potential victims", Francis concluded. Otubu (2007) argues that "the Land Use Act is nothing but a nationalisation instrument which took away the right of ownership and management from the citizens and vested it on the state. It has turned property owners into tenants over land and also impoverished citizens as it sought to remove the economic and wealth creation attributes of land". Furthermore, the power bestowed on Governors by the Act was enormous to the extent that it overshadowed and made nonsense of the power vested in Local Government Authorities to administer rural land. With the increase in urbanisation that is currently happening in Jos where rural areas are fast integrating into the urban setting, the Local Government Authorities are losing their constitutional powers on land to the State Governor.

These problems were well acknowledged by designers of the housing policy that thrives on the enabling strategy (FGN-NHP, 2006 pp. 28-29). For instance, the housing policy designers noted that the Land Use Act was intended to facilitate the availability of urban and rural land for development, but this has not been achieved due to a number of constraints. Firstly, the government appreciated that the inclusion of the Act in the Federal Constitution of Nigeria made it inflexible and difficult to effect even minor amendments. Therefore, the government proposed to remove the Land Use Act from the Nigerian Constitution and for it to be treated as a separate law. Secondly, the government acknowledged that the vesting of all land (except Federal Government lands) in State Governors seriously hampered acquisition and the transfer of land. This has led to cumbersome and costly procedures for obtaining C of O, and the seeking of consent to transfer interest on property from one person to another.

Thirdly, the restriction in section 34 (8) imposed on private developers to acquire only half a hectare of land in urban areas was a fundamental flaw. Lastly, the government recognised that it had always delayed paying compensation for land acquired from people across Nigeria. And the compensation paid was not often adequate to motivate dispossessed land owners to part with their property easily (FGN-NHP, 2006 pp. 28-29). This was the position of land tenure system on which the policy that thrives on the enabling strategy was erected. In principle, land was perceived to be held by government in accordance with the provision of Land Use Act, but in a practical sense its ownership, possession and control was with the communities, kinship groups and individuals.

4.8 THE IMPACT OF CIVIL AND RELIGIOUS UNRESTS

Nigeria has experienced civil unrest of varying dimensions and resulting from different reasons from 1960 to the contemporary period. The most devastating of all since the 1960 independence was the civil war, which occurred between 1967 and 1970. The immediate cause of this was an attempt by the eastern region to break off from the Federal Republic of Nigeria (Metz, 1992 p. 59). The civil war began about one year earlier, before the end of first NDP, and it is a possible reason why the second NDP could not begin until after the war ended in 1970. The civil war caused a substantial loss of lives, and public infrastructure and houses were destroyed, mostly in the eastern region. The second NDP started in the aftermath of civil war and the major goals set by the federal government were concerned with post-war infrastructure, housing reconstruction and restoring productive capacity. For instance, the replacement cost of physical assets damaged and destroyed by the civil war, mostly in States located at eastern region of Nigeria (the secessionist region), was estimated at ₦600 million (then about US$900 million) (Lewis, 1977).

The second NDP budgeted ₦2.634million for housing with a projection of 54,000. Though there are no accurate quantitative records on houses built at the close of this Plan, consensus exists in academic research that a substantial amount was used for reconstruction of damaged houses (Olayiwola, Adeleye and Ogunshakin, 2005; UN-HABITAT, 2001a p 49; and Awotona, 1990 p. 18, 19). From the total budget for housing, an amount of N0.60million went for reconstruction of houses destroyed during civil war; ₦0.80 was used to expand the financial resources of the NBS; ₦1.40 was expended on provision of staff quarters at the Federal Capital Territory in Lagos; and ₦0.16 was expended on provision of transit housing for public officials at the Federal Capital Territory in Lagos (Awotona, 1990). These data suggest that, apart from the money expended on reconstruction work in eastern region states, any other expenditure on new housing only benefitted Lagos. The States in the northern region and mid-west region were neglected in this period.

There were other forms of civil unrest that arose from bloody military coups, such as those of 1966, 1976, 1990 and the failed transition to democratic rule of 1993. The uprisings that occurred in these periods led to the loss of lives and properties and the disruption of the national development process (Falola, 2013; Metz, 1992). Furthermore, the cutting of expenditure for social services that occurred during SAPs led to different forms of uprising as explained in chapter two. The destructions (of lives and properties) that resulted from these uprisings were not adequately quantified and documented in academic research, but it is clear that the journey has been uneasy for ordinary Nigerians.

4.8.1 Ethno-Religious Conflicts and Wider Influences within and beyond Jos

The preceding discussions confirmed that the overall development process of Jos is influenced by multiple factors. Some of the factors (such as the impact of oil industry, military coups, the revenue allocation system, the national policy dilemmas, the changes in government, and political issues) which have already been discussed are beyond the control of government authorities in Jos. Other wider influences within and beyond the city of Jos are related to violent conflicts. During the last two decades, the ethno-religious conflicts in Jos have become more pressing than any other issue. The chronology of contemporary violence in Jos includes that of 1994 (International Crisis Group, 2012 p. 9), the 2001 and 2004 episodes (International Crisis Group, 2012 p. 10; Higazi, 2011 p. 18), 2008 events (International Crisis Group, 2010 p. 12; Higazi, 2011 p. 18), and persistent violence since 2010 (International Crisis Group, 2010 p. 13; Higazi, 2011 p. 18). The drivers of these civil unrests include the interplay of identity, politics and the economy, segregation and polarisation along ethnic and religious lines, and remote causes that are connected to ownership and control of land between indigenes and settlers or indigenes and citizens (International Crisis Group, 2012, p 16-20; Higazi, 2011 p. 12-24).

In the last three years, the nature of violence in Jos and other regions took a different dimension with the involvement of an Islamic group known as Boko Haram. This Boko Haram group is a galaxy of loosely connected armed cells under a leadership with alleged links to the Middle East Al-Qaida group (Fagotto, 2014). In Jos alone, at least 4,000 people have been killed as result of Boko Haram attacks. The activities of this group are beyond the capacity of the authorities in Jos to manage. It has become a national concern as the group has undertaken strikes against army barracks, police stations, prisons, schools and the United Nation building in Abuja, the Federal Capital Territory (Fagotto, 2014). While analysing the situation in Jos, Fagotto notes that: "years of religious violence and Boko Haram attacks have turned Jos into an African Belfast, where Christians and Muslims live rigorously segregated, with minimum interaction: They have set up separate street markets, and what were once mixed public school, have now become de-facto segregated institutions".

There is a consensus in the literature that ethno-religious conflicts that occurred over time in Jos affected the growth of the local economy and constrained the urban development process (Dung-Gwom and Rikko, 2009; Kwaja, 2011, Higazi, 2011; International Crisis Group, 2012 and Aliyu, 2012 *et al*). These studies also maintain that residential properties, places of worship and public facilities have often been targeted during conflicts, but they do not provide accurate quantitative estimates. Dung-Gwom and Rikko (2009) and Aliyu *et al* (2012) in their studies document that the destruction of un-quantifiable housing stock in Jos aggravated supply shortage. Aliyu *et al* (2012) also show that civil unrests have resulted in massive residential mobility and relocation around the city. This corroborates with the findings of Dung-Gwom and Rikko (2009), who conclude that, as a consequence of civil unrest, excessive demand for land and housing was created in areas where there was limited or no supply. Furthermore, they observe that houses were available and unoccupied in locations where demand was relatively lower, compared to supply. These findings suggest that civil unrest was having a negative effect on the development of the local housing market and the supply of low income housing in Jos. The persistent etho-religious conflicts are now beyond the capacity of local authorities to manage. Evidently, this has become an investment risk and a discouraging factor for housing investment by private house builders and financiers.

4.9 SUMMARY

It is clear from the preceding discussions that the political and socio-economic processes have impacted negatively on the overall progress of Nigeria. Specifically, national development and housing programmes have been constrained by the political and socio-economic processes. The key factors that accounted for this failure include: one, the impact of military rule and changes of governments. The frequent changes in government, which in many instances occurred through military coups, resulted in changes in the economic and political-ideological stance of the government. This factor influenced the continuity of national development planning, policy consistency, public spending patterns on social service and the priority accorded to the provision of public housing. Since the return to democratic rule in 1999, there have been relatively smooth transitions from one democratic government to another and political and economic ideology has been consistent in favour of complementing state roles with market solutions. However, it is too early to predict the continuity of government programmes and the continuity of policies.

Two, the institutional framework for the implementation of national plans and policies was poor. For instance, a central bureaucratic management style which concentrated roles in few agencies was adopted. This allowed few agencies and individuals to monopolise the implementation of public housing projects. As a consequence, the arrangement became corrupt, ineffective and inefficient. Central bureaucratic management is a persistent variable particularly in connection to fiscal centralisation. This factor is capable of undermining the capacity of local authorities to effectively fulfil their roles in the delivery housing services at the local level.

Over the years, relevant institutions have been created or restructured by federal and state government authorities to build capacity in the housing sector. This process cannot occur at once. In Jos, state creation and the process of development have continually presented a need to create or restructure institutions. It is possible that the outcomes of the housing programmes were influenced by a lack of institutional capacity at federal and local levels. Improvement of institutional capacity is still required and remains an on-going process at both federal and local levels in Jos.

Furthermore, the weak institutional framework is evident by the inadequate procurement regulations, which permitted sharp practices and corruption during the procurement of public housing projects. Procurement reforms are still on-going and it is too early to think that the period of an inadequate procurement system is over. The eighth influential variable is the land ownership tussle between government and kinship groups. This factor is still lingering and capable of influencing the success of housing provision in Jos and other locations across Nigeria.

The ninth issue is civil and religious unrests, which have impacted negatively on the development process of Nigeria. This factor is persistent in different geographical areas of Nigeria. In Jos, ethno-religious conflicts have become a reoccurring event and this is a serious issue that is constraining the development of the city. It is also a potential risk for housing investment. Furthermore, when violent uprising occurs in Jos, houses, places of worship and public facilities are often targeted. This has reduced the residential housing stock and created unbalanced demand and supply of housing in different locations.

Tenth, some of the development plans implemented in Nigeria were over ambitious. For instance, the economic prosperity in the 1970s permitted the government to propose huge amount of money for the NDPs. This led to corruption, mismanagement and high degree of wastage. Sadly, the out outcomes of the NDPs that command those huge budgets were poor. Lastly, the economic prosperity that arose from crude oil discovery and export was poorly managed. Since the discovery of crude oil in late 60s, Nigeria has become heavily dependent on crude oil and the much accrued public revenue is not well accounted for by public officials. This has created structural imbalances in the economy which have lingered till present times in Nigeria.

Lastly, the issue of rapid urbanisation and growth of shanties across Nigeria is an evident of poor planning and policy failure at national and regional levels. Urbanisation and slumming in Nigeria deserves an effective policy that will help to improve the living conditions of slum dwellers, and to prevent more people from getting entrapped in the slums conditions. The approach where government authorities are seen to criminalise slum residents, evict and demolish their houses without compensation or resettlement need to be changed. Instead of demolition, the approach to slum clearance should that of improvement and adaptation.

The search for a solution in the idea of enabling the provision of housing is incomplete without addressing the variables that have endured over time to continually influence the outcomes of housing policy in a negative way. Having analysed the legacy of housing provision in Nigeria, it is now necessary to explain the changes that were proposed by the government in the 1991 housing policy, and the reforms that have been implemented to bring some improvement to the housing system.

CHAPTER FIVE

SUBSIDISING HOUSING IN NIGERIA'S NEOLIBERAL CONTEXT

5.1 INTRODUCTION

Nigeria has followed in the line of developing countries that had to undertake neoliberal reforms (liberalisation, deregulation and privatisation), on the assumption that they would help restore economic stability and also enhance the role of the private sector in development. The current housing policy statement in Nigeria originated from this line of thinking: it was assumed that financial liberalisation would lead to growth and stability in the financial system, and that government would apply appropriate legislation to compel private finance institutions to contribute in the financing of subsidised mortgage housing. In subsequent years, the International Development Agencies have advised Nigeria to undertake administrative (decentralisation, participation and partnership) reforms, on the assumption of promoting pluralism, efficiency and transparency in the management of public services including the provision of housing provision. The Nigerian housing policy and the notion of enabling are founded on the above assumptions. The objectives and strategies of the housing policy are appended (Appendix X p. 311). The purpose of this chapter is to examine the reforms that have been implemented in line with the underlying premise of enabling, and how they can be benefit the provision of formal housing in Nigeria.

5.2 NEOLIBERAL REFORMS AND HOUSING POLICY ASSUMPTIONS

This section discusses the neoliberal reforms implemented in Nigeria. Tables showing precise details of these reforms can be found in appendix XI and XII (page 313 and 314). Following the acceptance of the IMF's SAP in 1986, the authorities in Nigeria began to undertake reforms. In 1988, the privatisation and commercialisation decree was enacted. This legislation led to the creation of the Technical Committee on Privatisation and Commercialisation (TCPC). Between 1998 and 1993, the TCPC was involved with the first round of Nigeria's privatisation, and about 70 public enterprises were fully divested (Drum, 1999). In 1989, the PMIs Act was enacted to create a legal framework for the setting up of PMIs by government and the private sector. As PMIs and private institutions were being created, it became necessary to provide regulatory framework. This led to the enactment of the Banks and Other Financial Institutions Act of 1991. This legislation was made without an enforcement agency and so, remain inactive (Nwoye, 2007). Also, a new National Housing Policy was launched in 1991, calling for government to become an enabler, promoter and facilitator of housing as opposed to provider (World Bank, 1993a).

In 1992 the Nation Housing Fund Act was promulgated (see Appendix XI on page 313) and the contributory housing finance (NHF scheme) arrangement was kick-started. In 1993, the FMBN Act was enacted to empower the FMBN to start administering the NHF scheme. In the same year, the UDBN Act was promulgated and the UDBN was incorporated for the purpose of financing urban infrastructure. By 1994, banks were beginning to fail, fraudulent activities were increasing and money laundry was now a common crime among corrupt government officials. Three legislation were passed between 1994 and 1995 to address these problems but to no avail. A further deterioration in the Nigerian financial system necessitated the creation of two corruption prevention agencies in 2000 and 2004. Further, it became evident in 1999 that the institutional framework for the privatisation programme was deficient. This necessitated enactment of the Public Enterprise (Privatisation and Commercialisation) Act in 1999. This legislation led to the creation of the Bureau of Public Enterprises (BPE) to take responsibility of implementing Nigeria's policy on privatisation and commercialisation (FGN- Privatisation Programme, 2006).

In 2002, the federal government withdraw from retail mortgage operation and liquidated the PMI (the FMFL) which it had set-up in 1999. However, the state governments maintained ownership of PMIs including that in Jos (Mobogunje, 2011). Over this period the poor performance of the FMBN in supplying mortgage finance had necessitated some reforms: a new Board was constituted; incompetent staffs were retrenched; new and competent staffs were employed; and an arrangement was put in place for the private developers to access loans to build houses for the benefit of the NHF subscribers (Mabogunje, 2011 p. 584).

Between 2003 and 2004, the Central Bank had to introduce new measures to sanitise Nigeria's financial system: a new guideline for PMIs was announced; and the recapitalisation and stabilisation of financial institutions was started (CBN, 2003, 2012). By 2005, another round of privatisation began. This time around cement companies, bricks and clay companies, steel rolling mills, the FMBN, public deposit money banks and insurance companies were affected (FGN-Privatisation Programme, 2006). The UDBN was also privatised (Yari, 2010 p. 20). Between 2007 and 2011 public procurement reforms were implemented (see Appendices XI and XII pp.313, 314).

As a way of shifting the government role from provider to enabler, the federal government introduced a policy on the monetisation of worker's fringe benefits and the privatisation of government housing in 2003. Following this policy, all public houses across the country were sold through public auction at the end of the first year of the monetisation programme (Aluko, 2003). Unlike other forms of privatisation, this policy sought to transfer the responsibility for public assets not to private companies but directly to individual members of the public. Sprigings and Smith (2012) observed that public housing transfer in this manner has unintended consequences. One of the less explicit consequences is the transfer of long term management and maintenance costs of public sector stock away from the government to individual households. This was the primary objective for introducing the policy of public housing transfer in Nigeria. The unintended effect of this policy has already been established by Sprigings and Smith (2012). Their study revealed that the initial privatisation of public housing in the UK leads to subsequent commodification and re-commodification. They observed that public housing stock transfer which came from the 'Right to Buy' policy gradually expanded the Private Rented Sector. This has resulted in unintended consequences for Local Housing Allowances (Sprigings and Smith, 2012). The response of governmental agencies to this policy in Jos will be examined in subsequent discussions.

It clear that the decades of 1991 to 2011 have experienced regulatory and institutional reforms with much of it occurring after Nigeria returned to democratic rule in 1999. The events that were meant to change the government's approach of housing provision appear to have occurred rather slowly and haphazardly. The sequence of events shows a lack of consideration to the interdependency of legislation and action. Some progress and inconsistencies are observed from the reforms outlined in Appendices XI and XII pp.313, 314. First, the federal government has set-up institutions that are supported by statutes. Secondly, there has been a progressive but very slow and uncoordinated development in institutionalising relevant policy decisions. Additionally, some of the decisions are yet to be supported with appropriate legislation such as for the proposed taxation and capital subsidies for housing production. Furthermore, some statutes were created without commencement dates. This failure could create a negative impact on the supply of housing finance and provision of subsidies.

Thirdly, the deregulation and privatisation reform was implemented without an appropriate institutional framework. For instance, the privatisation exercise began in 1998 when the Bureau of Public Enterprises (BPE) was not yet created. The consequence was the increase in financial crimes including advanced fee fraud and money laundry by corrupt government officials. Furthermore, a lot of private finance institutions came into operation as a result of deregulation programme. However, the legal and regulatory framework was deficient. Also, instances exist where legislation was made for the purpose of checkmating financial malpractices but an enforcement agency was not created.

Fourthly, property rights reform has not received the adequate attention of the government. This failure has implications for the housing finance system. The absence of clearly stated foreclosure laws is causing mortgage providers to adopt arbitrary measures to safe-guard their investment, to the detriment of borrowers. The World Bank (2009b) confirms this and reports that despite the unfavourable environment there is a reasonably efficient and rapidly growing mortgage market in Nigeria. The World Bank further observed that: "loans are provided by the retail deposit banks on short term basis. The maturity mismatch is largely mitigated by use of adjustable rate mortgages where loans rates are typically being tied to banks' prime lending rates". For instance, the average lending rates in the mortgage industry was 19.5 percent in 2011 (CBN Economic Report, 2011 p. 18). This is due to the absence of adequate underwriting mechanism for examining the financial history of the borrower, particularly in respect of his/her record in repaying other loans (World Bank, 2009b). Furthermore, it is the security of the property that allows a lower rate of interest to be charged as opposed to that for an unsecured loan. The World Bank reported that the arrangements in Nigeria are not straightforward. It is observed that arrears are very low on the mortgage lending that has taken place (World Bank, 2009b).

Fifthly, until now there is no attempt to carryout land reforms despite the problems created by the present land tenure system. As noted in chapters one, the poor performance of Nigeria as a whole in registering property is attributed to flaws contained in the Land Use Act (LUA) of 1978. There are two courses of actions that need to be undertaken as regards the LUA issue. First, relevant sections need to be amended. Presently, the LUA is incorporated into the national constitution. It needs to be expunged from the constitution so as to effect the required amendment as well as to fast track future amendment when necessary, without going through the rigours of constitutional review (MBAN, 2009). As the LUA of 1978 has nationalised Nigeria's land tenure system so its amendment can only be made at a national context by federal legislatures. It was previously noted in chapters one and three that LUA of 1978 has become an obstacle to making land available for housing; it has been blamed for the prolonged bureaucratic process of obtaining C of O, the document that confers ownership of the land to the individual from the government. The Act has not guaranteed security of title and the cost remains prohibitive while access to registered land is difficult and cumbersome (EFInA and FinMark Trust, 2010, p. 37). In 2009 the MBAN presented a memo to the national assembly, requesting for amendment of the LUA. This has been followed with lobbying by FMBN but to no avail.

The neoliberal reforms that have been implemented raises hope particularly for the anticipated partnership between Deposit Money Banks and insurance companies with the FMBN to provide housing finance. It is observed that the federal government has adopted an approach which allows key institutions such as the FMBN, UDBN, housing corporations and some PMIs to remain in the ownership of government. For instance, the FMBN and UDBN were converted into GSEs. Technically, these institutions have moved from the federal government's ownership to the ownership of federal government agencies and local states. They have moved simply from government to government and remain as bureaucracies which cannot operate without the government's influence. The problem therefore is unsolved.

The expectation that government should shift its role from provider to enabler does not mean a complete withdrawal from the shelter process or the abdicating of responsibility. But what has happened in the case of FMBN is inconsistent with enabling ideas of deregulating and debureaucratising of public institutions to promote performance. Similarly, the ownership structure of federal and state government housing corporations and PMIs owned by local states is yet to be altered. They remain fully owned by the government and so part of bureaucracies. In this case, the issues of bureaucratic restraints, mismanagement, corruption, over-dependence on state funding, service arrogance and many others have not been addressed.

Not much has been done about secondary market development even though an efficient secondary mortgage process is lacking. This is putting enormous burden on the FMBN and PMIs to carry the mortgage loans to maturity. It has been observed that: "outstanding mortgage loans remain on the books of mortgage providers no matter the tenure and this limits the ability of the FMBN and PMIs to originate more loans" (EFInA and FinMark Trust, 2010, p. 38). The Federal Government of Nigeria aspires to link primary and secondary mortgage markets to capital markets. The absence of securitisation law is impeding this aspiration. At the time of this study the sale of securitised mortgage debts by the FMBN and PMIs cannot be effectively achieved within the present housing finance model.

7.4.1 The Impact of Financial Reforms

The reforms implemented in the Nigerian financial system led to the merger and acquisition of banks, leading to a reduction in their number from 89 in 2004 to 21 as of August 2012 (CBN, 2012). In terms of growth, records suggest that the reforms have produced a positive impact on banks. Figure Eight presents the capitalisation rates of Deposit Money Banks from 2002- 2011. Over this period there was a steady growth in the capitalisation rate of banks. This coincided with the period over which the government intensified the economic liberalisation programme (see tables 8 and 9). During this period, the banks experienced their highest capitalisation rate in 2006/07 with a total amount of ₦6.432 billion (US$40.2million) being recorded in 2007. This occurred a year and half after recapitalisation and consolidation programme took effect. The CBN recorded that the capitalisation rate realised in 2006/07 was a direct result of the consolidation programme (CBN, 2007).

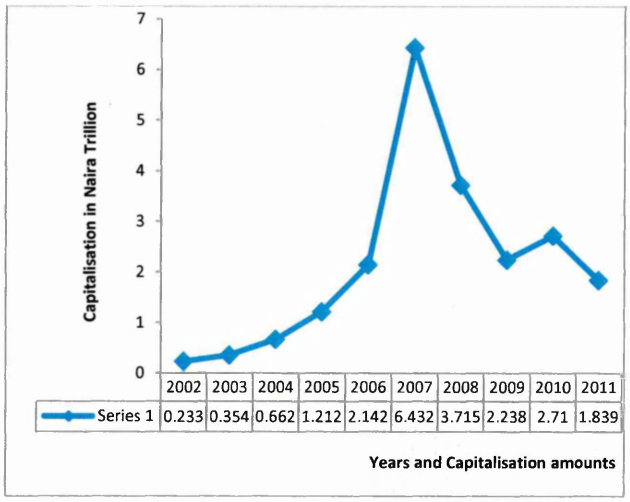

Figure 8 Capitalisation of Deposit Money Banks from 2002-11

Recapitalisation produced a range of effects on the insurance companies. For instance, in 2006, there were 103 insurance companies in Nigeria which later decreased to 49 in March 2007 and by August 2012 there were only 45 registered insurance companies operating in Nigeria (FGN-NAICOM, 2012). The reduction in the number of insurance companies arose from closure and mergers that occurred to meet the prescribed capitalisation requirement introduced by the CBN in 2004. The recapitalisation significantly increased the minimum capital requirements for insurance firms, up from around US$1 million to US$16 million (equivalent of ₦2 billion) for life insurance companies and to ₦3 billion (US$24 million) for non-life insurers (World Bank, 2009b p. 83). As can be seen in figure Nine, insurance companies recorded their highest capitalisation rate in the period of 2006/07 with, an amount of ₦419 million (US$2.6) being recorded in 2007. The effect of this development on the supply of subsidised housing finance will be examined in subsequent chapters.

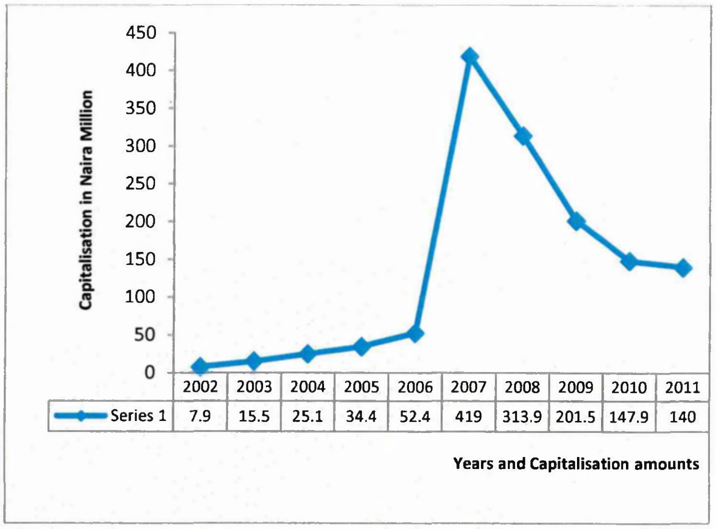

Figure 9 Capitalisation of Insurance Companies from 2002-11

The recapitalisation programme also changed the face of Nigerian PMIs in some respects. Prior to recapitalisation, there were 119 PMIs in 2005, of which 115 were described by CBN as 'terminally distressed'. Ninety seven of these were closed down and new ones began to emerge holding the prescribed capital of ₦100 billion ($850,000) (World Bank, 2009 p. 131). Existing PMIs were made to recapitalise, some were acquired by the Deposit Money Banks and emerging ones had to possess the prescribed capital before they could be licensed (CBN, 2003 & 2007). At the time of field study, the government owned PMI in Jos was not functional because it failed to recapitalise to the required amount of ₦100million thus its license to operate was revoked by the CBN (Government of Plateau State, 2008).

The data presented in figure 10 suggests that PMIs experienced growth in their capitalisation rate around the same period as Deposit Money Banks and insurance companies. The highest capitalisation rates of PMIs were recorded in 2008 with an amount of ₦54.202 million (US$0.34million) being recorded. Before this period, there was a steady growth from 2007 which suggests that post consolidation had made a positive impact on mortgage institutions.

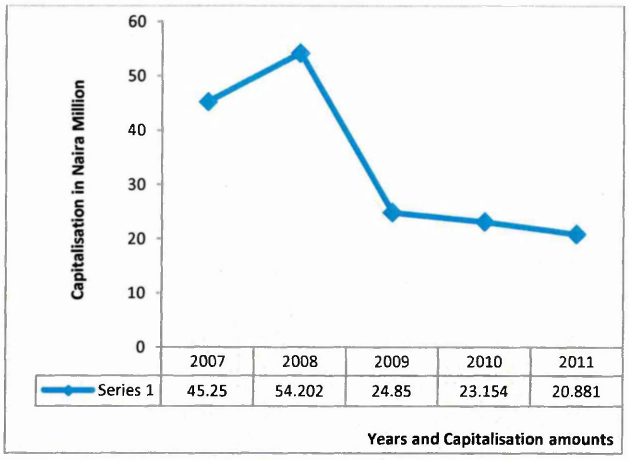

Figure 10 Capitalisation of mortgage institutions from 2007-11

The capital base of the FMBN was raised from ₦100 million to ₦5billion (US$30.864million) in 2005 but there is no data to illustrate its capital appreciation over time. Evidence suggests that the recapitalisation of finance institutions produced an appreciable effect on the credit supply. First, there was a continual appreciation in loan and advances disbursed by Deposit Money Banks right from 2002 (as illustrated in figure 11). The loans and advances disbursed reached a high of ₦8.45billion (US$52.812 million) in 2009. This suggests that the consolidation and recapitalisation programme produced a positive impact on the provision of credit by Deposit Money Banks.

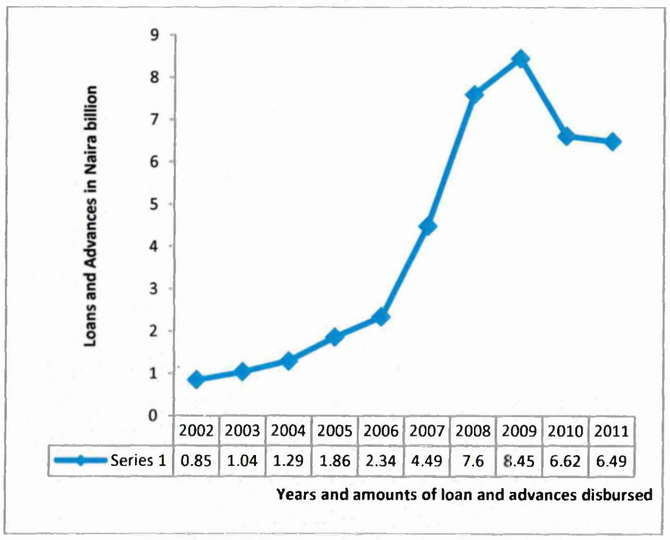

Figure 11 Loans and advances of Deposit Money Banks from 2002-11

In terms of the sectoral credit allocation (Table Eight) by Deposit Money Banks, the credit allocation to real estate sector reached its highest percentage in 2010 and this was three years after Deposit Money Banks experienced their highest capitalisation rates. This further confirms that the recapitalisation and consolidation activities produced a positive effect on supply of credit to the housing sector.

Table 8 Sectoral credit allocation by deposit money banks from 2006-11

	Annual credit share allocation per cent					
Sectors	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**
Agriculture	2.2	3.2	1.4	1.4	1.7	3.5
Solid Minerals	10.1	10.7	11.3	12.7	15.3	17.7
Exports	1.2	1.4	1.0	0.5	0.6	0.6
Manufacturing	16.9	10.4	12.5	10.6	12.8	14.4
Real Estate	5.9	6.2	6.2	8.3	8.7	6.2
Public Utilities	0.9	0.6	0.6	0.8	0.7	0.9
Transport & Communication	7.6	6.8	7.2	8.3	10.7	17.3
Finance and Insurance	4.6	9.4	9.5	13.1	11.3	4.1
Government	4.5	3.7	1.9	3.7	4.9	6.8
Imports & Domestic trade	22.5	14.5	16.4	12.8	11.7	10.3
Unclassified	23.7	32.9	31.8	27.9	21.8	18.1
Total	100	100	100	100	100	100

Source: Central Bank of Nigeria, 2006 - 2011 Annual Reports

In figure 12, it can be observed that the funds available for mortgage investment by PMIs rose to ₦188.5billion (US$1.178) in 2007. Most of these funds would have come from the loans and advances of Deposit Money Banks, premiums of insurance companies and loans made available by the FMBN. The CBN recorded that investible funds available to PMIs in 2006 comprised of deposit liabilities, long term loans/NHF and paid up capital (CBN, 2006). The rise of investible funds of PMIs between 2007/07 is also attributed to the growth in balance sheets of PMIs that were acquired by Deposit Money Banks (a fall out of consolidation and recapitalisation programme), leading to capital injection.

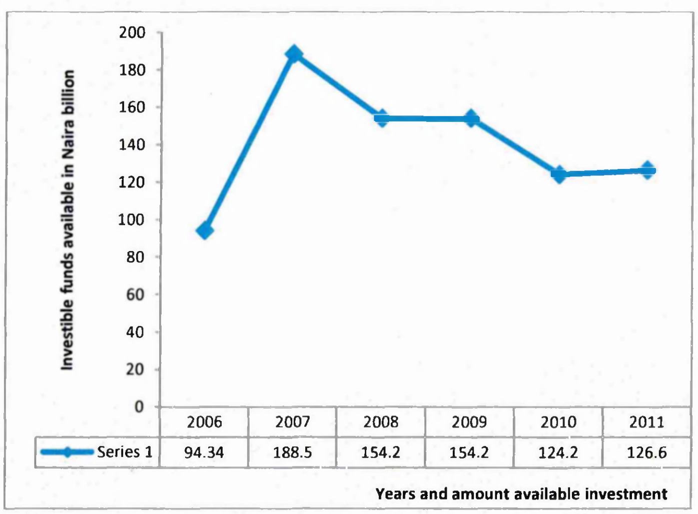

Figure 12 Funds available for investment by PMIs, 2006-11

The cumulative loans disbursed by five development finance institutions, of which FMBN and UDBN made proportionate contributions to, appreciated year after year. As shown in Table Nine, loans disbursed by development finance institutions reached ₦129.8billion (US$811.250) in 2011. From 2007-2011, the FMBN continued to make an appreciable contribution to the loans disbursed by development finance institutions. Starting from 2008-2011, the FMBN made the highest contributions to the cumulative loans disbursed by development finance institutions. This suggests that over this period, the amount of mortgage credit supplied from FMBN was significant.

Table 9 Loan disbursement by Development Finance institutions from 2006-11

Year	**Cumulative loan disbursed in billion Naira**	**Percentage share contributed to total loan disbursed by each development finance institutions**					
		(FMBN)	*(UDBN)*	*Bank of Agriculture (BOA)*	*Bank of Industry (BOI)*	*Nigeria Export & Import Bank (NEXIM)*	*Total per cent*
2006	169.7b	5.8	75.6	10.2	3.8	4.7	100
2007	57.5b	27.0	-	35.0	24.0	14.0	100
2008	78.0b	41.3	-	29.1	12.9	16.7	100
2009	90.8b	43.0	0.2	25.9	14.7	16.2	100
2010	111.8b	49.6	0.2	20.2	23.2	6.8	100
2011	129.8b	42.7	0.1	17.4	29.1	10.2	100

Source: CBN, 2006 - 2011 Annual Reports

The developments in Nigeria's financial system suggest that some benefits may arise in the future. The discussions so far reveal some benefits that give hope and flaws that require attention of the government (see Table 10).

Table 10: Summary of Findings

	Benefits		Flaws
1	The reforms implemented so far to support housing provision on the basis of the enabling strategy are progressive.	1	The events however occurred rather slowly, haphazardly and uncoordinated.
2	The privatisation of financial institutions and their subsequent recapitalisation has improved their performance.	2	The sequence of events shows a lack of consideration to the interdependency of legislation and action.
3	The introduction of an EDL is a noteworthy achievement. This essentially allows private house-building companies, cooperatives and Housing Corporations to access loan from the FMBN to build houses for sale to NHF subscribers.	3	Some inconsistency is observed on the part of the government to make necessary legislation. For example, property rights reform has not received the adequate attention of the government and there is no attempt to carryout land reforms despite the problems created by the present land tenure system.
4	The formation of the REDAN is an achievement. Over 102 housing building companies who are members of REDAN are in affiliation with the FMBN for the purpose of building low-income housing for NHF participants.	4	Some of the policy decisions are yet to be supported with appropriate legislation such as the proposed taxation and capital subsidies for housing production. Also, foreclosure and securitisation laws are still missing.
5	The enactment of public procurement law, the creation of the Public Procurement Bureau and two anti-graft agencies are notable achievements. These will promote economy, efficiency, fairness, reliability, transparency, accountability and ethical standards in the procurement of works including housing provision. Financial abuses of various forms and degrees will also be regulated.	5	Some statutes were created without commencement dates. A typical example is the income tax law
6	The introduction of regulatory guidelines for PMIs, Development Finance Institutions, Deposit Money Banks and Insurance Companies will curb financial abuse and build confidence for the people.	6	Federal and state government housing corporations and PMIs owned by local states are yet to be privatised.

Source: Author's assessment (2013)

5.3 HOUSING POLICY ASSUMTIONS

5.3.1 The NHF Scheme and the Subsidised Mortgage Proposal

Housing finance in the context of the enabling strategy is based on participation and partnerships, and the role of the FMBN is crucial to its realisation. The anticipated participatory financing arrangement is illustrated in figure 13. As it will be seen in the course of the discussion, the FMBN was expected to mobilise finance from NHF subscription, commercial banks (which are termed Deposit Money Banks) and registered insurance companies, contributions by federal government and private capital from foreign investors to create a pool of finance which is referred to as the National Housing Trust Fund (NHTF)

(Federal Government of Nigeria - NHP, 2006b p. 22). The NHTF is a subsidised finance sector which operates as a subset of the national housing finance market (World Bank, 2009 p. 121). This arrangement is of special interest in this study because it provides low interest mortgage credit and has the potential for expanding opportunity for access to low-income housing in different locations.

Based on figure 13, the policy designers anticipated that five key actors would participate in financing housing through the FMBN. Firstly, workers in Nigeria were expected to participate in the NHF scheme, from which a house loan could be made accessible to them. The FMBN was mandated to mobilise subscriptions from the workers (people employed in public, private and informal organisations) based on 2.5 percent of their basic monthly salary. Section 4 (a) of National Housing Fund Act 3, 1992 and Part II (e) of the FMBN Act 82, 1993 both empowered the bank to this effect. The FMBN was expected to enforce NHF collections from workers and this role is facilitated by the outreach structure of the bank, which is made up of eight regional offices and 36 state and district offices, including the Federal Capital Territory (FCT) whose functions are to register participants and collect subscriptions (FGN-FMBN, 2011).

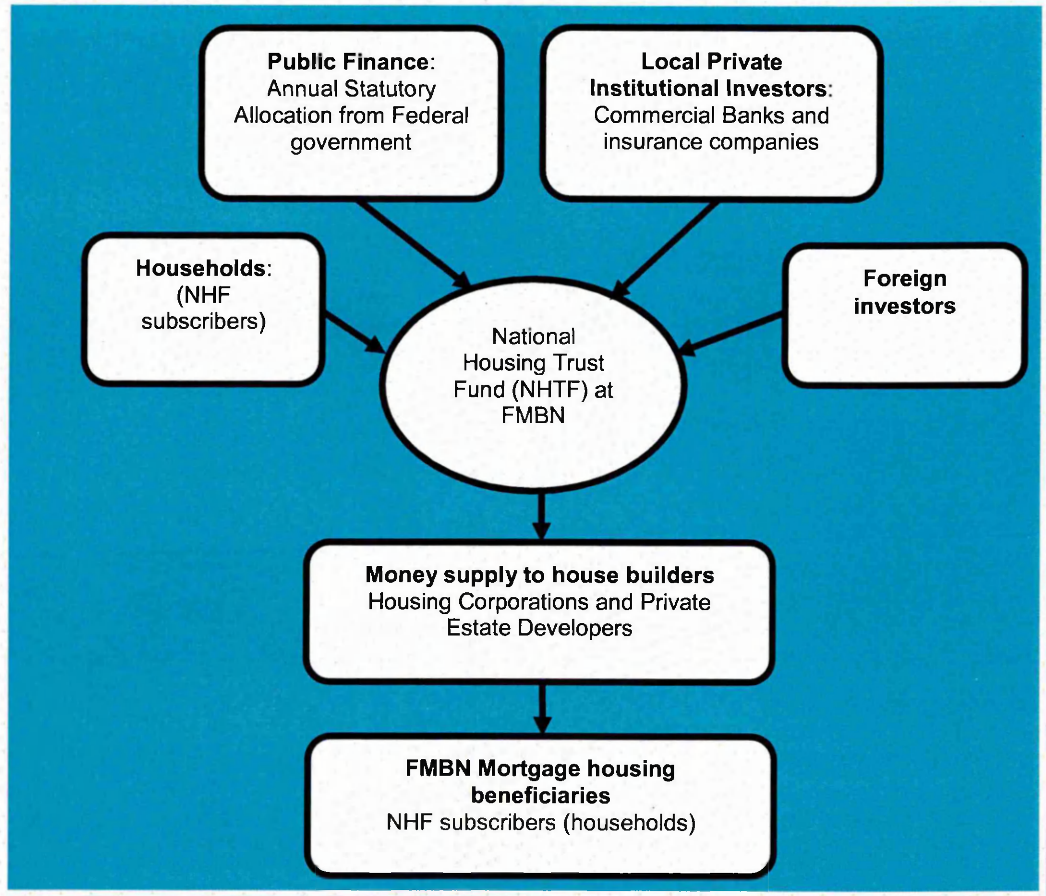

Figure 13: Framework for the financing of mortgage housing for the benefit of NHF subscribers

Secondly, the policy provided that the federal government should support the FMBN through an annual budgetary allocation (FGN-NHP, 2006). This provision was supported by an NHF Statute. Section 6 (I) and (II) of the NHF Act 3, 1992 provided that the federal government should make an adequate financial contribution to the fund for the purpose of the granting of long term loans and advances for housing development in Nigeria. In this regard, the State remained an important actor in financing housing. Though state financing was frequently criticised on the grounds of economic efficiency and ineffectual targeting, it remained a long term source of housing finance in most countries (Clarke and Ginsburge, 1975). In Nigeria, the FMBN is technically owned by the State. The present ownership structure of the bank is comprised of the Federal Government of Nigeria which, has 50 percent share capital in the bank, the Central Bank of Nigeria (CBN) which, has 30 percent and the Nigerian Social Insurance Trust Fund which, has 20 percent (FGN-CBN, 2011).

Thirdly, the policy designers expected local investors to partner with the FMBN in financing housing in Nigeria. The policy required Deposit Money Banks to invest some proportion of their loans and advances in the FMBN. The NHF Statute supported this policy provision. Section 5 (1) of the NHF Act 3, 1992 provided that every Deposit Money Banks should invest in the fund 10 percent of its annual loan and advances at an interest rate of one percent above the interest payable on current accounts by banks. Section 11 (1) and (2) empowered the CBN to collect the money and pay it to the FMBN within two months of making the collection. It was intended, under these provisions, that the Deposit Money Banks would invest their deposits to finance housing at subsidised interest rates through the FMBN and also at open market interest rates on their own.

Fourthly, the housing policy expected insurance companies operating in Nigeria to invest some of their investible premiums in the FMBN. This was supported in Section 5 (2) and (3) of the NHF Act of 1992, which stated that every registered insurance company would invest a minimum of 20 percent of its non-life funds and 40 percent of its life fund in real property development, of which not less than 50 percent should be invested in the FMBN at an interest rate not exceeding 4 percent. Section 11 (1) and (2) empowered the CBN to collect the money and pay it to the FMBN within two months of making the collection. It was intended that, if this proposal proved successful, Nigerian insurance companies would supply subsidised housing finance through their investment at the FMBN and also originate mortgages through other ways.

The present housing finance system in Nigeria is based on mortgages and this was introduced to substitute for budgetary provisions that were usually allocated for public housing schemes before the introduction of the enabling strategy (FGN-NHP, 2006 pp. 30-40). It is noteworthy that the enabling strategy and participatory housing finance were meant to lead to the development of a formal subsidised mortgage market. Theoretically, the mortgage market is a term that describes a vast array of institutions and individuals that are involved in mortgage finance in one way or another (McDonald and Thornton, 2008). In mortgage transactions, the primary market serves to bring borrowers to obtain loans from mortgage originators whereas the secondary market is where mortgage loans are bought and sold, and relationships at this level exist between originators, and investor (McDonald and Thornton, 2008; Cummings & DiPasquale 1997). As it will be seen in the subsequent discussion, mortgage transaction in Nigeria is currently facilitated by interaction of actors which fall under the classification of primary or secondary mortgage operators.

In Nigeria, the sources of finance (illustrated in figure 14) from which PMIs and banks originate their mortgages are comprised of NHF savings, deposits and insurance premiums. Based on figure seven, it is from primary sources that PMIs and banks are expected to originate mortgages. Because mortgage tenure could be long, the role of the secondary market becomes essential to mitigate risks associated with a mortgage created from short-term deposits (Okpala, Mutizwa-Mangiza & Moisseev, 2006; Cummings & DiPasquale, 1997).

Nigeria's housing finance model is designed to operate such that both mortgage backed securities and bonds can be traded and, through this process, long term finance can be generated (FGN-NHP, 2006 pp. 39-40). The FMBN is the conduit through which mortgages can be sold at the capital market. Other key players in the second tier market are the PFCs and PFAs, the CBN, and the insurance companies. Also in this market is the UDBN. Under the present housing finance model (figure 14) the FMBN serves to pool loans into mortgage-backed securities and bonds for onward trading in the capital market. If mortgages are securitised, issuing houses, stock brokers and portfolio managers can sell them to potential investors such as PFAs and PFCs, the CBN, the insurance companies, the UDBN and other investors. Alternatively, mortgage originators can sell directly to these investors.

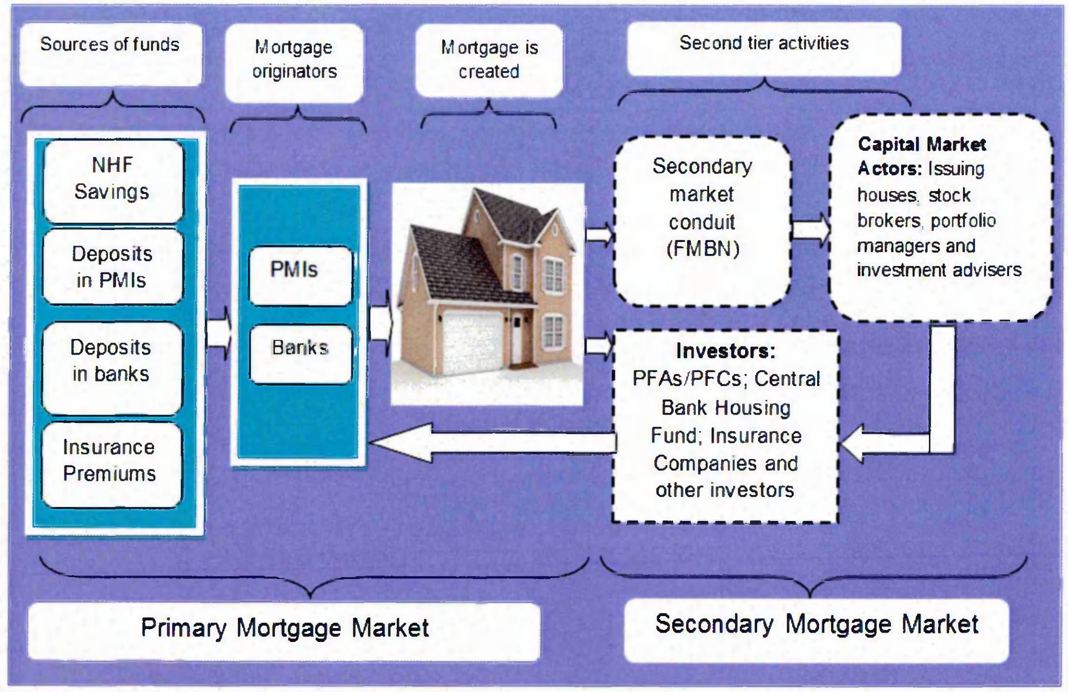

Figure 14 Nigerian Housing Finance Model (adapted from CBN, 2010)

Over the preceding discussion it is noted that the enabling housing strategy aspired for a participatory financing arrangement which would, in turn, lead to a mortgage system. The federal government planned to facilitate access to housing through the supply of subsidised credit from the FMBN. If the government's ambitions had been successful it would have meant that mortgages would have been financed at subsidised interest rates through the FMBN and at open market interest rates through the activities of commercial banks and insurance companies.

The FMBN has conditions for credit making and recovery. The conditions are applicable to individuals, PMIs, cooperatives and estate developers who are interested in accessing loans from the bank. The housing finance policy is designed to provide loans to Nigerians in all sectors of the economy including those at the low and medium income levels who cannot afford housing loans at open market interest rates, for example, civil servants, traders, artisans, and commercial vehicle drivers among others. The first condition for any prospective loan seeker is to subscribe to the NHF scheme, which can be done in two ways. For people employed in the formal public and private sectors, they can do this by registering with a duly accredited PMI who will be responsible for collecting 2.5 percent of basic monthly salary from their employers to pay it to the FMBN.

For individuals that are employed in the informal sector, they can subscribe to the NHF scheme through cooperative societies which are accredited by the FMBN. Such cooperatives play a similar role to that of PMI (FGN-FMBN, 2011).

The FMBN loan scheme is for the exclusive benefit of NHF subscribers to acquire houses. And there is no restriction as to where a subscriber can own a house; it could be located anywhere as long as it is within Nigeria. This is where the role of the PMIs, estate developers and cooperative societies comes in, to be an interface in the transaction and make houses available in different localities. With the role of these agencies, there are two ways for subscribers to acquire houses. One way is for the subscribers to place demands for houses with the PMI that the subscribers are registered with, and, also for the subscribers to pay 2.5 percent of their salaries for onward payment to the FMBN. In this case, the PMI will scout for a house from the real estate market to create a mortgage on it. The house should satisfy some criteria and, first, the land on which the house is constructed must have an acceptable title document which has to be a C of O (FGN-FMBN, 2011).

Secondly, the cost of the house should not exceed ₦5million (US$31,250) if the prospective purchaser is within the low and middle income groups. And the purchaser should be capable of paying a mortgage equity contribution. The ability of a prospective purchaser to make an upfront payment of equity is often considered as sufficient to satisfy the mortgage affordability test. The equity contribution on an ₦5million mortgage is 10 percent down payment, for ₦10million it is 20 percent and for ₦15million it is 30 percent. If a purchaser is able to pay equity, the FMBN will pay off the balance to enable the purchaser to take possession of the house and immediately begin to repay the loan. The loan tenure is between 25 to 30 years; an example of a loan repayment plan used by the FMBN is available at appendix (XIII). During the mortgage tenure, the mortgage holder is required to repay the mortgage on a monthly basis through the PMI that originated the mortgage. The mortgage holder will also continue to pay a 2.5 percent monthly subscription until after a mortgage is completely repaid, then a refund of the subscription will be made with two percent interest (FGN-National Housing Policy, 2006 pp.34-37; FGN-FMBN, 2011).

The alternative to the above procedure is for the FMBN to grant an estate development loan to developers and cooperative societies to build houses on which mortgages are created. In the case of estate developers, which could either be private companies or housing corporations, they need to first of all be in affiliation with the FMBN. To achieve this, the estate development company needs to be a registered member of the Real Estate Developers Association of Nigeria (REDAN). This is an umbrella body that regulates the activities of estate developers. Before approaching the bank for any loan, developers must have obtained a firm commitment from interested house buyers from among the NHF subscribers. For this purpose, developers are required to collaborate with any FMBN affiliated PMI to introduce an intended project to the NHF subscribers. The PMI will eventually play a similar role as explained above. In addition, developers would acquire a land for the housing project, produce a layout and obtain appropriate title documents for each plot. Furthermore, the proposed housing units to be produced should be of varying sizes and prices, not exceeding ₦5million. After these requirements are fulfilled, developers can then make an application for a loan through the collaborating PMI (FGN-National Housing Policy, 2006 pp.34-37; FGN-FMBN, 2011).

Where a cooperative society is involved, the requirements are similar to those applicable to estate development companies with just few differences. In the case of a cooperative society, the loan being sought from the FMBN should benefit the members of the society. The members of the cooperative society should also already be subscribed to the NHF scheme. And, instead of the PMI, the cooperative should be responsible for paying the monthly subscriptions of its members to the FMBN. For the purpose of processing a loan application, a cooperative is required to collaborate with any PMI that is affiliated to the FMBN. The cooperative society also needs to hire the services of building professionals to serve as in-house project consultants who will give advice and also ensure that houses are built to the required standard. And as soon as houses are built and buyers take possession, loan repayment would normally commence. Again, this would be paid through the cooperative society to the FMBN (FGN-National Housing Policy, 2006 pp.34-37; FGN-FMBN, 2011).

The FMBN usually disburses an estate development loan in three instalments in order to complete houses' substructure, the super-structure and the finishing. To the developer, the loan attracts 10 percent interest and is repayable in 24 months. To NHF subscribers, the loan is granted by the FMBN at an interest rate of four percent per annum to PMIs for on-lending to subscribers at an interest rate of six percent. From the preceding discussion, it is clear that housing finance through the FMBN is a regulated arrangement. The regulation of interest rates is meant to serve both as a production subsidy to developers as well as a consumption subsidy to NHF subscribers. The government assumes that if the interest rate on an FMBN loan is regulated, it will enhance access to housing by NHF subscribers. The thinking of government is that if interest rates are regulated the cost of low-income housing per unit should not exceed ₦5million. Another basis for imposing a ceiling price of ₦5million per housing unit is in anticipation that capital subsidies will be provided by state and local government authorities at different locations where houses are being provided by developers. This will be explained further in the next section, which examines housing subsidy proposals.

5.3.2 Housing Development Subsidy Proposal

There are provisions in Nigeria's housing policy which take cognisance of the role of subsidy in stimulating the production of affordable housing. The subsidy proposals will be explained in the course of this discussion. Generally, subsidies are ways that governments intervene in housing markets with an array of policies intended to stimulate housing production or consumption by various groups. On the production side, subsidies aim to increase the volume of new housing production and renovation so as to reduce the housing expense level. On the consumption side, subsidies provide support that focuses directly on the households, with the aim of improving their situation in the housing market (Huovinen, Laine and Toivonen, 2005). In Nigeria, some subsidies aim at facilitating consumption while others are tailored at stimulating housing production.

On the basis of facilitating access to affordable housing, the Federal Government of Nigeria allows the FMBN to grant mortgage loans at subsidised interest rates. As explained earlier, the bank often grants mortgage loan at an interest rate of six percent to NHF subscribers. The PMIs usually borrow from the FMBN on behalf of NHF subscribers at four percent. Because of the risks involved, PMIs are allowed a spread of two percent on top so that the effective interest rate for borrowers becomes six percent. Out of the two percent, the PMIs make provision for any risks they are carrying and they equally pay insurance premium of about 0.5 percent to Nigerian Deposit Insurance Corporation (NDIC) (Kolawole, 2013 p. 28). Interest on loans remains fixed throughout the life of the mortgage at 6 percent per annum and subscribers are entitled to a loan of up to 90 percent of the cost of a house (FGN-NHF Act, 1992 Section 4; FGN-NHP, 2006 p. 46; FGN-FMBN, 2011). This subsidy form is similar to the practice of granting interest subsidies in Nordic countries, the case of Finland for example (Huovinen, Laine and Toivonen, 2005 p. 10).

In Nigeria, interest subsidies on the loans provided by the FMBN are meant to have a combined effect on the consumption and the production of housing. The consumption side has been explained, and the subsequent discussion will show how it is linked to production. In addition to interest subsidies, the federal government proposes to amend some clauses in the Nigerian Personal Income Tax Law in order to create tax based subsidies. This should operate in like manner to the housing allowances that obtain in Germany, the Netherlands and the USA (Oxley and Haffner, 2010 p. 14) and Nordic countries (Huovinen, Laine and Toivonen, 2005 p.10). The proposed amendment is intended to increase relief for all taxable person(s) and also allow exemptions on deductions such as Pensions, the NHF, Life Assurance, the National Health Insurance Scheme and Gratuity. If these amendments were made it would mean that the workers that have such deduction from their pay slips would then receive a tax-free lump sum on retirement. Generally, the exempted tax components should facilitate access to housing, but this would be more beneficial to the subscribers of NHF scheme.

In order to stimulate housing production, the federal government proposes some forms of subsidy to facilitate the production of affordable housing. One of the proposal is an interest subsidy applicable to an estate development loan (EDL) granted to estate developers (Private Developers, Housing Corporations and Cooperatives) by the FMBN to build houses within affordable target prices for sale to NHF subscribers. This would attract 10 percent interest and be repayable in 24 months (FGN-FMBN, 2011).

The national housing policy also requires federal, state and local government to subsidise the cost of land acquisition. In this regard, government authorities are expected to acquire land from Natives (individuals and kinship groups), produce the layout, and improve the land by providing roads, electricity, a water supply and drainage before selling to developers and individuals at the subsidised rate for new housing projects (FGN-NHP, pp. 19-21; 23-26). These are capital subsidies, similar to the type that was practised in the UK up to the late 70s (King and Oxley, 2000 p. 51). This form of subsidy is meant to cut down the cost of producing new houses. Also, there are proposals in the national housing policy for taxation subsidies, which include granting capital allowances for residential buildings and exempting mortgage loans from tax. The policy also proposes to allow a five-year tax waiver on any investment in housing which is meant to benefit low income groups (FGN-NHP, p.25).

5.4 DECENTRALISATION, PARTICIPATION AND HOUSING SUPPLY

In the context of the enabling strategy, roles and responsibilities are apportioned to the three tiers of governments. The federal government is expected to perform three roles within the context of the enabling strategy. Firstly, it is responsible for national policy formulation, coordination and creation of the legislative framework for the national housing market. Whereas policy formulation is a joint responsibility between the National Planning Commission, the National Economic Council and the Federal Ministry of Land, Housing and Urban Development, private experts, who are usually drawn from professional bodies (such as Real Estate Developers Association, Mortgage Bankers Association, Institute of Estate Surveyors and Valuers, Instituted of Builders etc) and federal legislatures (whose oversight functions relates to housing and urban development), the coordination is an exclusive role of the Ministry. At the federal level, the legislators are expected to make laws which could result in an enabled operational environment for states and local government to perform their expected roles. The federal law makers are expected to provide a legal and regulatory framework for the national housing market (FGN-NHP, 2006 pp. 19 - 22).

Secondly, the federal government is an implementer of housing policy through the operation of the Federal Housing Authority (FHA), which is a housing corporation, and Development Finance Institutions (the FMBN and the UDBN). Lastly, it is a regulator. It does this by supervising federal agencies (such as FMBN, UDBN and FHA) and the regulation of estate development companies by the Federal Ministry of Lands, Housing and Urban Development. Another aspect is the supervision of finance institutions (Deposit Money Banks, FMBN, UDBN, PMIs, PFAs, PFCs, and insurance companies), which is performed by the CBN (FGN-NHP, 2006 pp. 19 - 22; FGN-National Technical Working Group on Housing, 2009; CBN, 2011).

At the state government level, authorities are expected to formulate housing and urban development strategies, and to implement and also regulate housing activities. In the context of the enabling strategy, state government authorities are required to stimulate development of the local housing market so that private businesses can participate in the supply of low-income housing. For this purpose, the state government authorities are expected to formulate their own sub-policies and programmes within the overall framework of the national policy (FGN-NHP, 2006 pp. 23-24). In Jos, the agencies responsible for this role include the State Ministry of Housing and Urban Development, the Ministry for Lands, Survey and Town Planning, the State legislators, and the Directorate of Research and Planning. At this level, the Ministry for Housing and Urban Development is responsible for policy coordination (Government of Plateau State, 2005, 2008a).

The housing implementation role of state government authorities involves utilising State Housing Corporations to execute, develop and manage housing provision on a commercial basis. They are equally expected to carry out the redevelopment and upgrading of blighted residential areas, to facilitate the development of the site-and-services scheme and the provision of subsidies. In Jos, the state government operates a PMI. The policy expects this PMI to collaborate with the FMBN in the collection of the NHF subscriptions from workers at State level. In summary, the agencies responsible for housing provision in Jos are the Plateau Investment and Property Development Company - PIPC (State government Housing Corporation), First Capital Savings and Loans (State Government PMI), the Ministry of Housing and Urban Development, and the Ministry of Lands, Survey and Town Planning. In the area of regulation, the agencies concerned are the Town Planning Directorate and the Metropolitan Development Board (Government of Plateau State, 2005, 2008a).

The Local Government Councils are expected to develop programmes in line with the overall framework of the national housing policy. The programmes of the Councils should address the provision of site-and-services schemes, to create and maintain the land registry, to upgrade slum areas and to formalise informal settlements in collaboration with federal and state government agencies together with CSOs (NGOs and CBOs). Councils are also expected to: provide land for new developments with services; to maintain infrastructure and be responsible for environmental sanitation; assist in the formation of Housing Cooperatives, Thrift and Credit Societies, PMIs and Building Societies; and enter into partnership with other government agencies and private sector companies in the delivery of housing either in the rural areas and or the towns and urban areas (FGN-NHP, 2006 p.24).

The policy statement that introduced the enabling housing approach had a number of implications which were not explicitly stated. Firstly, the policy statement gave additional responsibilities to the Local Government authorities. In order for the LGCs to effectively fulfil the responsibilities it was necessary to review the previous constitutional roles of the three tiers of governments so as to bridge any disconnection between the constitutional roles and the anticipated housing provision roles. For instance, the national housing policy statement requires LGCs to fulfil the roles which have been outlined above. However, the Councils were initially lacking the constitutional power to fulfil the responsibilities. This is because the decision to provide housing is an item on the Concurrent Legislative List of 1999 Federal Constitution. This provision allows only federal and state government authorities to take decisions on matters contained in the Concurrent List. A revision of the constitution would have been essential so that the LGCs will not always have to seek the authorisation of the state government before implementing any new housing programme in their locality.

Secondly, matters relating to the provision of physical infrastructure and social services are contained on the Concurrent List of the subsisting Federal Constitution: where only federal and state authorities can concurrently decide on such matters as construction of road, water supply facilities, health care provision, education, and housing provision among others. The LGCs are not constitutionally empowered to perform such roles and a recent study conducted by the Commonwealth Local Government Forum (2012) substantiates this.

Thirdly, the policy statement transferred some responsibility for housing and urban development from the federal government authority to the local States. This was not supported with fiscal decentralisation to ensure that the local States have sufficient funds to fulfil their responsibilities. The subsisting sharing formula splits the federal revenue account as follows, 52.68 percent goes to Federal Government; 26.72 percent goes to 36 State Governments; and 20.60 percent goes to 774 Local Government Councils (Commonwealth Local Government Forum, 2012 p. 150). Recent evidences (Commonwealth Local Government Forum, 2012) suggest that the LGCs are increasingly experiencing financial constraints in fulfilling their roles on the basis of the subsisting revenue allocation formula. This problem is further worsen by the lack of autonomy (financial, political and administrative) for the LGCs to impose local taxation, generate revenue within its assigned sources, allocate its financial and material resources, determine and authorise its annual budget without external interference of the state and federal authorities (Okafor, 2010 pp.125-128).

Fourthly, the Exclusive List contained in part I of the Second Schedule in the subsisting federal constitution gives the federal government exclusive reserve over decisions relating to the borrowing of money within and outside Nigeria for the purpose of the Federation or of any State. By this provision, state and local government authorities can borrow money only if the federal government gives approval. Similarly, the state government is empowered to decide on the sharing of public revenue between the State and Local Government Councils and among Local Government Councils in the State. This level of subordination is likely to affect the ability of the local States to borrow or go into partnership for the purpose of financing housing or infrastructure projects.

Fifthly, the Concurrent List empowers both the federal government and state government to decide on such matters as the imposition of any tax or duty: capital gains, income or profits, documents or transactions by way of stamp duties. Based on this provision, federal and state government authorities are constitutionally in position to fulfil the subsidy proposal which relates to allowing tax exemption for house builders who build houses for sale to low-income groups. On the basis of the subsisting constitution, LGCs appear to lack the power to fulfil this policy proposal.

Finally, the preceding discussions clearly show that the administrative drivers of the enabling strategy of housing provision are decentralisation, participation and partnership. These drivers are emphasised in the national housing policy statement. Though the three tiers of government have specific roles and responsibilities apportioned to each, they are required to collaborate between themselves and with private agencies such as estate development companies, PMIs, and CSOs (NGOs, and CBOs) to achieve participatory development. The anticipated collaboration between the three spheres of government should be directed at addressing the subsidised credit supply, subsidy provision, new housing supply and the improvement of slum. Figure 15 illustrates the nature of partnership required based on the national housing policy statement the anticipated outcomes. Most importantly, putting the enabling strategy to work at local level requires the federal and state government authorities to help LGC authorities to build political, institutional and administrative capacity for discharging its duties. The state and local government authorities are expected to provide an avenue for communities to participate at the local level (FGN-NHP, 2006 p. 24).

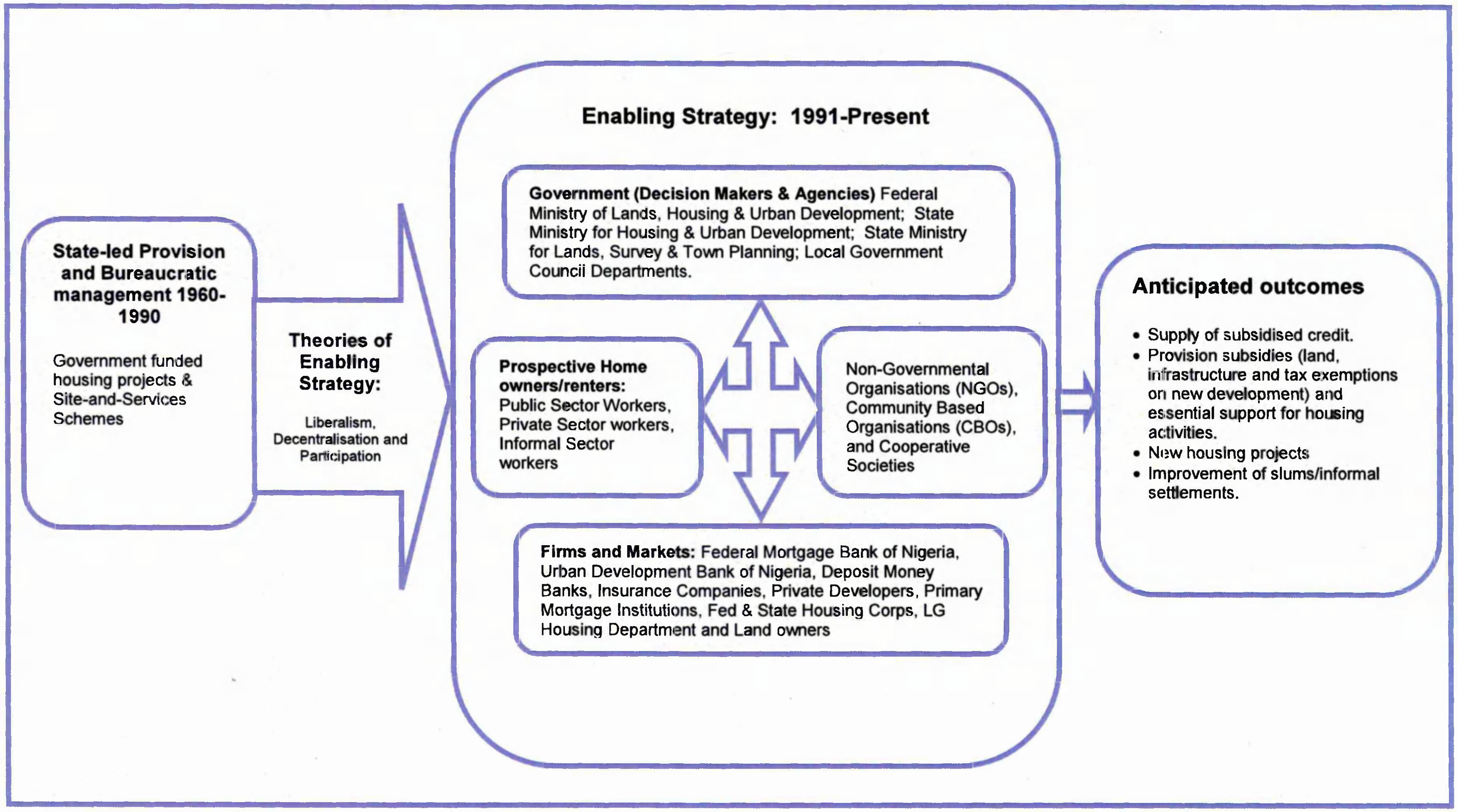

Figure 15: Housing Provision on the basis of the Enabling Strategy (adapted from FGN-NHP, 2006)

5.6 SUMMARY

This chapter sets the research context clear. It explains the changes that have occurred in the system of housing provision in search for solutions to the problems discussed in chapters one and four. The adoption of the enabling strategy in the 1991 housing policy was an ambitious effort to move away from a state monopoly to a pluralist approach that promotes participatory financing, production and allocation of housing. The discussions show how the national housing policy introduced the participatory concept in the financing of housing through the FMBN (see page 135). This should involve the participation of private institutional actors (Deposit Money Banks, insurance companies and foreign investors), households (NHF contributors) and government. This proposal was made at a time when government dominated the banking and insurance businesses. It was made on the assumption that the liberalisation process would roll back the government's dominance from the financial market and this in turn would allow the private sector to take ownership of public institutions. It was also assumed that the government would be committed to making essential reforms that could strengthen the financial capacity of the private institutions so they can leverage some of their resources to fund subsidised housing through the FMBN. The role of the FMBN here is to broker partnership between these investors to provide housing finance. Subsequent discussions will reveal the extent to which these assumptions have held.

The housing policy introduced the idea of decentralising the administrative roles in policy innovation, planning and organisation of new housing provision and improvement of slum housing conditions. These roles were to be distributed between the federal, state and local government authorities. In this sense, the administration of housing production and distribution is decentralised between public institutions in different spheres of government. The expectation of this enabling strategy was that public institutions would broker a partnership between housing corporations, private estate developers and cooperatives with the FMBN to deliver housing in the local level. Similarly, public institutions were to broker a partnership between CSOs (CBOs and NGOs), local (formal and informal) and international financial investors to improve slum conditions at the local level. The thinking of policy designers is that the decentralisation of roles would lead to participatory development. This in turn should address poor performance, inefficiencies, ineffectiveness, lack of accountability and unresponsiveness in Nigeria's housing delivery system. Subsequent discussions will examine the extent to which these operational assumptions are fulfilled in Jos.

It is observed that the land tenure system does not seem to correspondent with the enabling strategy of decentralisation. In principle, the land tenure system is unified by the provisions of the Land Use Act, while the organisation of housing provision is decentralised in the context of the enabling strategy. This means that there is a decentralised approach of housing provision against a centralised land tenure system that does not give sufficient power to local authorities to help developers acquire land for housing provision. The present tenure system over-centralises the statutory power of land allocation, acquisition and transfer in the hands of governors and their representatives. This is a fundamental flaw in housing provision. Furthermore, in accordance with the provision of the Land Use Act, the government appears to have control over the land but, in practical sense, the land belongs to individuals and kinship groups whose control can undermine housing delivery at the local level. The idea that requires State and LGC authorities to provide land as a development subsidy is a key assumption for examination in the subsequent discussion.

Finally, the extant constitution of Nigeria empowers federal and state government authorities to concurrently decide on such matters as construction of roads, water supply facilities, health care provision, education, and housing provision, among others. This power is not extended to LGC authorities and so housing provision is not in the domain of LGCs. The local government authorities can act on matters such as housing provision only when the federal or state government authorities give their approval. This level of subordination is legitimised in the Nigerian constitution and it is capable of undermining the anticipated housing provision role of LGCs. Similarly, the present revenue allocation formula from the Federation Account does not correspond with the enabling strategy of decentralisation. Whilst local authorities are expected to do more in the context of enablement and decentralisation, much of the revenue is held at the centre. This could undermine the efforts of local States in housing provision. Subsequent discussions will examine the extent to which LGCs in Jos are involved and are fulfilling their anticipated roles in Jos.

CHAPTER SIX

METHODOLOGY, METHODS AND FIELD STUDY

6.1 INTRODUCTION

This chapter includes the discussions of methodology, methods and field study. The chapter is structured into six sections. The first section explains the philosophical concepts that underpin the research approach. This is followed by discussions of the methodology and the methods employed for the study. The third section provides a discussion of the data collection and the next section explains the design of the case studies and the field study activities. This is followed by an explanation of the analyses of case studies. The sixth section explains the ethical considerations, after which a brief summary of the chapter is presented.

6.2 THEORETICAL ASSUMPTIONS AND RESEARCH APPROACH

6.2.1 Ontology

Ontology deals with questions concerning what entities exist or can be said to exist and how such entities can be grouped, related or subdivided according to their similarities and differences. Ontological claims are claims and assumptions that are made about the nature of social reality, claims about what exists, what it looks like, what units it is made up of and how these units interact with each other. Ontological assumptions are concerned with what we believe constitutes social reality (Grix 2004).

Ontological positions are often divided between those based on foundationalism and those based on anti-foundationalism. Central to a foundationalist ontology is the view that reality is thought to exist independently of our knowledge of it (Grix 2004). Based on this position, it can be assumed that the problems affecting the enabling approach of housing provision in Jos exist independently of what actors believe is the reality of it. This implies that problems are problems not because people feel or perceive that they are. On the other hand, anti-foundationalists do not believe that the world exists independently of our knowledge of it, but that 'reality' is socially and discursively 'constructed' by human actors (Grix 2004). Based on this position, the 'reality' of issues surrounding the enabling provision of housing and access to housing lies within the thoughts, perceptions and feelings of key actors involved. This implies that problems are problems only because people perceive them as problems.

The ontological claim for this research is that there are considerable influences on the outcome of the enabling system of housing provision in Jos. It is assumed that the reality of this problem partly lies within the experiences and perceptions of the key actors involved and is partly independent of their experiences and perceptions. A compromise position on how to go about investigating this reality will be reached after a consideration of the epistemological views on how to approach these phenomena.

6.2.2 Epistemology

Gray (2009) and Crotty (1998) state that a relationship exists between a philosophical stance adopted by a researcher, the methodology and methods used, and the researcher's view of the epistemology. Epistemology deals with the nature of knowledge, its possibility, scope and general basis. It is concerned with providing a philosophical grounding for deciding what kinds of knowledge are possible and how we can ensure that the knowledge is both adequate and legitimate (Crotty, 1998). Grix (2004) makes it clear that epistemology is concerned with the questions of, what exists and how we know what we know to exist. Relating this to the research, the questions are: what are the key variables influencing the enabling provision of housing in Jos and how can we know what those variables are?

There are, of course, quite a range of epistemologies. Those that routinely appear in the lexicon of social science methodologists and philosophers are objectivism (or objectivist epistemology) and subjectivism (or subjectivist epistemology) (Gray, 2009; Crotty, 1998). Objectivism is the view that things exist as meaningful entities independently of consciousness and experience, that they have truth and meaning residing in them as objects ('objective' truth and meaning, therefore), and that careful (scientific) research can attain that objective truth and meaning (Gray, 2009). This is related to the foundationalist ontology discussed above. To proceed on the basis of this assumption, the research would go about discovering the objective truth of the claim made above, employing a 'scientific' method. A theoretical perspective closely linked to objectivism is positivism (or the positivist perspective). The argument of positivism is that the social world exists externally to people, and that its properties can be measured directly through observation. In essence, positivism argues that reality consists of what is available to the senses - that is, what can be seen, smelt, touched etc. Inquiry should be based upon scientific observation (as opposed to philosophical speculation), and therefore on empirical inquiry (Dash, 2005; Crotty, 1998). Inclining to this perspective would mean any discovery made out of 'scientific' method does not amount to the truth of a reality.

In contrast, subjectivism accords primacy to subjective experience as a fundamental of all measure and law (Crotty, 1998). This is related to the anti-foundationalist ontology discussed earlier. By proceeding on this assumption, the research would go about uncovering the truth of the reality presented above from the experiences of people working in the agencies that are responsible for housing finance administration, estate developers, NHF subscribers, bureaucrats etc. The theoretical perspective closely related to subjectivist epistemology is the constructivist perspective (or constructivism). According to Lund (2011), the social constructivists claim that we cannot know reality apart from our interpretation of it. Lund argues that reality is a social construct and this opposed to the idea that reality is objective and exists outside an individual's interpretation. Supporting this position, Jacobs, Kemeny and Manzi (2004 p. 49) in an earlier study, state that social constructionism as a perspective enables one to interpret problem in its 'real' conditions. This is because social problems do not change, only the way they are defined and understood changes, with the policy towards the problems changing as a result. Constructivism posits that truth and meaning do not exist in some external world, but are created by the subject's interaction with the world. Meaning is constructed not discovered, so subjects construct their own meaning in different ways, even in relation to the same phenomenon.

Another theoretical perspective closely linked to constructivism is the interpretivist perspective (or interpretivism). The constructivist or interpretivist believes that to understand the world of meaning one must interpret it. The inquirer must elucidate the process of meaning construction and clarify what and how meanings are embodied in the language and actions of social actors (Schwandt, 1994). Constructivist and interpretivist perspectives contrast with positivism and are based upon the ontology of being (Gray, 2009). The preceding discussion explains a range of assumptions on which a research project may be founded. However, the assumptions merely suggest directions in which to look rather than provided description of what to seek. The next section explains the methodology and the methods used for the study.

6.3 METHODOLOGY, METHODS AND CONTINGENT NECESSITY

6.3.1 Methodology and Approach

Housing is a complex phenomenon and its provision involves complex arrangements with multiple strategies, instruments, actions, components and actors. In previous discussions (see page pages 148), it was established that the arrangement for housing provision is complex. It has also become evident from chapter four that Nigeria's formal housing system is developing amidst complex political, economic and social circumstances. These are some of the complexities within which the study will investigate variables that influence the enabling approach for housing provision. Gibb (2009) argues that to examine any housing problem in such a complex context, the study will often involve an economic analysis of individuals, the organisational arrangement of housing provision and market phenomena.

The complexities in housing are consistent with the arguments of Jessop (2008). Jessop argues that, epistemologically, "the real world is infinitely complex" (Jessop, 2008 p. 229) and, for this reason, "it cannot be exhausted analytically" (ibid). In view of this epistemological reality, it is appropriate, when studying any complex phenomenon, "that we select simplifying entry points into that complexity and recognise that all knowledge is partial, provisional, and incompletable" (ibid). Jessop further argues that for any given complex phenomenon, "a method is required that respects contingent necessity and complexity" (ibid). 'Contingent necessity' "assumes that everything that happens in the real world must happen, that it is, in some sense, 'necessary'. The rejection of this assumption would render much scientific inquiry pointless (Jessop, 2008 p. 232).

Given the contingency (the complexity of housing), this study employs an explanatory methodology. And to empirically examine the variables that influence the enabling system of housing provision in Jos, a case study approach is adopted. A case study approach is appropriate for investigating how theory applies in practice and to explain or explore conditions (Crowe, *et al*, 2011 citing Yin, 2009 p. 18). A case study is both a process of learning about a case and the product of that learning (Crowe, *et al*, 2011 citing Stake, 1995 p.237). These are the motivations for choosing a case study approach. And further to these, a case study approach is used to generate an in-depth, multi-faceted understanding of complex phenomena in their real context (Crowe *et al*, 2011 citing Yin, 2009 p. 18; Tellis, 1997). A case study approach provides an opportunity for reducing the complex arrangement of housing provision into smaller manageable processes or relationships that can be empirically examined. With a case study approach, a researcher is able to study the voices and perspectives of individual actors or groups of actors and the interaction between them (Tellis, 1997).

The case study approach has developed in the direction of eclecticism and pragmatism. The essence of the case study approach is triangulation (the combination on different levels of techniques, methods, strategies, or theories) (Johansson, 2003 citing Denzin, 1978). With the case study approach, the study of a complex housing problem could derive ideas, style, or taste from a broad and diverse range of sources. The researcher can be pragmatic in dealing with things sensibly and realistically in a way that is practical. The combination of methods and multiple data sourcing can make a study even richer (Tellis, 1997). Finally, the housing system is highly contextually shaped (Gibb, 2009) and case study approach enables the researcher to examine phenomena like housing provision within their contexts (Baxter and Jack, 2008). Having explained the research methodology and approach, the next section explains the methods used.

6.3.2 Methods

The combination of qualitative and quantitative methods is well established in case studies (Yin, 1994 cited in Tellis, 1997; Johansson, 2003; Crowe *et al*, 2011; Baxter and Jack, 2008). Tellis (1997) citing Yin (1994) identifies six methods of data collection for case studies. These include interviews, documentation, archival records, direct observations, physical artifacts, and participant observation. Tellis (1997) adds questionnaire survey. Interviews are one of the most important sources of case-study information. Interviews can take one of several forms: structured; semi-structured; or unstructured. Documents could be letters, memoranda, agendas, study reports, or any items that could add to understanding of the case study. Documents are often used to corroborate evidence gathered from other sources. Archival records can be useful in some studies since they include service records, maps, and charts, lists of names, survey data, and even personal records such as diaries. Direct observation is also used to obtain information on case studies and it requires the investigator to carry out site visits to gather data. The observations can be formal or casual activities. Participant observation is a unique mode of observation in which the researcher may actually participate in the events being studied. Physical artifacts can be any physical evidence that might be gathered during a site visit. It might include tools, art works, notebooks, computer outputs, and other such physical evidence (Tellis, 1997).

The relevant methods for this research include interviews, questionnaire survey, documents, archival records and direct observation. These methods were decided in view of the problem being investigated and the research questions presented in chapter one. For instance, sub-research question one required the examination of globalisation process and neoliberal policy transfer in Nigeria. This question was answered by reviewing documents (peer review articles, reports, textbooks and grey materials). Sub-research question two, three and four are concerned with case studies based on relationships between institutional and individual actors. The case studies are also concerned with how administrative systems organise and assign roles to be performed by individual actors or in partnership with other actors and the outcomes expected. Interviews, questionnaire surveys, archival records, documents and direct observation were used based on the target data. Further explanation will be made below on how these methods were used.

6.4 CASE STUDIES FRAMEWORK AND FIELD STUDY

This section explains the design of the case studies and the field study. In chapter five, Nigeria's housing system, based on the enabling concept, was explained with the aid of a diagram (see page 148) that represents the complex relationships involved. The relationships involve institutional and individual actors whose interaction is meant to lead to new housing provision and the improvement of slums. These outcomes are expected to create different forms of relationship at the local level. The design of case studies follows the lines of relationships required to achieve these outcomes. This brings about four interrelated institutional arrangements (case studies) that are designed for empirical study.

Case Study I

Case study one was concerned with the provision of housing finance through the FMBN. The network of relationships leading to this case study is illustrated in figure 16. On the one hand, the case study investigates factors affecting the FMBN's role in brokering relationships with local (Deposit Money Banks and insurance companies) and foreign investors, the federal government and workers in Jos in order to supply housing finance. On the other hand, the case study scrutinises the opportunities for access to finance for developers who desire to build affordable houses that are accessible to households (NHF subscribers) in Jos. This case study takes account of how the FMBN and the NHF arrangement contribute to the supply of subsidised mortgage housing in Jos. The case study examines the data collected from interviews and the questionnaire survey. Interviews were conducted with three officers of the FMBN and the data collected was used to examine how the bank fulfils its role of mobilising finance from anticipated investors, the success achieved and the associated challenges. Furthermore, official reports were collected from the Central Bank of Nigeria (CBN) and the FMBN to examine the contribution of the investors in financing housing and their consistency. Developers were interviewed to scrutinise opportunities for access to finance from the FMBN and the factors influencing the process of loan making. The questionnaire survey was focused on sampling the opinion of workers employed in the public sector in Jos. The sampling covered workers employed by federal, state and local government organisations. The data collected was used to confirm the extent of participation of the workers in the NHF scheme, the opportunities for access to the houses provided and the workers' views about the arrangement.

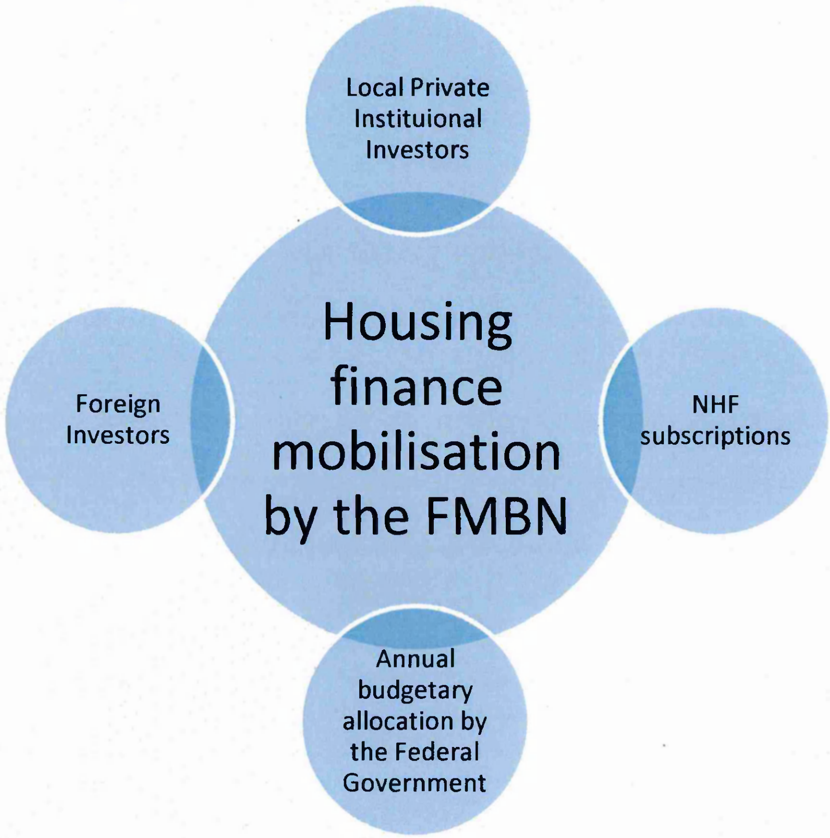

Figure 16: Anticipated Housing Finance Arrangement through the FMBN

Case Study II

The second case study was concerned with the role of the local authorities in the provision of subsidy and support for housing delivery in Jos. The anticipated arrangement for subsidy provision is illustrated in figure 17. This case study was interested in examining the interaction of the bureaucratic agencies (The Ministry for Lands, Survey and Town Planning, the LGC Land Registries and the Ministry for Housing and Urban Development) with the developers and the land owners for the purpose of providing subsidised mortgages that is affordable and accessible to households (NHF subscribers). The case study took account of how the government subsidises the cost of housing provision through infrastructure provision, facilitating access to land documents and dealing with building permits etc. The data collected from interviews conducted with bureaucrats and developers was combined with documents to analyse this case study.

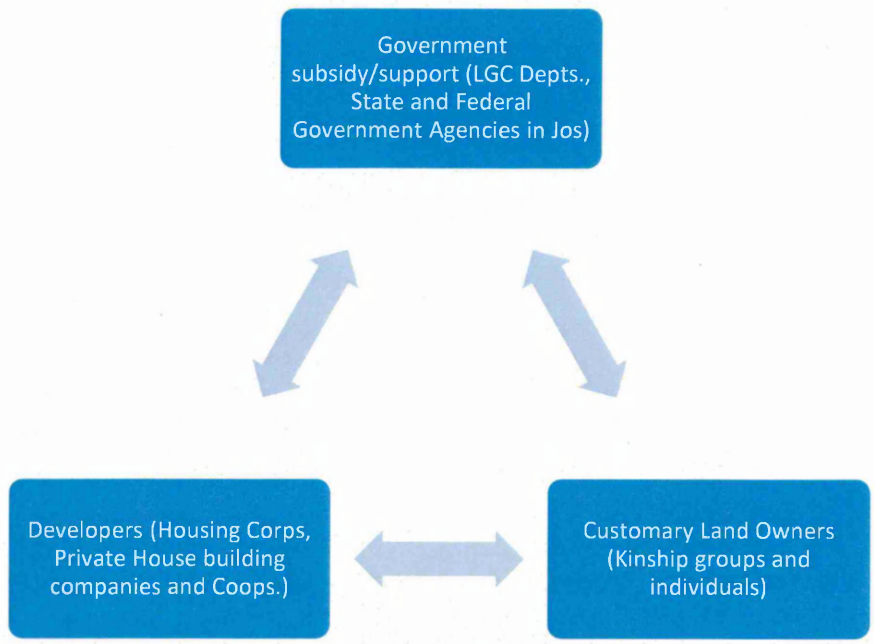

Figure 17: Anticipated arrangement for the provision of subsidy and support for housing delivery

Case Study III

The third case study was concerned with the arrangement for new housing provision in Jos. The anticipated partnership for this purpose is illustrated in figure 18. This case study examines how the interaction of LGC Departments, state government agencies and federal government agencies with developers influences the anticipated housing-supply outcomes in Jos. This case study was interested in examining the strategy created by the local administration for the new housing supply in Jos and its effectiveness in ameliorating constraints. It takes account of the extent to which administrative and organisational roles have been devolved from the federal level to the local level in Jos, the response of government agencies and the partnership created with developers to improve the supply of housing in Jos. Interviews conducted with bureaucrats and developers were combined with government documents as part of the explication of this case study.

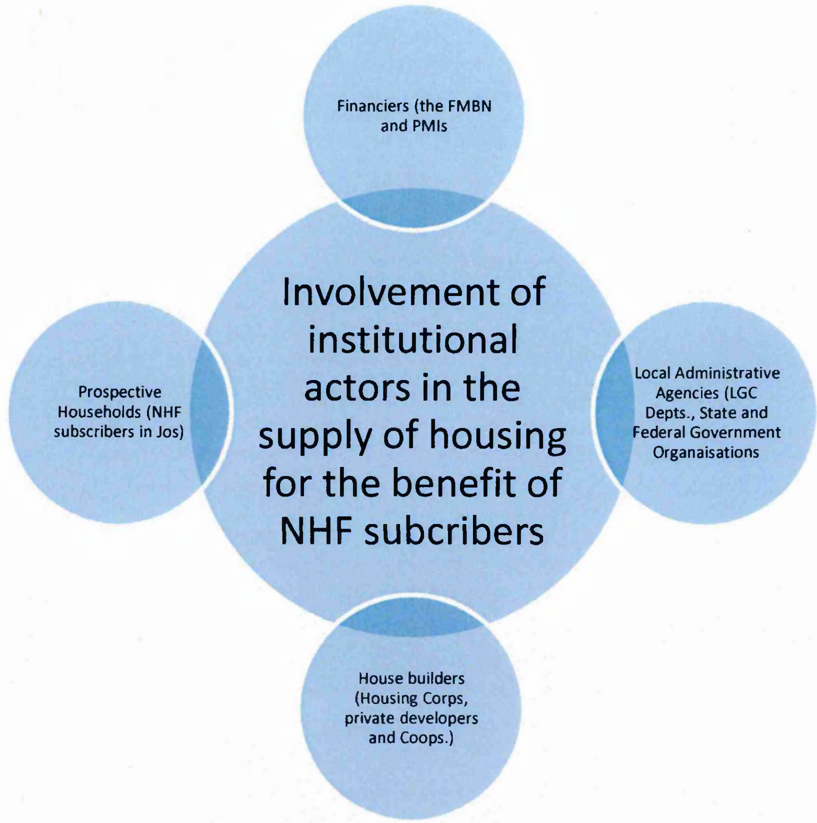

Figure 18: Anticipated arrangement for the provision of housing in Jos

Case Study IV

Case study four was concerned with the arrangement for the improvement of the slum housing conditions in Jos. The anticipated network for this purpose is illustrated in figure 19. It required public institutions to broker partnership of households (organised through CBOs, cooperatives and thrift and credit associations) affected by slum conditions with NGOs and financiers to carryout slum improvement programmes. This case study was interested in examining the interaction of financiers (local and international investors), government agencies who are responsible for organising the slum improvement programme, CBOs and the households affected by the slum conditions. It also takes account of the financing mechanism, the strategy created by the local administrative system, the extent to which roles are devolved from central government to local level in Jos and the participation of the relevant actors and the households affected by slum housing conditions. Interviews were conducted with bureaucrats, were then combined with the relevant reports produced by the international agencies involved in the funding of slum improvement programmes in Jos in order to elucidate the case study.

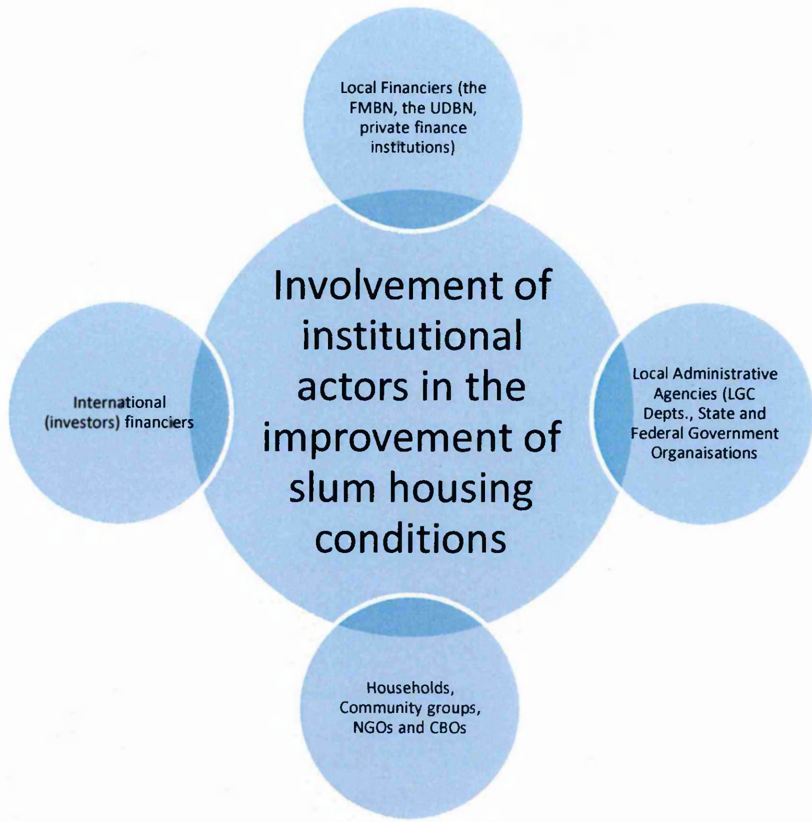

Figure 19: Anticipated arrangement for the improvement of slums in Jos

6.4.1 Interviews

The interviews were conducted between the months of September and November 2011 in Nigeria. A semi-structured interview was used in the discussion and this was considered suitable for a number of reasons: firstly, because there was only one chance to do the fieldwork; a semi-structured interview was appropriate in such circumstances (Cohen & Crabtree, 2006). Secondly, it was appropriate because "it provides the means of conducting an interview with a fairly open framework which allows focused conversation and two-way communication" (Cohen and Crabtree, 2006). Further to this, Flick (2009) provides that semi-structured interviews allow the interviewer to use a guideline and also follow topical trajectories in the conversation that may stray from the guide when it seems appropriate (Flick 2009). Therefore, an interview guide was prepared according to the specific items intended for discussion with the respondents. General questions for discussion with respondents were outlined with sub-questions attributed to the general question. The interview guide was carried along to every interview. Some of the interviews were recorded on a tape recorder where the respondent consented to it. This was supplemented by note-taking. In some cases, the respondents declined to have their voices recorded and, in such circumstances, only notes were taken.

6.4.2 Sampling for Interview

A non-probability purposive sampling technique was adopted in selecting the people to be interviewed. Creswell and Clark (2007) provide that purposive sampling may be used where the researcher intends to select participants who have experience about the central phenomenon or key concept being explored. In this case, people who were considered as industry role-players in the local and national housing market were the target. Flick (2009) states that the purposive sampling technique may be adopted when the researcher intends to group participants according to preselected criteria. The preselected criteria in this study were based on the institutions responsible for the provision of finance, those concerned with the supply of housing and those concerned with the provision of subsidy and support. Another consideration was the relevance of the organisation and/or participant to a particular research objective and question.

Fifteen interviews were conducted in all. The respondents were selected from the institutions that play relevant roles in housing provision. From the FMBN, three supervisors were interviewed. At the Federal Ministry for Land, Housing and Urban Development in Jos, the Controller (a director in the federal civil service) was interviewed. Four representatives of state government bureaucratic agencies were interview as follows: one Assistant Director from the Ministry of Housing and Urban Development; one Deputy Director from the Ministry of Lands, Survey and Town Planning; one Senior Administrative Officer from First Capital Savings and Loans (PMI) and one Deputy General Manager from the Plateau Investment and Property Development Company (Housing Corporation). At the LGCs, a Senior Administrative Officer (Lands) and a Chief Town Planning Officer (Lands) were interviewed. The National Executive Secretary (a former Managing Director of a private estate Development Company) of the Real Estate Developers Association of Nigeria (REDAN) was interviewed. Two private developers were also interviewed. Two representatives of agencies responsible for the administration of slum improvement in Jos were interviewed: a National Programme Officer (WAC II) and a Monitoring and

Evaluation Manager (Plateau State Community and Social Development Agency). A sample of the letter used in requesting permission for interview is available in Appendix XV and further information about the interview respondents is contained in Appendix XVI. Samples of the interview transcripts are provided in appendix XVI-XXII.

6.4.3 Questionnaire Survey

This section provides an explanation of the questionnaire survey and it takes account of the sampling technique and questionnaire administration. The questionnaire was designed in two parts, both of which centred on the research themes. In the first part, closed questions were designed for respondents to tick a range of options. In the second part, respondents were allowed to freely express their experiences in relation to getting access to affordable housing via the NHF arrangement.

Questionnaire method was used because it offers the advantage of collecting a large amount of information from a large sample in a short period of time in a relatively cost-effective way. In this regard, the questionnaire aimed to examine the participation of workers in the subscription housing finance arrangement. It also examined the opportunities for accessing FMBN-subsidised mortgage housing by subscribers and subscribers' perceptions about the scheme. The study population consisted of public sector workers employed by federal, state and local government establishments which were situated within the territorial boundaries of Jos North and the South LGAs of Plateau State in Nigeria. 'Public sector establishment', in this context, refers to Ministries, Departments and Agencies (MDAs), excluding military and paramilitary agencies. The reason for excluding military and paramilitary agencies is because they have a separate housing scheme that operates out of the NHF arrangement.

At the time of the field work, there were 82 federal government establishments, 54 state government establishments and 18 local government departments in the study area. The units of analysis in this research were individuals employed by these establishments and not the establishments themselves. Therefore, the aggregate of establishments formed the elements from which the sample population (individuals) was selected. Appendix XXIII contains the instrument (questionnaire) used in data collection during the survey. The list of government organisations from which the survey sample was drawn is contained in Appendices XXIV - XXVI.

6.4.4 Sampling for Questionnaire Survey

The research employed a multi-stage sampling technique in order to arrive at a suitable sample for the study. The choice of this sampling technique was with a view to overcoming the difficulty of getting access to staff lists in all public establishments in Jos. The difficulty of accessing staff lists arose because some of the federal establishments in Jos were branches of national organisations and getting lists of workers in the branches required making official requests to head-offices, which could take a longer time to give their approval. The same applied to some of the state and local government establishments. In addition, staff lists in most of the organisations were protected by a privacy provision which made them inaccessible within a reasonable period of time and the procedure for getting approval would have resulted in a substantial delay to the study. To overcome such difficulties, Babbie (2007) and Frey (1981) recommend the use of multi-stage sampling technique. It was used in this research on this basis.

The multi-stage logic adopted in order to arrive at a sample population is as follows. Firstly, lists of organisations that fell under the control of each tier of government (federal, state and local) in Jos were compiled into three clusters. The second stage involved stratifying organisations in each cluster into strata of allied professions and related functions. From each stratum, organisations were randomly selected and letters were sent to them requesting permission to conduct the survey. From the federal government cluster, seven organisations gave approval, nine from the state government cluster and eight Council departments from the Jos North and South local government cluster. The procedure followed is consistent with the logic recommended by Babbie (2007). A list of organisations that participated in the questionnaire survey is available in Appendix XXVII and the sampling scheme is in Appendix XXVIII.

The survey covered only organisations where authorities gave permission for workers to participate. Questionnaires were sent out to workers through their staff officers and also retrieved from them. The survey lasted for three months from October 2011 to January 2012. In all, a total of 543 questionnaires were administered and 410 were retrieved. Five out of 410 questionnaires retrieved were invalid due to incomplete responses. The survey ended up with 405 valid questionnaires, which represent a percentage return of 74.58, and this forms the basis of the analysis. Details of the analysis of the administered and returned questionnaires are available in Appendix XXIX.

The exact population of public sector workers in Jos is not known, but the human population in the city of Jos was estimated at 736,016 in 2006 (FGN-NPC, 2006). The adequacy of sample size was based on the population of Jos, and with inferences from previous studies. Israel (2012) stated that at five-percent precision levels, a sample size of 400 is an adequate representation of population above 100,000. In an earlier study on determining sample size for research activities, Krejcie and Morgan (1970) suggest that a sample size of 384 is an adequate representation of 1,000,000 population size. Similarly, Taylor (2012) says that, for an unknown target population, 300 - 500 respondents can work as long as the survey is representative. In this case, there is a human population (736,016 people in 2006) estimate which serves as a clue and, in any case, the population of public sector workers in Jos can only be a fraction of the total estimate. If the population of public sector workers is assumed to be less than 100,000 or more, or even up to 1,000,000, the sample of 405 is an adequate representation. The sampling table used is available in Appendix XXX (page).

6.4.5 Documents and Direct Observation

The documents collected for this study included a record of public organisations, policy papers, reports and narratives. Some of the documents were official government publications, while others were published by international organisations. The list of documents is available in Appendix XXXI. Direct observation was conducted and pictures were collected. This involved visiting sites where houses were being constructed to be sold to NHF subscribers in Jos. Another aspect of the observation involved documenting pictures of public estates that were provided for workers by government agencies before the advent of the enabling system. Also, some pictures of houses provided through self-help approaches in Jos were also collected. These data were used to illustrate the housing situation visually.

6.5 ANALYSES OF CASE STUDIES

This section explains the procedures adopted to analyse the case studies. The data collected were partly qualitative and partly quantitative. The techniques used in analysing these data are explained in this section.

6.5.1 Qualitative Data Analysis

The qualitative data collected for this study consist of interview transcripts, documents and comments written by people who responded to the questionnaire. Each of these data contributes to a specific research question and case study. There are no concrete rules for analysing cases studies. However, every analysis of a case study should at least consist of some form of examining, categorising, tabulating, or otherwise recombining the evidence to address the initial proposition of the study (Tellis, 1997 citing Yin, 1994). This implies that some level of pragmatism is required in the analysis of case studies. In this study, the analysis followed step-by-step activities which were consistent with some fairly well established procedures for the analysis of qualitative data and case studies.

The first step involved the reading of the data carefully in order to become familiarise with their content. Reading through carefully gave an idea as how to sort out (classify) the data. The data were classified according to the research questions and the case studies. After classifying the data, each case study was analysed separately, after which the findings were synthesised. For each case study, the data were categorised according to the responses of actors who shared similar roles. At this level, themes were identified. This step involved identifying patterns and connections within and between categories. This step also involved assessing the relative importance of different themes and highlighting subtle variations. These activities are consistent with the procedures given by Taylor-Powell and Renner (2003).

Tellis (1997) citing Yin (1994) argues that analysis should rely on the theoretical proposition that led to the case study. In this analysis consideration was given to the theoretical propositions that led to the case studies. The last step was interpretation. The interpretation involved using themes and connections to explain the findings. This was achieved by developing a list of key points or important findings discovered as a result of categorising and sorting the data. This was followed by a consideration on the implication of the findings.

6.5.2 Quantitative Data Analysis

The quantitative data for the study are in two forms: some were collected through the questionnaire survey, while some were extracted from official documents. These data were classified according to their relevance to the research questions. For the questionnaire, the analysis was based on the 405 valid responses. After entering the data into Predictive Analysis Software (PASW version18), the analysis followed a number of stages which were consistent with the logic of treating survey data: 1) descriptive analysis was conducted with the purpose of exploring the attributes of the study's variables. At this stage, the results of the analyses were represented by graphs and percentages; 2) the relationship between the variables was determined through tests of statistical significance. This analysis was focused on determining the variables that influenced the participation of workers in the housing finance (NHF scheme) arrangement and the access to subsidised mortgages by participants; a bivariate analysis was conducted and the relationships between variables were determined through Pearson's Chi-square and Cramer's *V* statistics; the Pearson's Chi-square statistic determines whether two variables are independent; if the significance value is small enough (conventionally, significance should be less than 0.05) then a statistical relationship is said to exist between the variables under consideration; the Cramer's *V* statistic takes values from a minimum of 0 to a maximum of 1; the closer the statistic is to 1, the stronger the association between the variables (Field, 2009); 3) having identified the variables that had a statistical relationship with the participation of workers in the present housing finance arrangement, binary logistic regression analysis was conducted to explain and to predict how the employment characteristics of workers determine their participation in the NHF scheme; multivariate analysis was conducted based on binary logistic regression modelling; this model is often used to predict a categorical (usually dichotomous) variable from a set of predictor variables (Pallant, 2010; Wuensch, 2011;

Wuensch and Poteat, 1998; and Park, 2009); finally, the quantitative data extracted from the documents were either tabulated or presented graphically and then followed with discussion

6.6 ETHICAL CONSIDERATION

In conducting the research, adequate measures were taken to avoid any ethical issues while conducting the research. The measures adopted were as follows. For interview purposes, approval was sought from appropriate authorities. Having obtained approval from the organisation of interest, formal request was served to the officers representing the organisations seeking consent to have interview discussions which would be recorded on an electronic device. For the purpose of survey, a consent clause was included in the introductory section of the questionnaire. And those that participated in the survey consented to the clause. These measures were taken to ensure that all respondents participate voluntarily. The documents and reports used in the writing this thesis were obtained from the appropriate authorities directly or retrieved from websites. All comments extracted from documents were properly acknowledged. The photographs that appear in this thesis were collected directly during the field survey and consent was sought by word of mouth where necessary before taking the shots. Finally, the confidentiality and anonymity of the respondents was properly observed during the analysis and the discussion. For the interview responses, relevant initials were adopted to represent the actual names of the respondents. The responses of participants were used for the purpose of this research only. As far as I am aware, no participant was coerced to participate, all subjects consented to participation and confidentiality and anonymity has not been comprised in any way.

6.7 SUMMARY

This chapter explained the methodology, methods and field study. It started with explanation of philosophical persuasions the informed the methodology employed for the research. It then went on to explain the methods used for the study, the design of the case studies, the field study and data analysis. The analysis of the field data is presented in the succeeding chapters.

CHAPTER SEVEN

FINANCING THE PROVISION OF SUBSIDISED HOUSING IN NIGERIA

7.1 INTRODUCTION

The discussions covered in chapter five reveals that housing financing in the context of the housing policy was proposed on a number of assumptions: firstly, that the federal government will remain a key contributor to the financing of subsidised housing through a regular budgetary allocation to the FMBN. Secondly, that liberalisation process will transfer the ownership of public finance institutions from government to private ownership. If this assumption is held, the FMBN should then partner with the private financial institutions to finance subsidised mortgages. The discussions of the neoliberal reforms implemented in Nigeria (see chapter five) indicate that privatisation brought some impressive results among the banks, insurance companies and PMIs. This chapter will confirm how this trickle down to the supply of finance for the provision of subsidised housing in Jos.

Thirdly, the policy designers assumed that if the government enact relevant legislation (such as the NHF and the FMBN Acts of 1992 and 1993) directing private institutions and workers to invest in financing of low-income housing through the FMBN, they would comply. It is on the basis of this assumption that the NHF scheme was created, mandating all workers to subscribe by contributing a fraction of their monthly income to the FMBN as a precondition for access to a mortgage loan. Finally, the policy designers anticipated a participatory housing financing arrangement whereby the FMBN would broker a network of partnership with relevant actors to mobilise finance and supply mortgage housing for the exclusive benefit of the NHF subscribers.

The purpose of this chapter is to examine the assumptions of the housing policy within the premise of financing housing that is affordable and accessible to NHF participants in Jos. The chapter corresponds with research question two as stated in chapter one (see page 17) and case study one contained in chapter six (see page 158). The role of the FMBN is crucial to the supply of the subsidised mortgage housing in the context of the enabling strategy. The field data is analysed in two parts. The first part examines the participation of key investors (see pages 135 and 159) in the provision of housing finance through the FMBN. The second part examines the arrangement for supplying finance to developers to build houses for the NHF participants in Jos. The sources and nature of data used for this analysis is contained in Table 11.

Table 11 Sources and nature of data used

Data Source	Nature of data	Abbreviation used in analysis
Three representatives of FMBN	Interview transcripts	MB1, MB2 and MB3
Public sector workers in Jos	Questionnaires survey	Quantitative analysis
Two private developers and one Housing Corporation	Interview transcripts	PD1, PD2 and HC
Representative of Real Estate Developers Association of Nigeria	Interview transcript	RD

7.2 THE MOBILISATION OF HOUSING FINANCE

Drawing from preceding discussions, the FMBN is expected to broker a partnership for mobilising finance from Deposit Money Banks, insurance companies, workers and foreign investors. The federal government is also required to contribute to the fund. The objective role of the FMBN is fulfilled if it partners with these investors and they are consistent in contributing to the supply of housing finance. This section is focused on analysing how the FMBN organises its partnership with relevant investors and the level of their participation. The discussion is structured according to the following sub-themes: federal government's contribution, Deposit Money Banks and insurance companies, foreign investors and workers' contribution.

7.2.1 Federal Government's Participation

It is evident from the discussions covered in chapter five that FMBN is a Government Sponsored Enterprise (GSE). As a GSE, the federal government has a stake in its ownership and apart from this, there are two others ways it could support the FMBN. First, in section 3 (d) of NHF Act of 1992, the federal government promised to support the bank through statutory allocation from time to time. This provision is at the federal government's discretion because the

FMBN is not empowered in any way to enforce it. The participation of the federal government was questioned and sparked the following response:

> The federal government is not committed to its promise and its contribution to FMBN is inconsistent. The bank received allocation of ₦2.5 million (US$17million) in span of five years and this came in two instalments. This is not sufficient when we look at it in relation to the growing demand for housing in Nigeria (MB1).

There is inconsistency on the part of the federal government as is evident in the response of MB1. The response was rather a lamentation on the financial position of FMBN. Another respondent also corroborates MB1:

> If the FMBN is compared with similar secondary mortgage institutions in developing countries around the world, it will be realised that its current capitalisation is inadequate (MB2).

This indeed, confirms that the FMBN was in a difficult financial position. Records suggest that the paid up capital of the FMBN has changed over time, from US$17million in 2007 to US$33.3 in 2011 (Kolawole, 2011). However, the FMBN is in a poor financial state when compared with the housing deficit of about 16million units it is expected to finance for Nigerians. Also, the FMBN is in a poor state when compared with similar institutions in some selected developing countries (see Table 12).

Table 12: Comparing the FMBN to National Housing Finance Institutions in selected Countries

Country	Institution	Year	Paid-up capital (US$)	Total liability (US$)
Nigeria	Federal Mortgage Bank	2007	17,005,877	336,600,000
Malaysia	Cagamas Holdings Berhad	2007	40,350,978	8,884,664,348,
Hong Kong	Mortgage Corporation Ltd	2007	257,871,861	5,140,623,760.
Mexico	Sociedad Hipotecaria	2008	342,235,042	4,760,743,960,
South Africa	Housing Finance Corporation	2008	80,421.00	52,300,671

Source: (Kolawole, 2011).

In 2011, there was speculations that the federal government through the CBN approved approximately ₦200 billion for FMBN. MB2 confirmed this speculation and also states that:

> We hope that as the money gets to the bank, we will support more house building activities (MB2).

Also speculating about this point, the Managing Director and Chief Executive Officer of the FMBN reported in public interview that:

> The bank is planning to raise its capital base to ₦100billion (from ₦5billion), followed by yearly capital injection of ₦250billion from 2012 to 2013. This is expected to raise the total capitalisation of the bank to ₦350billion by 2013 (Okoghenun, 2011).

The comments of MB1 and 2 clearly suggest that the federal government has been contributing to the bank. However, this contribution is insufficient. For instance, MB1 said that injecting the sum of ₦2.5billion over five years is grossly inadequate to provide the necessary boost for mortgage financing in Nigeria. The federal government's contribution is also inadequate when compared with the capitalisation of mortgage institutions in contemporary countries such as Malaysia, Hong Kong, Mexico and South Africa. There is an aspiration by authorities of the FMBN to raise its capital base to ₦350 billion by 2013. However, the authorities did not explain a strategy for achieving this aspiration.

The second way that federal government intends to support the FMBN is provided in part II, section 6 (b) of FMBN Act of 1993. The Act empowers the bank to issue its own securities, including debentures and bonds under federal government guarantees and issue promissory notes and other bills of exchange for the purpose of raising funds from financial institutions. Has the FMBN achieved this? MB1 comments:

> The FMBN has concluded arrangements to float bond in the capital market and in addition, some federal government guaranteed bond has been issued (MB1).

The response of MB1 does not suggest any new development. As far back as 2006, the federal government reported on this arrangement as follows:

> The bank (referring to FMBN) has obtained the FGN's guarantee and approval of N100 billion Bond (FGN-Housing Sector Reforms, 2006 p. 8)

The authorities of FMBN have come out to announce to the public through the media that the bank is in a position to purchase and warehouse mortgages, and to create mortgage-backed securities for subscription by investors in the capital market. They also announce that the FMBN has provided mortgaged-backed bond of ₦26 billion to civil servants to re-finance the acquisition of 9525 units of houses privatised by federal government-owned in the FCT, Abuja (Okoghenun, 2011).

These responses are suggestive of inconsistency on the part of government. Here, the federal government appears to show less commitment to its promise and the FMBN is in a poor financial position to provide mortgage housing. Further, there are ambiguities around the housing finance policy. Nonetheless, the authorities of the FMBN are trying to convince the public that the housing finance arrangement is working.

7.2.2 Participation of Local Private Investors

As previously discussed in chapter five, the NHF Act of 1992 empowers the CBN to serve as a link in the partnership between the FMBN with Deposit Money Banks and insurance companies for the purpose of mobilisation housing finance. Previous discussion in chapter five confirmed the outcome produced by deregulation and recapitalisation on banks and insurance companies. Considering the level of capital appreciation experienced by Deposit Money Banks from 2006 to 2011 and insurance companies for the same period (see pages 128 and 129) which gave rise to a corresponding effect on loans and advances disbursed by Deposit Money Banks for the same period (see page 130), one would think that much was invested in the FMBN in line with the statutes. A question was asked on how the FMBN organises the partnership with relevant local investors and the level of their participation. Only MB2 responded to this question:

> The policy provision is not practical because the FMBN lacks enforcement power and government is not willing to provide support (MB2).

The authorities of the FMBN corroborate this position by announcing to the public that: "Deposit Money Banks and insurance companies operating in the country have failed to invest in the NHF as statutorily required under the law, thus owing the fund trillions of un-remitted monies". The authorities of the FMBN appear to put the blame on the CBN. They reported that the CBN which is supposed to deduct at source from the banks and remit to FMBN, failed in its responsibility in this regard (Kolawole, 2012a).

The comment of MB2 shows that the FMBN lacks the power to enforce the policy provision on private finance institutions. The authorities of the FMBN corroborates that the power to enforce such law on Deposit Money Banks and insurance companies lies with the CBN which has failed in its responsibility. The

FMBN cannot compel the CBN to enforce such legal provision because the bank (FMBN) itself operates under the supervision of the CBN. MB2 further commented that they have approached the CBN on the matter. By the design of the housing finance policy, the CBN is responsible for collecting investments from banks and insurers and paying it to the FMBN. This has not happened according to MB2 and the FMBN authorities were planning to take the matter to the National Assembly because the housing finance policy was an Act of Parliament which must be respected and obeyed. MB2 also confirmed that they have informed the police to take the necessary action.

These responses show that the management of the FMBN is almost exhausting all possibilities to have Deposit Money Banks and insurance companies invest in housing finance as was expected by the NHF Act. The situation is bad with either Deposit Money Banks or insurance companies having invested any amount of money into the housing fund since its inception (Ogunwusi, 2012). Kolawole (2012b) also confirms that most banks were offering mortgage products of their own with interest rates clearly outside the six percent stipulated by the NHF Act.

The enforcement of the NHF Act on banks and insurance companies is a matter of concern to Real Estate Developers Association (REDAN). RD confirmed that non-compliance with provisions of the NHF Act in particular will be taken up by the REDAN. According to RD, it is a serious matter which violates federal government laws and REDAN was going to sensitise the National Assembly on the development, and also write to the CBN because this shows clearly that the CBN has not been playing its expected role. The issue requires a synergy amongst interested parties. This understanding is beginning to surface with the involvement of REDAN. Advocacy is equally required. However, RD states that advocacy is required on the part of mass media to bring some of these facts into the public domain in order to ensure that everybody plays their role in financing housing development in the country.

The non-compliance of Deposit Money Banks and insurance companies with the NHF Act and CBN's failure to enforce compliance on them takes us back to the Marxist critique of housing market liberalisation. Pugh (2007) provides that the neo-Marxist sees the state as serving the functional needs of capitalist development. The state ensures the continuity of capitalism, in doing so it is incapable of prevailing over the conflict between social policy and the interest of capitalists. This is evident by government failure or reluctance (Central Bank of Nigeria, National Assembly and Police as noted in the comment of MB2 above) to enforce the NHF Act on private enterprises (Deposit Money Banks and insurance companies).

Lack of political will on the government's side to prevail on the Deposit Money Banks and insurers to participate in funding subsidised housing through the FMBN is one such conflict speculated upon in previous discussions (see page 81). On this point, the authorities of the FMBN have reported that:

> ...since banking deregulation, it has been clearly established that given all the liberties of deregulation, banks are not inclined towards any long term lending (Kolawole, 2012a).

The mortgage system is suffering from the reluctance of Deposit Money Banks and insurers to invest in housing loans. Authorities of the FMBN maintain that once the NHF law is enforced to ensure compliance of the Deposit Money Banks and Insurance Companies, the provision of subsidised loans through the FMBN will improve. It is reported that the CBN has make attempts to impose penalty for non-compliance but most banks would gladly oblige the penalties as these are cheaper than the financial cost of complying (Kolawole, 2012a).

The discussions covered in this section revolve around enforcement problem. As rightly noted, the making of legislation is necessary but not sufficient for the takeoff of the housing finance arrangement. In this case, the NHF and the FMBN Acts which requires local financial institutions to invest in mortgage housing through the FMBN exists but there is no enforcement mechanism. The policy designers assumed that the FMBN should rely on the CBN to have the law enforced on the Deposit Money Banks and Insurance Companies but this is not happening. On its own, the FMBN is lacking the power to enforce the policy. In another sense, the discussions suggest that the local financial institutions do not really consider the NHF arrangement as a viable investment. This is why they would rather oblige to the penalties for non-compliance than to invest in subsidised mortgages. A conflict of this nature was speculated earlier in chapter three. It was speculated that a conflict of interest may arise because the FMBN is a regulated system and this could drive away private investors whose interest is to make profit from any investment. The reluctance of Deposit Money Banks and Insurance Companies to partner with the FMBN on this course is a confirmation.

7.2.3 Participation of Foreign Investors

The national housing policy (FGN-NHP, 2006 p. 22) requires the FMBN to partner with foreign investors to mobilise finance for housing provision in Nigeria. The logical question here then is: how does FMBN achieve this? This question sparked a number of responses: MB1 raised the issue of the global financial crisis which has curtailed the availability of foreign credit and investment. MB1 further confirmed that the FMBN was working towards attracting foreign funding and investment from international financial and multi-lateral institutions. However, this aspiration will be fulfilled only when the global financial crisis eases up. On the contrary, MB3 suggested that:

> ...the bank (FMBN) made attempt to partner with a foreign investor. A memorandum of understanding was signed between the FMBN and a foreign bank. The bank presented this request to the government that was about to end its office tenure and unfortunately the Memorandum of Understanding did not see the light of day after a new government assume power (MB3).

The comment of MB3 reveals the effect of state ownership and control on the FMBN. From this response, one can observe that a progressive arrangement to attract foreign investors was halted due to a change in government. In an ideal situation, provisional change in government would not have such an effect. The Memorandum of Understanding failed to materialise because the government that assumed power failed to give political backing to the bank's decision. This confirms the concern (raised in chapter five) regarding the evidence that showed that the FMBN was transform into a GSE. Perhaps the federal government maintained a substantial ownership of the FMBN so it could exercise control over its activities and to be in a position to check for any excesses in its operation. This objective negates the idea of allowing institutions to operate with some degree of freedom in the market place and has resulted in a significant failure in the provision of housing finance.

7.2.4 Participation of Workers in NHF Scheme

Workers (employed in public, private and informal sectors) are required to subscribe to NHF scheme based on a 2.5 percent of basic monthly salary contribution to FMBN. The law empowers the FMBN to mobilise workers onto the scheme and also collect their subscriptions. The question that follows is: How does this arrangement operate in Jos? MB3 is one of the supervisors at the FMBN office in Jos and observed:

> We are experiencing problem with enforcement of the NHF scheme. ...there are recalcitrant organisations that are not willing to obey the law. Some organisations here in Jos have refused to let their workers contribute to the scheme (MB3).

The lack of enforcement capacity of the FMBN has continued to feature in the views of respondents. This suggests that the issue of enforcement is a major constraint on the FMBN's operations. The problem of enforcement is not just peculiar to the FMBN's office in Jos; it is being experienced across the country. For instance, in November 2011, the NHF collection reached the sum of ₦81.597billion from 3,657,354 subscribers across Nigeria (Ochayi, 2012). MB3 considers this as being far below expectations. MB3 attributes the low performance of the NHF collection to a lack of cooperation from employers. Employers and workers are not complying with the NHF Act and the FMBN lacks the political and administrative power to enforce the law.

In addition, MB3 further reported that:

> "Another problem that we have actually faced is lack of awareness about the NHF scheme. This is arises from a lack of resources to embark on an enlightenment campaign by the FMBN in Jos" (MB3).

MB3 also confirmed that the FMBN officers have visited some organisations that accepted the bank's invitation to create awareness. But the effort is clearly inadequate as there are many people that have worked a long time but are still unaware of the NHF scheme and the FMBN's activities. However, there has been some progress in the creation of awareness among workers in Jos to participate in the NHF scheme. Some organisations have been visited as confirmed by MB3:

> This year alone, we have held talks with workers at the Film Corporation, the Nigerian Security and Civil Defence Corporation, the National Commission for Museum and Monument, the National Veterinary Research Institute and, the Institute of Archaeology and Museum Studies (MB3).

The comments of MB3 show that the bank has made much effort to reach out to employers and workers in Jos. However, it is observed that all the organisations visited are controlled by federal government. What about state and local government employers and employees? MB2 responded to this question as follows:

> The Plateau State government has resumed its contribution to the NHF scheme. The state government has directed all organisations under its control to cooperate with the FMBN. The State Government owned tertiary institutions have not complied with this directive and we are still pursuing them with a hope that they would comply. We are yet to reach out to the LGC employers and workers (MB3).

From the response of MB3, it appears that federal government agencies have received higher priority in the awareness campaign compared to state and local government agencies. However, MB3 did not explain why this has been the case.

A number of concerns are noted from the perspectives of the FMBN officers: Firstly, there is a concern arising from the lack of enforcement power. Secondly, there is concern arising from the lack of awareness about NHF scheme and the activities of the FMBN among workers and their employers in Jos. Thirdly, the FMBN officials are constraint by the lack of sufficient resources to undertake an extensive awareness campaign in and around the city of Jos.

7.3 PREDICTING WORKERS PARTICIPATION IN NHF SCHEME

It is necessary to examine employment characteristics to identify factors that influence the possibility of workers to participate in the NHF scheme in Jos. This section examines the participation of workers in the NHF scheme by analysing the data obtained from a questionnaire administered to public sector workers in Jos. The analysis is based on 405 valid questionnaires given to a sample of workers across federal, state and local government organisations in Jos. The sample population consists of 270 male subjects (representing 67.2 percent) and 132 females (who represent 32.8 percent). The distribution of subjects according to tier of government employed indicates that 35.6 percent (144 subjects) were employed in federal government organisations; 38.5 percent (156 subjects) were employed in state government organisations and 25.9 percent (105 respondents) were employed in Council departments. From the sample population, 51.5 percent (208 subjects) have worked for less or equal to 14 years; 35.6 percent (144 subjects) have been in public sector job in the range of 15 - 28years while 12.9 percent (52 subjects) have worked for 29 years or more. The subjects comprise of 17.6 percent (70 subjects) low cadre within grade levels 01-06; 60.1 percent (239 subjects) are middle cadre within grade levels 07 - 12 while 22.4 percent (89 subjects) are high cadre. Regarding their incomes, 55.0 percent (222 subjects) feel 'good' about their income; 14.9 percent (60 subjects) said their income was 'neither good nor bad'; 30.2 percent (122 subjects) felt their income was 'bad'. These variables summarise the attributes of workers being examined.

In order to confirm the level of participation in the NHF scheme, the question asked is: do you currently participate in NHF scheme? The response of workers to this question is illustrated in figure 20. From the sampled population (figure 23), 43.3 percent (175 subjects) said they were participating in NHF while 56.7 percent (230 subjects) said they were not.

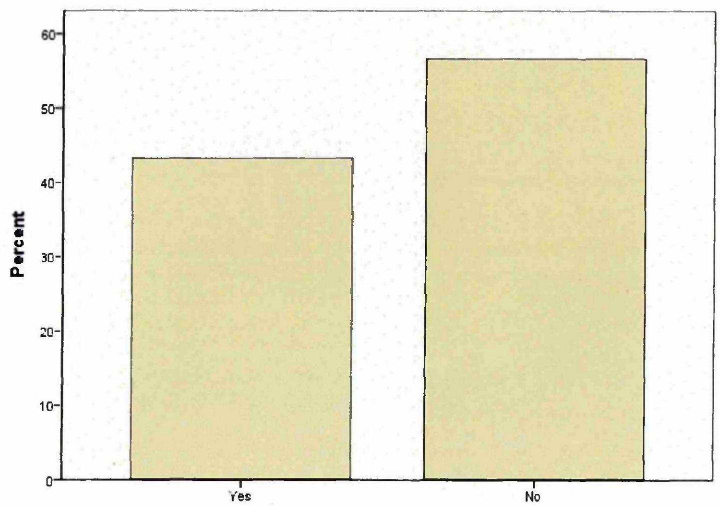

Figure 20 Distribution of respondents by participation in NHF scheme

More than half of the sampled population do not subscribe to the NHF scheme. The question that follows searched for reasons why some workers are not subscribing to the scheme.

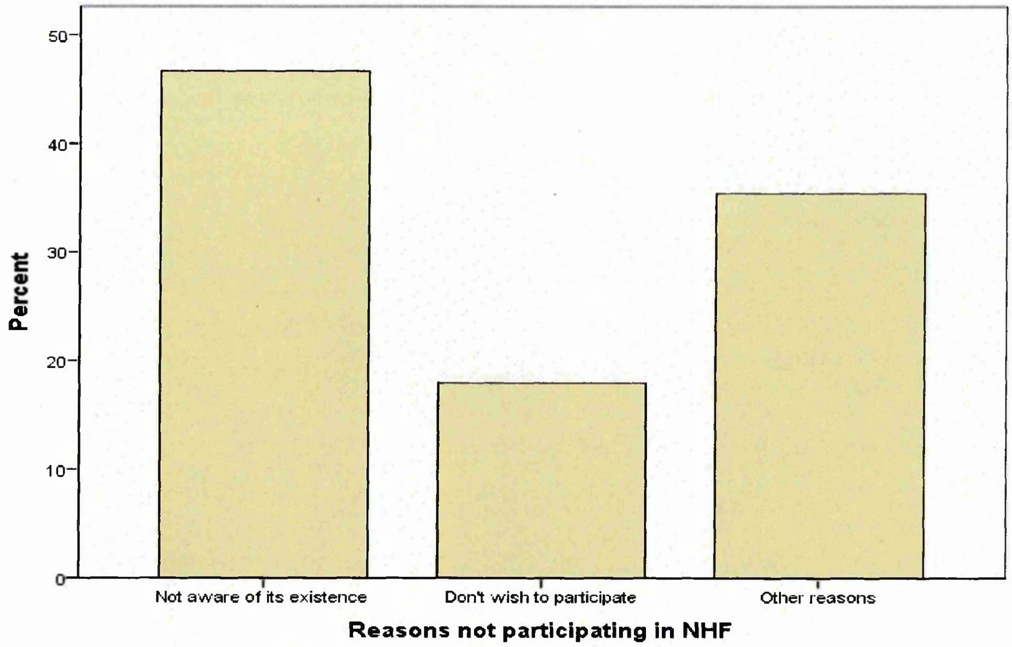

Figure 21 Distribution of respondents by reasons for not participating in NHF scheme

Out of 230 subjects (figure 21) that responded to the question, 45.6 percent (104 respondents) said they were unaware of the existence of NHF scheme; 17.9 percent (40 subjects) said they did not wish to participate while 35.4 percent (79 subjects) gave other reasons. This suggests that lack of awareness is an important reason for non-participation advanced by workers who do not currently participate in the NHF scheme. This confirms the comments of MB3 above. Next to being unaware are other reasons such as the role of public sector employers and the influence of labour union. Other comments that appeared in questionnaires were as follows:

> My employer refused to let us participate.
> My place of work is not captured on the NHF scheme.
> The NHF scheme is dead.
> The NHF doesn't operate.
> The labour union stopped us from participating in the NHF.
> We were forced to join the NHF scheme.
> (Comments extracted from questionnaire).

These responses appeared in several completed questionnaires, cutting across workers employed in federal and state government agencies. The workers employed in the LGC departments wrote in several completed questionnaires that:

> There is no NHF provision for the local government council workers.

This indicates that workers employed in LGC departments are deprived of the opportunity of participating in NHF scheme.

7.3.1 Chi-Square Result of factors influencing the Participation of Workers in the NHF Scheme

Beyond the reasons given above, how does a worker's attributes affect their participation in the NHF scheme? To scrutinise this question, the attributes of public sector workers outlined above (sex, tier of government employed, length of employment, grade level and level of satisfaction with income) were examined in relation to participation in the NHF scheme. Table 13 shows the relationship between each independent variable and participation in the NHF scheme (dependent variable). Chi-square analysis was carried out for this purpose; Pearson's Chi-square and Cramer's statistics values are reported. As earlier explained in chapter six (see page 168), the Pearson's Chi-square statistics tests whether two variables are independent. If the significance value is above 0.05 (conventionally, the significance should be less than 0.05) then it means the variables are independent, implying that they do not have an influence on each other. The Cramer's V statistic takes values from a minimum of 0 to a maximum of 1. The closer the statistic is to 1, the stronger the association between the variables (Field, 2009).

Table 13 Factors influencing workers participation in the NHF scheme

Dependent Variable	Independent Variables	Relationship between dependent and independent variables	
		Pearson's Chi-square value	Cramer's V Statistics
Participation in the NHF Scheme	Sex of respondent	p=0.013	0.125
	Tier of government employed	p=0.000	0.464
	Length of employment	p=0.013	0.147
	Grade Level attained at work place	p=0.048	0.124
	Level of satisfaction with income	p=0.002	0.206

Source: Researcher's owned analysis (2013).

The sex of respondent was found to have statistical significant relationship (p = 0.013) with NHF participation (Table 13). A Cramer's statistics of 0.125 reveals an association between a respondent's sex and participation in NHF scheme. Appendix XXXII Table one (a - d) provides further detail on the analysis.

The tier of government employed by public sector workers in Jos was found to influence subscription to the NHF scheme. From the analysis conducted (see Table 13), the Pearson Chi-square value obtained is less than impossible (Chi-square = 86.816; p = 0.000). For these data, Cramer's statistics is 0.464 out of a possible maximum value of 1. This represents the existence of an association between the two variables. The association of tier of government employed with participation in NHF is seen clearest in appendix XXXII Table two (a - d).

Length of employment was found to have an influence on participation in the NHF scheme as is evident from the analysis conducted (see Table 13). The Pearson's Chi-square value obtained is far below 0.05 (p = 0.002) which suggests that length of employment has a statistical significant association with participation in the NHF scheme. A Cramer's statistics of 0.147 confirms the existence of an association between the two variables. The association between length of employment and participation in the NHF scheme is further illustrated on appendix XXXII Table three (a-d).

The position attained in work place (by grade level) was found to have influence on participation in the NHF scheme. The Pearson's chi-square value obtained from the analysis (see Table 13) is below 0.05 (p = 0.04) which suggests existence of a statistical significant relationship. The Cramer's statistics represents a low association between the two variables. Further detail on the analysis is provided in appendix XXXII Table four (a-d).

Similarly, there is a statistically significant relationship between the level of satisfaction with income and participation in the NHF scheme. The analysis (see Table 13) revealed a Pearson's Chi-square value of less than 0.05 (p = 0.002). A Cramer's statistic of 0.206 suggests the existence of an association between the two variables. The analysis is further clarified in appendix XXXV Table five (a-d).

7.3.2 Results of Logistic Regression Analysis

This analysis is conducted to validate the above findings. As shown in Table 13, it is clear that workers' participation in the NHF scheme is dependent on employment characteristics. The findings suggest that a worker's participation in the NHF scheme is determine by sex, tier of government employer, length of employment, grade level attained at work place and perception of level of satisfaction with income. These variables will be further examined to predict how they determine workers' participation in the NHF scheme.

In this analysis, the decision variable is a question asked to find out if respondents' were currently participating in NHF scheme. This question is a dependent variable with a binary outcome of 'No' encoded with '0' and 'Yes' encoded with '1'. This is illustrated in Table 14. The independent (covariates) variables are the gender and work characteristics outlined above. For each independent variable, a reference group is created to which each other group is compared. Sex of respondent has *male* as the reference category on which female respondents are compared; tier of government has *respondents employed in federal government organisations* as the reference category on which state and local government employed respondents are compared. Length of employment has those who responded to have been employed for *29 years or more as* the reference category on which those employed for 15-28 years and those employed for 14 years or less are compared. For position attained at work place, the reference category is *low cadre workers (GL 01 - 06).* The middle (GL 07-12) and high (GL13-17) cadres are compared to the low cadre respondents. For level of satisfaction with income, those that felt *good* about their income are the reference category on which those that responded neither good nor bad and those who felt bad about their incomes are compared.

Table 14: Dependent Variable Encoding: Currently Participating in NHF Scheme?

Original Value	Internal Value
No	0
Yes	1

Source: Author's own analysis

Results and Interpretation

For this analysis, 405 cases were modelled. The case processing summary is presented in Table 15; it indicates that the combined missing values from the explanatory variables and outcomes are 13 cases which represent 3.2 percent. This leaves 392 cases (representing 96.8 percent) which were included in analysis. Though sex of respondent was found to a have statistical relationship and association with participation in the NHF scheme above, it does not contribute to the prediction of whether or not a respondent will participate in the scheme. Therefore, the final model obtained eliminates this variable, leaving only four predictors in Table 16.

Table 15 Case Processing Summary

Case Processing	N	Percent
Included in Analysis	392	96.8
Missing Cases	13	3.2
Total	405	100.0

Source: Author's own analysis

The full model containing all predictors was statistically significant. The chi-square value of the model is 136.693 with 7 degree of freedom at step 2[a] and $p < .000$, indicating that the model was able to distinguish between respondents who reported and those who did not report participation in the NHF scheme. The data appropriately fit the model as confirmed by a non-significant chi-square (p = 0.441) result obtained in Hosmer-Lemeshow test of good fit. The model as a whole explained between 29.4 percent (Cox & Snell R^2) and 39.5 percent (Negelkerke R^2) of the variance in NHF participation status, and correctly classified 72.4 percent of cases. The details of analysis from which these results are extracted are contained in appendix XXXIII.

Table 16 shows the logistics regression coefficient, Wald test and odds ratio for each of the four predictors. Employing a *.05* criterion of statistical significance, there are eight significant variables (federal government organisation p = .000, local government organisation p = .000, 29 years plus p = .049, Lower Cadre p = .002, Middle Cadre p = .010, High Cadre p = .015, Good p = .001, and neither p = 020). These are the major factors influencing whether or not a worker participate in the NHF scheme.

Table 16: Result of Logistic Regression Model Predicting Participation in the NHF Scheme from Work Characteristics

Predictor Variables		B	Wald χ^2	*p*	Exp (B)
Tier of government employed	*Federal Government organisation*		56.014	.000	
	State Government Organisation	-.475	3.279	.070	.622
	Local Government organisation	-4.009	55.517	.000	.018
Length of employment	*29 years plus*		6.024	.049	
	<= 14 years	-.666	3.213	.073	.514
	15 - 28 years	-.062	.026	.872	.940
Grade Level attained	*Low Cadre (GL 01-06)*		7.610	.022	
	Middle Cadre (GL 07-12)	.858	6.642	.010	2.358
	High Cadre (GL 13 plus)	.991	5.907	.015	2.693
Satisfaction with income	*Good*		14.903	.001	
	Neither	-.750	5.435	.020	.472
	Bad	.651	2.177	.140	1.917
	Constant	.573	1.207	.272	1.774

Source: Authors' own analysis

The exponent of the coefficient of state government and local government organisations gave odds ratios of 0.622 and 0.018 (see Table 16). This indicates that when holding all other variables constant, the odds of participating in the NHF scheme for workers employed in state government organisations are 0.6 times the odds of workers employed in federal government organisations. Similarly, the odds of participating in the NHF scheme for workers employed in local government organisations are 0.2 times the odds for those employed in federal government organisations. This suggests that being employed in state and local government organisation is associated with a lower likelihood of participating in the NHF scheme among the sampled respondents in Jos.

The exponent of the coefficient of workers that have been employed for 14 years or less and those that have been on employment for 15 - 28 years gave odds ratios of 0.514 and 0.940 (see Table 16). This means that when holding all other variables constant the odds of participating in NHF scheme for those that have been employed for 14 years and below are 0.5 times the odds of workers that have been employed for 29 years and above. Similarly, the odds of participating in the NHF scheme for workers that have work for 15-28 years are 0.9 times the odds of workers that have been employed for 29 years and above. This suggests that increased years of employment are associated with a higher likelihood of participating in the NHF scheme among the sampled respondents in Jos.

The exponent of the coefficient of middle and high cadre workers gave odds ratios of 2.358 and 2.693 (see Table 16). This indicates that when holding all other variables constant, the odds of participating in the NHF scheme for middle cadre workers are 2.4 times the odds of low cadre workers. Similarly, the odds of participating in the NHF scheme for high cadre workers are 2.7 times the odds of low level cadre workers. This suggests that low cadre workers are associated with a lower likelihood of participating in the NHF scheme among the sampled respondents in Jos.

The exponent of the coefficient of workers who feel their incomes were neither good nor bad and those who reported feeling bad about their incomes gave odds ratios of 0.472 and 1.917 (see Table 16). This means that when holding all other variables constant, the odds of participating in the NHF scheme for workers that feel neither good nor bad about their incomes are about 0.5 times the odds of workers who feel good about their income. Similarly, the odds of participating in NHF scheme for workers that felt bad about their incomes are about 1.9 times the odds of workers that reported feeling good. This suggests that feeling good about income is associated with a higher likelihood of participating in NHF scheme among the sample population of workers in Jos.

The analysis further confirms that the participation of workers in NHF scheme is influence by employment arrangement. The employment arrangement favours certain category of workers, while at the same time depriving others.

Overall, the analyses conducted in this section suggest that there are seven key variables (see Table 17) that influence the mobilisation of finance by the FMBN. Each of the variables has an effect on the anticipated role of the FMBN.

Table 17: Summary of key variables that influence the mobilisation of finance by the FMBN

Key variables	Effects of the variables on the mobilisation of housing finance
Lack of enforcement mechanism	The FMBN lacks the authority to enforce the compliance of the federal government, local private investors and workers to invest in the subsidised housing finance scheme.
	The federal authority has failed by not directing the CBN to help enforce a partnership of local private investors with the FMBN as stated in the NHF law.
Inconsistency on the part of federal government authorities	The federal government has failed to offer political support for the FMBN to enter into partnership with foreign investors.
	The monetary support of the federal government to the FMBN through budget allocation is irregular.
Uncertainty and risk	The financial outcome of partnering with the FMBN is uncertain. This is possibly putting away the local private investors from partnering with the FMBN.
	The regulation of interest rates of mortgage loans provided by the FMBN is a possible disincentive for private investors.
Lack of awareness about the NHF Scheme	Many workers in Jos are not aware of the activities of the FMBN, the NHF policy and the benefits of participating in the NHF scheme.
Lack of trust and confidence on government's policy	The NHF scheme is ambiguous. For example, some workers reported that the scheme did no longer exist. Some said they were forced to participate.
	Some workers are unwilling to subscribe to the NHF due to a lack of trust and confidence on the NHF policy.
Lack of cooperation from employers and the labour union	The lack of cooperation from employers and the Labour Union is affecting the ability of the FMBN to mobilise workers into the NHF scheme.
Favouritism	The employment arrangements give certain category of workers a high chance of subscribing to the NHF scheme over others.
	For instance, people that are employed in federal government organisations have opportunity over those that are employed in state and local government organisations.
	In like manner, those in high cadre have opportunity over those in the middle and low cadres; those that have worked for 29years and above have opportunity over those that have worked for 28 years or less; those who feel good about their income have opportunity over those who feel bad; and the male workers have higher opportunity over females.

Source: Author's summary of analysis.

7.3 CREDIT SUPPLY, DEVELOPMENT OF NEW HOUSING AND ACCESS OPPORTUNITY FOR THE NHF SUBSCRIBERS IN JOS

The housing finance arrangement was designed based on assumption that the FMBN should be able to mobilise finance and to supply credit to developers to build houses for the benefit of NHF subscribers. It was on the basis of this assumption that the FMBN introduced the Estate Development Loan (EDL) in 2002. This was confirmed in previous discussion in chapter five. The introduction of the EDL created a platform for developers (private estate development firms, housing corporations and cooperative societies) affiliated with the FMBN to have access to subsidised credit to build houses for interested NHF subscribers. As of 2012, 101 small and medium size house-building companies were in affiliation with the FMBN for the purpose of building houses for sell to the NHF subscribers and four of these companies were operating in Jos. Similarly, 85 PMIs were in affiliation with the FMBN but only one was operating from Jos (FGN-FMBN, 2011). The role of the FMBN is fulfilled if it partners the house-building companies and PMIs to finance the supply of mortgage housing for the benefit of the NHF subscribers. This section examines the extent to which the FMBN fulfils its role in Jos. The discussion is structured according to the following two sub-themes: estate development loans and access to subsidised credit by NHF subscribers.

7.3.1 Supply of Estate Development Loans

The data available from the FMBN shows that as at end of 2011 the amount of NHF loans disbursed through PMIs was ₦34.036 billion and another ₦49.182 billion was disbursed directly to estate developers. This makes a total of ₦83.218 billion NHF loans disbursed by the FMBN (FGB-FMBN, 2011). The question that is being scrutinised here is: has the FMBN made any loan available to developers for the benefit of NHF subscribers in Jos? MB3 responded as follows:

> ...in Jos there are four estate developers who have accessed EDL from the FMBN to build houses for the NHF beneficiaries. The first developer came to Jos in 2007 to construct Citrus Garden estate which is located around the building material market. The Citrus garden (thirty housing units) is already completed.

The respondent further confirmed that:

> "Two other developers came to Jos (BNTI and Mamko Investment); loans were given to them to provide 120 housing units. The fourth developer (Socus Garden) has just mobilised to site, the project (300 housing units) is located at Ritzek area" (MB3).

The response of MB3 indicates that the FMBN has made loans available to developers to build houses for the benefit of NHF subscribers in Jos. This is a good development for new housing provision in Jos. The four developers mentioned are all private companies; nothing is mentioned about state or federal government housing corporations. The question that follows then is: how accessible is the loan facility? MB3 confirmed that the bank usually gives loans to developers who are licensed by the REDAN to build houses which are designed for different categories of workers (such as one, two and three bedroom apartments). The houses constructed should not exceed a ceiling cost of ₦5million per unit and all developers must comply with this regulation. This regulation is contained in the national housing policy and the FMBN is required to enforce it (FGN-NHP, 2006 p. 37).

Being a member of the REDAN is one of the criteria for accessing and EDL from the FMBN. MB3 further outlines other requirements: the first step is for developers to acquire land and also secure statutory title (C of O) on it. After this, they will then apply to the bank seeking a loan to finance the construction of a specified number of housing units which would eventually be sold to NHF contributors. If the loan is approved and construction begins, the off-takers (NHF subscribers) who are interested will be required to make an upfront payment of 10 percent (equity contribution) cost to the developer of their desired house. This is the first test of affordability. The developer will then build the houses to completion. When houses have been allocated to beneficiaries, the FMBN will pay the remaining 90 percent costs to the developer while beneficiaries repay the loan to the bank. The repayment plan for the beneficiary depends on the number of years left in service.

The response of MB3 would suggest that the process of credit supply is straightforward with minimal obstacles. Two private developers (PD1 and PD2) and one representative of the Housing Corporation (HC) were interviewed in

Jos. The first question asked was: what are your experiences about the arrangement for accessing EDL from FMBN? HC responded:

> From the inception of the new housing policy in 1991 to date, the Plateau Investment and Property Company (PIPC - State Government owned Housing Corporation in Jos) has never accessed NHF/FMBN loan. The last time the PIPC constructed houses (45 units along Yakubu Gowon way) was in 1997. The project was directly funded by the State Government. The houses were sold to workers and the government is recovering the cost by deducting from their salaries (HC).

The comments of HC reveal that the housing corporation in Jos has not been involved in the provision of housing. This confirms the effect of governmental ownership and control on activities of the housing corporation in Jos. However, in the span of two decades (1991-2011) the housing corporation produced only 45 housing units. HC further responded:

> The company (PIPC) is owned by the state government and so it only engages in projects that the government feel are viable such as shopping centres" (HC).

The housing corporation in Jos is confined to the management of government owned shopping centres in and around Jos city. The comments of HC clearly reveal the influence of government on the activities of the PIPC. At present, this company is not having any dealings with the FMBN and is not building any houses in Jos.

The experiences of private developers regarding the process of disbursing loan from the FMBN in Jos are as follows. PD1 said:

> There is a check list of requirements which a developer must satisfy... It is a stringent one because there are too many conditions. A lot of the requirements are paper work but a crucial one is ownership of land for the housing project. The land must have a statutory title (C of O). When we talk about land, the cost of its acquisition and the processing of title come to mind (PD1).

The response of PD2 goes as follows:

> ...we started operation in 2001 and it took time to be able to meet up with the requirements for accessing the NHF loan from the FMBN. After meeting the requirement, we faced a lot of problems with the bank's workers (PD2).

PD2 further noted that at the time his company applied for the loan, the FMBN workers did not seem to be very well orientated with the bank's operations. PD2 feels that some workers were lacking experience in mortgage operations. PD2 noted that it appeared that there were insufficient funds available to loan out to developers at the time they put in the application. This was evident in the time it took (approximately three years) to get a loan. It was around the same time that banks were made to recapitalise and so the FMBN was having a lot of issues to deal with (PD2).

The responses of PD1 and 2 both suggest that the arrangement of getting access to an EDL from the FMBN is not straightforward as reported by MB3 above. There are too many requirements to satisfy according to PD1 and issues of incompetence and a lack of proper orientation of mortgage operation on the part of officers working in the bank is observed by PD1. These issues added up to considerable delays in accessing an EDL. These problems were envisaged in chapter five because the FMBN remains a public institution and cannot be devoid of the bureaucratic controls and restraints that are associated with government organisations in Nigeria. Furthermore, the bank does not have sufficient financial resources as was confirmed above.

The effect of the federal government's control over the FMBN and bureaucratic processes within the bank is further noted in the following responses:

> There is need to review the operation of the FMBN. The arrangement is opened to manipulations so that those that supposed to benefit are not really the ones benefiting. There is need to improve on the level of transparency particularly at the FMBN so that loan will be disbursed on first-come, first-served basis (PD1).

PD2 also commented that:

> The FMBN is suffering from restraints; the presence of government in this bank creates a lot of bottlenecks. There are a lot of bureaucratic bottlenecks in the bank which is affecting access to the NHF funds. We were victims of this problem because it took us close to three years to access the funds "(PD2).

The responses of PD1, PD2 and even HC would suggest that government has too much influence in the arrangement for housing provision in Jos. This concern is made with particular reference to the FMBN and Housing Corporations. This raised the question as to whether NHF subscribers are actually benefiting from houses being funded by the FMBN in Jos. PD1 responded:

> There is huge demand for housing in Jos. People really want to have good housing but they are financially constraint. We are trying to take as much off-takers as possible but we are constrained in many ways (PD1).

PD1 confirmed that there was demand for housing from workers employed in both government organisations (federal, state and local government employees) and the private sector. PD2 said sales of houses are open to all NHF subscribers in Jos, both the public and private sector workers. The company of PD2 do not restrict the sale of houses to any category of people. For instance, PD2 responded:

> "In our completed phase one project, we sold houses to workers employed in the teaching hospital, the state government workers, military personnel and workers from the Local Government Service Commission" (PD2).

The responses of PD1&2 here are concerned with the access and allocation of houses to the NHF subscribers. The responses of PD1&2 clearly suggest that the process needs checks to be installed in the process of allocating houses to interested NHF subscribers so as to prevent any tendency to favour some subscribers over others. Indeed, the response of PD1 clearly necessitates such checks:

> ...there is huge demand for housing in Jos but we prefer to work with people who have better capacity to acquire houses produced (PD1).

PD2 said the sale of houses is open to all NHF subscribers but those who benefitted from the phase one project completed by PD2's company were mostly from the federal government organisation (University Teaching Hospital), senior bureaucrats and political appointees (in the Local Government Service Commission) and military officers who are not supposed to benefit from this arrangement because they don't subscribe to NHF scheme (there is a separate post services housing scheme created by federal government for military personnel).

The summary of factors that influence the supply of loan from the FMBN and the development of new housing in Jos are outlined in figure 22. Firstly, the reform programme (such the introduction of an EDL by the FMBN and the formation of REDAN) examined in the preceding chapter has brought about the partnership of private housing-building companies with the FMBN in Jos.

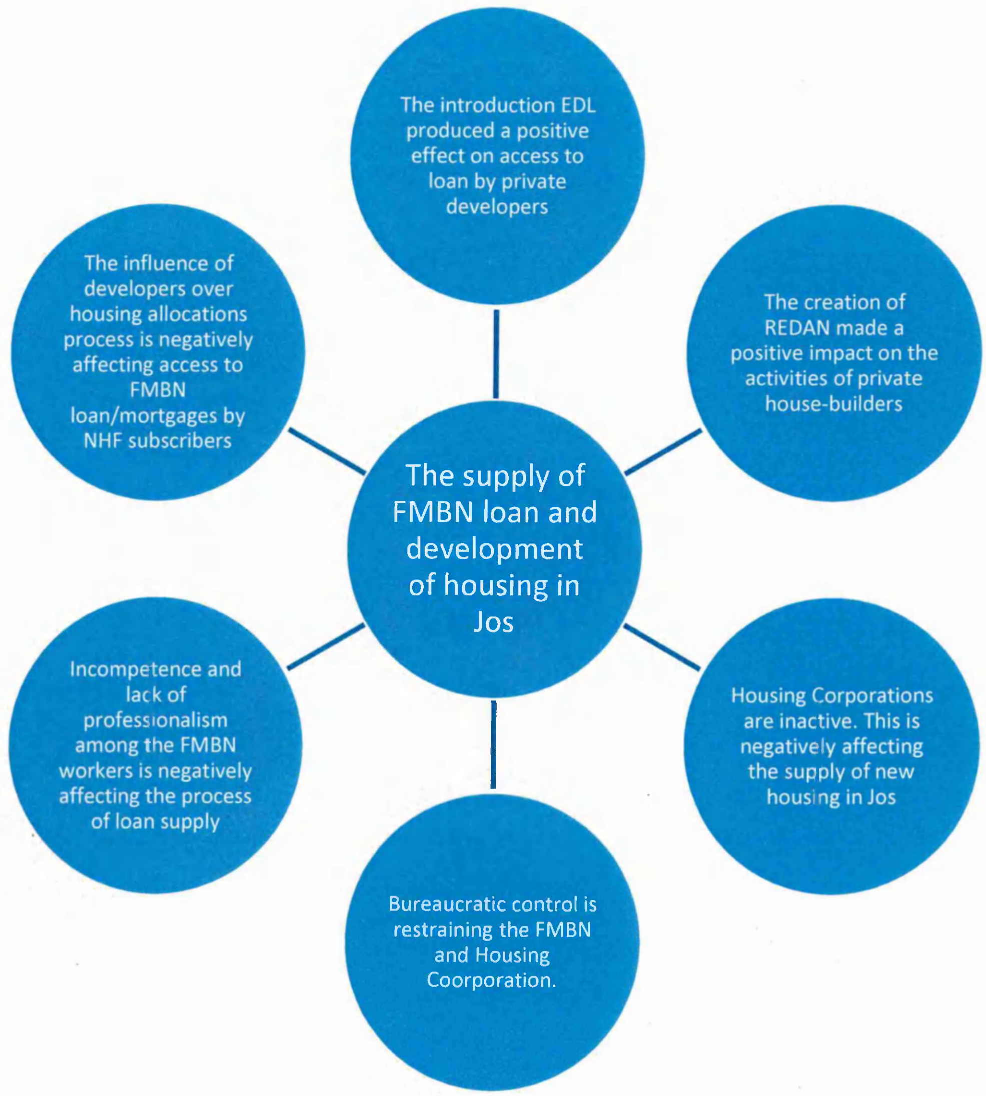

Figure 22: Factors influencing the supply of credit and development of new housing in Jos

Secondly, the housing corporations owned by the federal and state government remain inactive. The reason for this may be found in the failure of government to privatise them. Thirdly, the issue of bureaucratic controls and restraints is raised in connection to the FMBN and the Housing Corporation in Jos. For the FMBN, it creates delay in approving of loan to the developers, it permits government officials and workers of the FMBN to exert influence over the bank's activities and it leads to manipulations and lack of transparency. With regard to the Housing Corporation in Jos, the state government authorities are restraining its ability to participate in the provision of housing. Fourthly, developers raise an issue of incompetence and the lack of professionalism on the part of the FMBN workers. This problem simply creates inefficiency in the performance of the

FMBN. Lastly, the influence of developers over allocation of houses is likely to deprive the NHF subscribers access to housing provided for their benefits in Jos.

7.3.2 Access to the NHF Loan/Housing by Workers in Jos

It is necessary to examine access opportunity to the mortgage houses provided by private developers for the benefit of the NHF subscribers in Jos. The analysis is conducted based on responses provided in the questionnaire administered to the workers in Jos. Based on the present policy, only estate developers can access loans to build houses on behalf of NHF participants. So, access to a loan automatically means access to houses provided by estate developers. From the analysis conducted (figure 23) only 4.0 percent (14 subjects out of 349) of respondents reported that they had accessed an NHF loan from the FMBN or were in the process of accessing a loan at the time of the field study. This means that only 4.0 percent of the subjects have accessed housing through the NHF arrangement.

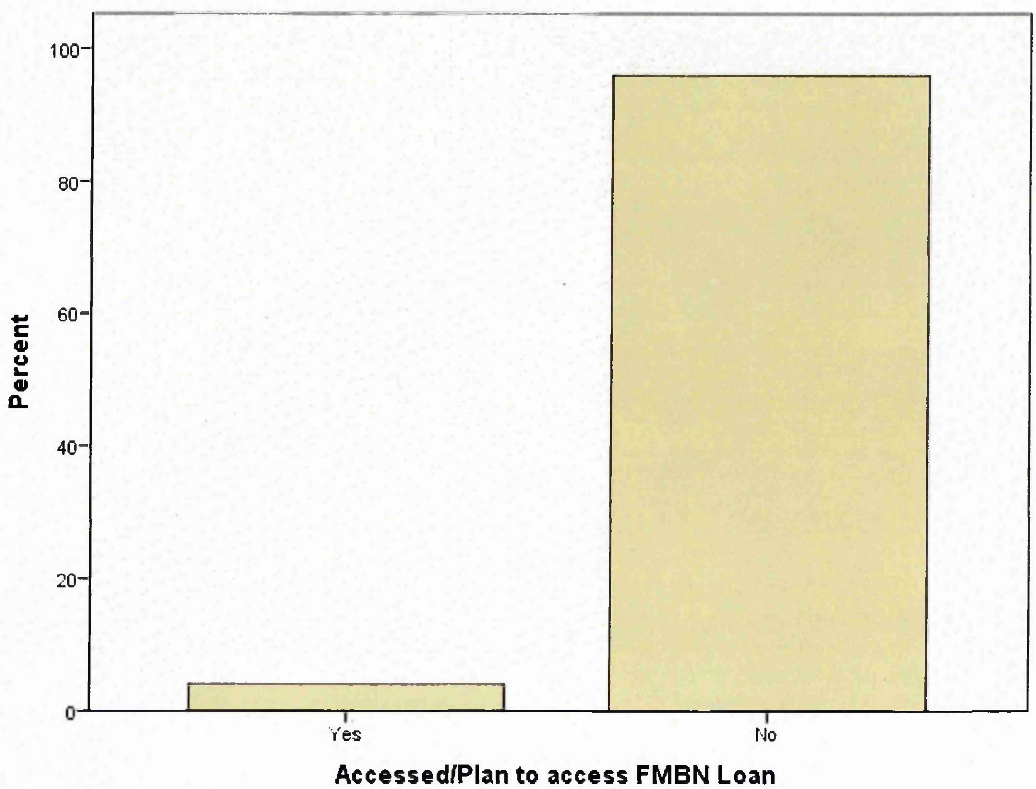

Figure 23: Responses of Workers about Access to NHF Loan from FMBN

The contribution of the NHF scheme in supplying housing finance is insignificant when compared with alternative sources of finance that subjects have reported to have used in acquiring houses in Jos. The subjects were asked to identify sources of finance they have used or plan to use in acquiring houses. For this question, 349 subjects responded out of 405 (see details on appendix XXXV Table six). As can be seen from figure 24, only 4.0 percent (14 subjects) have accessed/plan to access an NHF loan from the FMBN. The use of personal savings is high at 49.9 percent (174 subjects) followed by those who combined different sources of finance at 18.3 percent (64 subjects) and those who use alternatives sources such as Cooperatives/Thrift (15.5 percent - 54 subjects). First, this finding suggests that the NHF scheme has limited significance when compared to alternative sources of finance available to the sampled population. Second, the finding confirms previous findings that public sector workers were unaware of the NHF scheme or that they do not wish to participate in it for reasons identified previously.

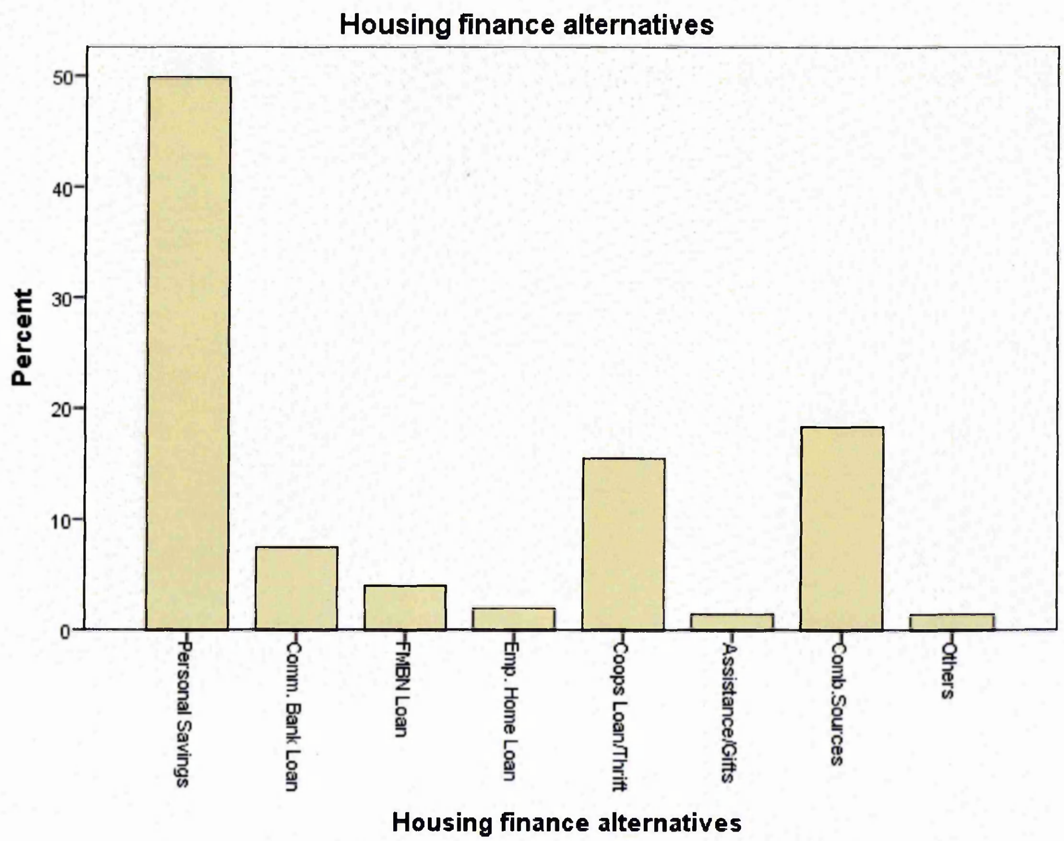

Figure 24 Distribution of respondents by housing finance alternatives

The factors responsible for the inaccessibility to an NHF loan or houses financed by the FMBN do not seem to be so connected to work characteristics as they are with participation in the NHF scheme. The findings in Table 18 indicate that gender has a statistical significant relationship with access to NHF loan and housing. A chi-square value of $p = 0.014$ was obtained so there exist a relationship between gender and access to NHF loan and housing. This is confirmed by Cramer's V statistic value of 0.132. Similarly, tier of government employed has a statistical significant relationship ($p = 0.043$) and an association ($V = 0.134$) with access to the NHF loan and housing. Length of employment, grade level attained at work place and level of satisfaction with income were found not to have a statistical significant relationship with access to NHF loan and housing. These findings suggest that the factors responsible for inaccessibility to NHF loans and housing are less connected to the work characteristics of NHF participants.

Table 18 Relationship between Workers Characteristics and Access to NHF Loan and Housing

Dependent Variable	Independent Variables	Relationship between dependent and independent variables	
		Pearson's Chi-square value	Cramer's V Statistics
Access to NHF Loans and Housing	Sex of respondent	p=0.014	0.132
	Tier of government employed	p=0.043	0.134
	Length of employment	p=0.741	0.041
	Grade Level attained at work place	p=0.733	0.043
	Level of satisfaction with income	p=0.453	0.067

Source: Author's own analysis

7.3.3 Workers' Perceptions on Housing Financing through the NHF Scheme

Some of the respondents provided additional comments while filling out the questionnaires administered to them. The comments are:

> The FMBN and the NHF arrangement is good but the policy for release of funds to contributors only through estate developers is not fair since it does not allow one to build to his/her specification and taste.

This comment is similar to another comment which states:

> I would like to decide on the type of house to buy. With the NHF scheme, the developers build to their specifications and not to our taste.

These comments raise issues that may discourage some workers from subscribing to NHF scheme. The federal government's policy for the release of loans to developers on behalf of subscribers who have applied for a loan is not appealing to workers. The two responses above express the workers' desire to be involved in deciding the type of houses they would want developers to build for them. This is an important issue to deal with so as to encourage people to subscribe to the NHF scheme. Other comments suggest that workers do not trust the government and its housing finance policy. The comments are:

> Mortgage institution ran by government is seen as an avenue of taking and sharing the 'national cake'. And even when a worker makes contribution, the money is eaten by corrupt officials.
>
> Government is only interested in deducting staff salaries without anything coming out of the new housing arrangement.
>
> The NHF has never achieved its aim as no contributor has benefited from the scheme.
>
> Government policies have been very unstable and I can't trust the housing policy.
>
> The operators of the NHF scheme are not honest at all, after being on waiting list for a long period one's turn will never come.

These comments convey a feeling of mistrust about the government's policy on NHF and it is a discouraging factor for subscribers. A further comment states:

> I feel there should be consideration for those that have got houses before and do not wish to get another one. My salary is being deducted even when I am not interested in acquiring a house.

This comment suggests that the respondent is unaware of all the benefits of subscribing to the NHF scheme. The expression confirms previous findings above, that the lack of proper awareness is an important problem facing the NHF scheme and the FMBN's role. It was explained in chapter one and five that the NHF scheme serves a dual purpose of providing subsidised credit for housing and also a social insurance scheme. NHF subscriptions are part of the Nigeria Social Insurance Trust Fund (NSITF). At retirement from work, retirees would be refunded their contributions along with two percent interest. The government needs to take necessary steps to create awareness about the NHF scheme and the social benefits that are associated with it. If this was done, it will help address the concern expressed in the following comment:

> There is a lot of insincerely around NHF operation and the policy that brought about its existence.

The findings that came out of the discussion are summarised in figure 25. Firstly, the FMBN loan/mortgages are not accessible to the NHF subscribers in Jos.

Secondly, consequence for not being able to access the FMBN loans/mortgages is the prevalence of alternative financing options among the workers.Thirdly, the process of disbursing loans to developers for the benefit of subscribers is not appealing to the workers in Jos. In regards to this, the workers reported that the arrangement does not allow them to decide on the type of houses they wish to own. Fourthly, the workers do not trust or have confidence on the government's policy; they expressed concern over corruption, lack of honesty and the unstable nature of government policies. Finally, the factors responsible for inaccessibility to the FMBN loans/mortgages in Jos are less connected to the work characteristics as in the case of participating in the NHF scheme.

Figure 25: Access to Loan/Mortgages by NHF Subscribers in Jos: A Summary of Key Findings

7.4 ANALYSIS AND SUMMARY

The sub-question examined in this chapter is an important part of the jigsaw. The discussions covered have substantially resolved the puzzle surrounding the mobilisation of finance by the FMBN, the supply of credit for the development of new housing and the opportunity for access to FMBN loans/mortgages by the NHF subscribers in Jos. The findings obtained in Table 17, and figures 24 and 27 will further be synthesised. The discussions will be presented based on the following themes:

1 A Lack of a Policy Enforcement Mechanism

The difficulty of enforcing policy provision is identified as one of the key factors affecting the provision of housing finance. This theme featured extensively in the responses of MB1, MB2, MB3 and RD. These respondents are in agreement with one another; they all expressed concern over challenges associated with enforcing policy decisions particularly in connection with the anticipated partnership for mobilising investible finance by the FMBN. The respondents expressed concern over the lack of enforcement mechanism that could enable the FMBN to partner with local institutional investors in the provision of housing finance. The expectation that the CBN will serve as a connecting link between local investors and the FMBN has failed. The CBN is reluctant to play the role that is expected of and the FMBN is not in a position to enforce compliance.

Similarly, the FMBN does not have the political power to decide on partnership with international investors without the support of politicians at federal government level. It was noted earlier that an effort made by the FMBN to partner with a foreign investor failed owing to a lack of political support from the federal government authorities. At the local level in Jos, the FMBN lacks the power to enforce worker participation in the NHF without the support of state and local government political leaders. In Jos, some employers have failed to allow their employees to participate in the NHF scheme and the FMBN lacks the power to enforce compliance. One can observe inconsistency on the part of the federal government to fulfil its promise of investing public finance in the FMBN through budgetary allocation and again, there is no mechanism to ensure compliance.

It is clear that at the time of the field study the FMBN had only two sources of finance (government allocation and NHF subscriptions) which were both irregular. This shortage of finance is a challenge because the FMBN is unable to broker partnerships with potential investors; therefore, the lack of an enforcement mechanism is one critical factor in the failure to organise housing finance and the supply of credit in Jos.

2 Political influence

Lack of commitment to housing financing by federal and state government authorities is identified as another problem affecting the supply of housing finance. This is closely related to the enforcement problem discussed above. The federal government in particular has made loud promises about the provision of housing finance as was noted in chapter one and three. To the contrary, however, the responses of MB1, MB2, MB2, and RD suggested a lack of commitment to these promises. The provision of housing finance requires long-term and continuous financial commitment on the part of the federal government but this has been lacking. As noted previously, the FMBN is 80 percent owned by the Federal Government but its financial commitment is inconsistent, irregular, and not commensurate with the level of its ownership in the bank. The federal government annual allocation that is meant to continually energise the bank to provide long term funding is irregular and insufficient, and where the federal government is expected to support decisions made by the FMBN to partner with investors, it has failed to do so.

At the local level in Jos, the state government does not appear to play any role in the provision of housing finance. The State Government PMI which is supposed to serve as a platform for mobilising NHF subscription from workers employed by state and local government agencies in Jos was moribund at the time of field study. The failure of state government to recapitalise its PMI in line with present regulations for PMIs is a demonstration of lack of its commitment. Similarly, the State Government Housing Corporation is not playing the anticipated role contained in the present housing policy. As was noted earlier, the Housing Corporation only carries out projects that the state government consider viable, and housing is never one of those projects (as indicated by HC earlier). There are no traces of any cooperative societies that are meant to serve as platforms for informal sector workers to participate in the NHF scheme and to benefit equally from the present housing finance arrangement. This is a failure on the part of local authorities which are expected to help organise informal workers into cooperatives that should then collaborate with the FMBN. These findings suggest that federal, state and local government authorities have demonstrated a lack of commitment in the organisation of housing finance.

3 A Lack of Awareness about Government's Policy

Lack of awareness about public policies and government programmes is identified as a problem affecting the provision of housing finance. This theme featured in the response presented by the representatives of FMBN who expressed concern over the lack of awareness of the NHF scheme and the activities of the FMBN. First of all, local investors (Deposit Money Banks and insurers) claim to be unaware of any government policy that requires their resources to finance low-income housing through the FMBN. In a like manner, a lack of awareness about the existence of the NHF scheme and the activities of FMBN in Jos is identified as a problem which affects workers participation. A representative of the FMBN again confirmed this problem and during the period of field study, the FMBN office in Jos was attempting to reach out to create awareness among employers and employees. A survey conducted among workers employed by public organisations in Jos further confirms this problem. The analysis above suggests that the level of awareness about the NHF scheme is low among the sample population of workers. The workers also express a lack of awareness about the benefits of participating in the NHF scheme. Some felt that they are being forced to participate in a scheme which does not provide any benefit to them. All these findings suggest that the lack of awareness is a critical factor concerning the participation of workers in the NHF scheme.

4 Bureaucratic Restraint

This theme featured in the response of developers who expressed dissatisfaction with the process of loan disbursement at the FMBN office in Jos.

It was established earlier that the FMBN operates as part of a government bureaucracy and is not free from the bureaucratic issues associated with government bureaus. The developers expressed concern about delays that are associated with the bureaucratic procedures for approving estate development loans. Developers feel that there are too many conditions to satisfy before being considered for a loan. They express concern over the incompetence of officers working in the bank and also feel that the process of loan disbursement is both open to series of manipulation and lacks transparency.

5 Exclusion and Favouritism

The research suggests that a number of excluding elements exist which could impede the participation of workers in housing financing through the NHF scheme and their access to housing. In the arrangement, participation in the NHF scheme is a condition for access to mortgage housing provided with subsidised credit from the FMBN. It was confirmed above that the lack of awareness about housing finance arrangements is high among public sector workers and this is an impeding factor for their participation and access. Furthermore, in the process of spreading awareness to workers in Jos, the FMBN tends to exclude workers employed in certain organisations. This process deprives local and state government employees of relevant information so they are less aware of the NHF scheme and its benefits.

The analysis conducted suggests that gender and work characteristics also determine whether or not, workers will participate in financing housing through the NHF scheme. For the entire sampled population, sex of respondent, tier of government employed, length of employment, position attained at work place by grade level and the extent of satisfaction with income were found to have a statistical significant relationship and association with the participation of workers in the NHF scheme. This suggests that these variables influence participation in NHF scheme. A further analysis employing logistic regression modelling revealed that gender was not an important determinant for participation in the NHF scheme but that the rest of the variables were.

For some workers (whether federal, state or local government employed), the role of employers is also a determining factor for their participation in the NHF scheme. This was confirmed when some workers reported that they wished to participate in NHF scheme but their employers refused them the opportunity to do so. This indicates that employers have an important role to play in the process of getting their employees to participate in the housing finance arrangement. As was noted earlier, housing cooperatives societies are completely missing from the organisation of housing finance and credit supply in Jos. The non-involvement of cooperatives automatically deprived informal sector workers from participating and accessing affordable housing from the NHF/FMBN arrangement.

Access to loan/housing provided with NHF loan by participations is influenced by multiple variables. Amongst public sector workers, gender and tier of government employed are key determinants for access to loan/housing through the NHF scheme. These two variables were found to have a statistical significant relationship and association with access. Other work characteristics (length of employment, position attained at work place by grade level, and extent of satisfaction with income) were found not to have such a relationship and association with access to loan/housing from NHF scheme. Some determinants for access are out of the workers control and allocation manipulated by developers. As noted previously in chapter five, the FMBN influences the process of disbursing loan to developers on behalf of NHF applicants but does not have much influence in the process of allocating the houses provided. The findings in this chapter revealed that developers demonstrate a tendency to be selective in the process of allocating houses to NHF participants.

6 Ambiguity and Mistrust

The ambiguities surrounding the arrangement of financing housing through NHF participation and the roles of the FMBN creates mistrust in workers. The perceptions of some workers about housing delivery through the NHF scheme and the FMBN are putting them off participating. Some workers expressed dissatisfaction with the NHF/FMBN arrangement because it does not allow them opportunity to decide the type of houses they want to buy. They feel excluded from the decision making process.

In summary, affordable housing provision in Jos is affected by an inadequate supply of finance by the FMBN. This is because the FMBN itself does not have sufficient resources for the robust financing of housing. The findings of this chapter reveal some contradictions that exist between the national housing finance policy aim of providing affordable housing and the means of achieving it. First, the federal government has maintained that financing housing through the FMBN is an investment opportunity which local institutional and foreign investors could take advantage of (FGN-NHF Act, 1992 - Section 5; FGN-NHP, 2006, p. 22). If financing housing through the FMBN is considered in terms of an investment, the arrangement automatically becomes unattractive to the anticipated investors because interest rates are regulated thus it offers a low return on investment compared to other ventures. Moreover, the federal government itself is inconsistent and reluctant to invest public finance in the provision of housing through the FMBN.

Secondly, the regulation of interest rates of loan (mortgages) provided by the FMBN is a deliberate effort by the federal government to facilitate access to affordable housing by NHF participants. The scheme was introduced partly in pursuit of this social objective (FGN-Housing Sector Reforms, 2006 pp. 3-9). If the arrangement is considered in terms of a social welfare, then it is capable of generating conflict between the business interests of investors and the social welfare objective. The findings of this chapter and those of chapter five suggests that local investors (Deposit Money Banks and insurers) prefer to invest deposits and premiums at open market interest rates that offer a high return on investment rather to commit such resources in pursuit of a social welfare objective which attract low return on capital.

Finally, as it was previously noted, the respondents (MB1, MB2, MB3 and RD) maintained that NHF Act is federal government legislation which must be complied with by the anticipated institutional investors and workers. If the NHF scheme is considered in terms of legislation which must be adhered to, then the lack of an enforcement mechanism stands out as a major barrier to its effective implementation. The findings of this chapter show that federal government organs which are responsible for enforcing the participation of local investors (banks and insurers) lack the will to do so. This may be as a result of the fear of undermining the vested interest of shareholders of which perhaps, politicians, bureaucrats, technocrats are themselves part of. On the part of workers, a lack of awareness about the NHF scheme and work characteristics is depriving some from investing in the housing finance arrangement. Access to loans/housing is partly determined by gender, tier of government employed and allocative role of developers. The perceptions that workers hold about the scheme equally influence their participation.

CHAPTER EIGHT

DEVELOPMENT SUBSIDIES FOR HOUSING SUPPLY IN JOS

8.1 INTRODUCTION

In previous discussions covered in chapter three, it was evident that housing production and consumption subsidies are essential for the protection of social welfare in housing. From the range of arguments examined, it was clear that guaranteeing social welfare in housing is difficult to achieve, particularly when housing is provided in an open market environment. In such a context, housing often creates a conflict of interest between the government's welfare intentions and the attainment of business objectives of private actors. To bridge such conflict, production subsidies are often suggested to keep house prices at reasonable levels and consumption subsidies advocated to help the low-income households to afford the cost of a house.

In the framing of Nigeria's housing policy, the designers acknowledged and incorporated a proposal for the provision of housing supply subsidies (see pages 142 and 122). This is essential, particularly when considering that Nigeria's government wishes to fulfil the social objective of providing affordable mortgage housing to low-income households through a partnership with private institutions. The provision of a consumption subsidy in the context of the enabling strategy for housing provision is undertaken when the FMBN fulfils its role of supplying low interest finance for the benefit of NHF subscribers (this aspect was covered in chapter seven). The findings in the preceding chapter suggest that the provision of consumption subsidy is affected by the reluctance of private institutions to partner the FMBN in the provision of subsidised housing finance.

This chapter is focused on examining the arrangement for administering the provision of land and infrastructure subsidies and other forms of support for housing provision. This is where the role of local authorities comes into play. In specific terms, the policy statement instructed the local authorities to subsidise the cost of land and infrastructure for new housing supply, to streamline and speed up the issuance of C of O (a prerequisite for access to credit), to grant tax exemption on loans for the provision of new housing that is meant to benefit low-income groups. Also, the local authorities are required to facilitate the obtaining of development permits by estate developers. It is based on this assumption that the policy designers decided to cap the price of houses that the FMBN would finance at ₦5million. To fulfil this role the housing policy statement implied that the local states will organise a partnership of actors, involving the land owners, developers and government agencies. If this assumption holds, the NHF subscribers should have access to affordable mortgage-housing in Jos and other locations. The question that requires an answer is: does the local state organise the provision of subsidies and support for housing provision in Jos? The chapter corresponds with the earlier sub-research question three contained in chapter one and case study two contained on page 162. The source and nature of data used in the analysis is contained in Table 19.

Table 19 Sources and nature of data used

Data Source	Nature of data	Abbreviation used in analysis
Federal Government officer	Interview transcript	FG
State Government officers	Interview transcripts	SG2 and SG3
Local Government Council officers	Interview transcripts	LGC1 and LGC2
Representative of REDAN	Interview transcript	RD
Private developers	Interview transcript	PD1 and PD2
Public sector workers	Questionnaire survey	Quantitative analysis

8.2 LAND AND INFRASTRUCTURE FOR HOUSING PROVISION IN JOS

8.2.1 Response of Federal Government authorities in Jos

The three tiers of government (federal, state and local) have a responsibility to subsidise the cost of housing production in Jos. From the federal government side, there are two agencies that are expected to perform such a role in Jos. These agencies are the Federal Ministry for Lands, Housing and Urban development and the FHA (FGN-NHP, 2006 pp. 19 - 22). However, the FHA was not operating in Jos at the time of the field study (a possible reason for this is explained on page 237). A representative of the federal ministry was asked about the role of the federal government in subsidising cost of houses in Jos. The response was:

> The federal government facilitates housing development through provision of infrastructure. This is achieved under Millennium Development Goals (MDGs) (FG).

This respondent was not able to confirm how the federal government is fulfilling this objective through MDGs. However, FG confirmed that the office of the federal ministry in Jos is in custody of land that was acquired by the federal government for a project (presumably housing) which did not take place. FG said part of this land had been sold to some federal government employed workers in Jos and part of it was still held by government. FG did not provide an explanation of the arrangement through which the land was allocated and or sold to workers. The federal ministry in Jos appears to have been engaged with private developers with a view to let them acquire the remaining part of the land held by Government in Jos. This was confirmed by FG:

> We have had several meetings with developers who showed interest on acquiring the land but the negotiation is not completed (FG).

It is not clear if the federal government is going to sell the land to developers at a subsidised cost. Though FG was not specific on when the land in Jos was acquired, it appears the federal government contradicts itself by keeping such a portion of land idle when the government is expected to provide land for new housing projects.

8.2.2 Responses of State Government Officers

Officers of state government agencies made comments regarding their advice to the government on subsidising the cost of housing production. SG2 said:

> The state government has expressed desire to partner with private developers to build houses in Jos. ...the Ministry has advised the government to acquire land and provide infrastructure to cut down development cost. ...it seems that the government (political leaders) is reluctant about our proposal. Government feels that if it incurs any cost to compensate land owners and provide infrastructure, the developers will have to refund the cost to the government (SG2).

The response of SG2 confirms the desire of state government to partner with private estate development companies to provide housing in Jos. The response also suggests that state government is unwilling to bear the responsibility of financing the cost of subsidies. Should this be the case, then SG2 expressed concern:

> The partnership arrangement between the government and private developers is not very clear as government maintains that its role is to facilitate land purchase by bringing together private developers and land owners to ensure smooth transaction. The Ministry has advised government to do the right thing so that houses will be accessible to low and middle income groups. If government fails to take our advice, we may end up with a situation like that of Gwarimpa estate at FCT where lots of houses were built and only sold to rich people because the target groups could not afford the cost. Similar situation occurred at Bauchi and Gombe where houses were left vacant because the target groups could not afford the cost (SG2).

The response of SG3 was rather in support of state government's position. In SG3's words,

> ...the understanding we had was that government should identify suitable residential sites, assess the values, negotiate with lands owners then developers will pay the cost of compensation. This has been completed and reports have been sent to developers that were screened for partnership by Ministry for Housing and Urban Development. Whenever they provide money, we will compensate the land owners. ..." (SG3).

From the response of SG3, the state government is unlikely to bear the cost of financing subsidies. If this is the case, the arrangement could result in the supply of houses that are unaffordable to low-income households. This was the case in cities where the anticipated subsidies were not provided, as indicated by SG2. In the opinion of SG2, the state government would finance the cost of subsidies only if the houses provided would not benefit workers employed by other tiers of government in Jos. In SG2 words,

> The state government cannot use its money to acquire land for developers who will eventually sell their houses to the federal government workers (SG2).

This response suggests that the state government authorities want the federal government to bear the financial cost of the development subsidies that benefits its workers in Jos. SG2 did not specifically comment on how the state government wishes to conduct its partnership with LGCs employed workers, those employed by private organisations and workers in informal sector.

8.2.3 Responses of Local Government Council officers

The local government officers confirmed that LGCs have been subsidising the cost of housing to their workers and people residing (presumably for households that acquire houses through a self-build approach) in their LGAs. This is confirmed in the following responses:

The LGC usually acquire land to sell to interested workers and residents around the LGA. The last time that Council produced a residential layout was in 2008. The site was prone to erosion and so the Council produced drainage gutters before selling the plots (LGC1).

The response of LGC2 concurs with that of LGC1 above:

...as usual the Council is helping people to have access to affordable housing. One way is through acquisition of land for sell to interested Council workers and the public at subsidised rate. The most recent residential layout produced by the Council is situated at Mungel".

LGC2 said:

Three hundred plots were produced at Mungel layout of which 150 were sold to the Council workers (at ₦150, 000 per plot) who indicated interest and the remaining were sold to the public. The Council supported its workers who were interested by giving them a loan to acquire the plots. The loan was recovered from the workers over a period of four years (LGC2).

LGC2 expands further on Council activities:

In all the layouts that Council has produced and sold, infrastructure and services are usually provided. For example, the Council is about to produce a new layout in partnership with the land owners (LGC2).

LGC2 confirmed that the initiative of partnering with land owners was adopted in view of the difficulty experienced by Council officers in the acquisition of land from local natives. To mitigate such difficulties, the Council tries to give land owners a sense of involvement in the process of the laying out and disposing of residential plots to prospective buyers. In this arrangement, the Council will not acquire the land as it did previously but will rather render a service to individuals, families or kinship groups who wish to sell their land for a fee. Such a service will include carrying out a survey plan, producing plots and marketing it to the public. The Council will take responsibility for the provision of infrastructure such as road, drainage, electricity and water. LGC2 confirmed that the Council plans to collaborate with the Plateau State Community and Social Development Agency in the area of infrastructure provision. In previous layouts (citing an instance at Mungel), the Council provided a primary school and a health care facility for the residents. It plans to do same for the layout that will be produced from its partnership with the land owners.

The responses of LCG1 and 2 indicate that Councils are fulfilling their anticipated roles to a reasonable degree. However, the consistency of their attempts to provide new residential layouts and to sell plots at subsidised cost varies between LGC 1 & 2. The shortcoming arises from a lack of connection to the FMBN where credit could be accessed by developers to build houses for the people. However, the Council workers and other beneficiaries of the plots would of course, first subscribe to the NHF so as to benefit from it. This lack of connection between Councils, the FMBN and developers means that beneficiaries of plots sold by Councils usually adopt a self-build/self-help approach. The disadvantages of this approach arise because projects do not benefit from economies of scale and often take a long time to finish when money is not readily available.

8.2.4 Experiences of Private Developers

There are certain practical issues that surround the subsidy provision arrangement. The direction of federal government authorities in Jos was not clearly established. The state government authorities hold the view that developers should bear the full cost of land acquisition and of the provision of infrastructure. In this sense, the role of state government agencies will be limited to facilitating the land acquisition process by negotiating with land owners on behalf of developers but state government officers were already playing this role. The LGCs have made attempts to fulfil their anticipated role of subsidising the cost of land and infrastructure but they do not collaborate with the FMBN and house building companies.

Private developers were already building houses for the benefit of some NHF subscribers in Jos. The experiences of developers confirmed a lot of issues that constrain the housing activities in Jos. With regards to land, PD1 responded:

> The issue of land is still a major problem in Jos... the land owners prefer to keep their land for ages without any improvement on it. The cost of land has been an issue, and it naturally inflates the cost of producing houses. ...it is very unfortunate that a company affiliated with the FMBN to provide affordable housing cannot get land allocation from the government. (PD1).

The response of PD1 is an expression of the uncertainties and ambiguities that affect the system of subsidising housing. PD1 laments the inability of government authorities in Jos to take advantage of provisions of the LUA to fulfil the housing policy statement. It was discussed earlier that the LUA of 1978 (Part V Section 28) vested the power of compulsory acquisition of land on State governor and local government chairpersons. The state and local government authorities are expected to use the power vested in them to acquire land and allocate it to developers at a subsidised cost for mass housing provision. The response of PD1 shows that this arrangement has offered no benefits to developers because the state government officers were allocating land to their associates who may not use it for the purpose of providing low income housing. PD1 was able to confirm that this corrupt practice took place. This problem has persisted despite the government's intention to address it. Furthermore, PD1 said if a developer has to wait for government to provide the land, it will take decades. In PD1's words,

> ...for us, we don't wait to get the government's allocation because it's always not coming. We usually look for land that can be purchased at reasonable cost, bearing in mind the affordability level of our off-takers (PD1).

PD2 concurs with PD1:

> The housing policy says that the government will make land accessible to developers but partnering with the government in this regard is not working at all. Partnering with the government rather causes delay which could have negative implication on the cost of houses that will eventually come out of the scheme (PD1).

PD2 further adds that the experience of partnering with the government to acquire land for a new housing project was not a positive one:

> At first, the government officers took some time to negotiate with the land owners and claimed to have concluded. Then a day was fixed for the payment of compensation to land owners. It was on the day of payment that we got to understand there were pending issues. Fresh negotiation had to start but this time around developers were involved and it took about a year to acquire the land (PD2).

These respondents confirmed that the involvement of government led them to pay a higher compensation cost than they would have paid if they had gone to negotiate directly with land owners. According to PD1 and 2, this happened to almost all developers that partnered with government at that time. These respondents confirmed that in future attempts to acquire land for a project; they will avoid government involvement in fear of the previous experience repeating itself. The two developers reported that they were responsible for the payment of compensation to land owners and the attempt of government to mediate in land transactions created unnecessary delays in the land acquisition process.

The subsidising of physical and social infrastructure in new residential development sites is a primary role of the local state in Jos. The responses of

LGC1 and 2 above confirmed that LGCs were fulfilling this role reasonably but that their activities do not benefit developers due to the absence of partnership as noted above. The failure of state government to bear the cost of financing infrastructure raises concerns to developers. The question this raises is how developers deal with the cost of infrastructure provision. PD1 responded:

> It is expected that the government will provide infrastructure to our project sites as a way of subsidising the cost of houses for people in Jos but this is still an issue... We have heard a lot promises from the state and federal government but nothing is forthcoming. The political leaders are always complaining of a lack of finance. In short, they don't provide it at all (PD1).

PD1 further adds that the FMBN is helping to tackle the infrastructure issues by granting additional loans of up to 70 percent of the total cost of providing infrastructure to their project site. This loan will have to be paid off by adding it to the cost of the houses produced. PD1 said it inflates the cost of houses beyond what is expected but that there is no alternative: clearly, the off-takers (NHF subscribers) have to pay higher cost on their houses as well. This would not happen if they had received subsidies for development.

PD2 responded:

> Providing primary infrastructure remains an issue to us because the government is not doing as it says. At our project site, we thought that government will help with the cost of infrastructure but nothing happened even after we approached them with request. We kept sending reminder to the government even up to the time we completed phase one of our project but never received any response. Along the line, we decided to use our money to provide roads, electricity and water. Part of the cost incurred was transferred to the end users so that the cost of three bedroom bungalow went up to ₦5.3million, three bedroom semi-detached house went for ₦4.8million and two bedrooms semi-detached was sold for ₦4.3million (PD2).

The responses of PD1 and 2 revealed the effects of the lack of government subsidies in the development of housing. The two developers reported that they incurred additional costs in financing primary infrastructure. The cost of house inflated so much that a three bedroom bungalow was sold at ₦5.3 million (according to PD2). This price is above the ceiling of ₦5million stipulated by the FMBN. In the preceding chapter, MB2 said developers who accessed subsidised credit were expected to build houses at a maximum cost of ₦5million per unit. This regulation was introduced by the government to ensure that houses provided through the subsidised scheme are affordable to NHF subscribers (FGN-Housing Sector Reform, 2006 p. 6; FGN-FMBN, 2011). This regulation is only practical if the required subsidies (land and infrastructure) are provided. The effective implementation of the regulation has not been achieved in Jos. The developers have said they cannot be bound to the terms of subsidy and made a case to FMBN, the loan provider, to allow them to sell houses to those who can afford them.

The experience of developers in Jos is similar to what occurred in other parts of Nigeria. For instance, a developer whose project was located at Akure, Ondo State (south west Nigeria) had to revise the price of houses from ₦3.9 to ₦4.48 million per housing unit to cover the addition costs. In this instance, the developer incurred an additional cost in financing the provision of infrastructure. This was in addition to a price variation that arose due to a two year delay that occurred because the FMBN was initially unable to disburse the second tranche of the loan for the completion of the company's project. The company also witnessed another two year delay in seeking the FMBN's approval to revise the price of houses upward to cover the cost overrun (Salami, 2009 p. 18). These experiences suggest that the subsidy arrangement has practical difficulties in different locations across Nigeria.

8.2.5 Perspective of REDAN

The following respondent conveys the official position of REDAN and also shares experiences from their work as a developer in Jos. The comments of this respondent are connected to the anticipated role of government in subsidy provision and REDAN's perspective about it. RD said:

> The housing policy requires state and local governments to design sub-policies and programmes simply because they have control over land in their territories as provided in LUA of 1978. I feel they don't really understand their role in that direction. They seem to understand the arrangement whereby the government will provide money for them to buy land and build instead of providing subsidies for developers to build. From my experience, the involvement of the government is rather discouraging activities of developers (RD).

The responses of RD raise a number of issues. First, it is observed that state and local government authorities do not understand the power they have over land in their territories and fail to appreciate their new role in the present housing arrangement. Second, the comments of RD suggest that history has an enduring legacy. This is seen in the position of the state government and local government councils towards a policy that enables them to directly build houses rather than facilitate a partnership between the private sector and the government. Finally, according to RD the involvement of government is rather discouraging activities of developers. On this RD clearly said:

> "Housing is capable of stimulating the economy and creating demand for its product. We need to approach it from this perspective. If the government were to subsidise the cost of land and infrastructure for developers, it must be done with some care otherwise the housing market will be distorted and killed" (RD).

The comments of RD corroborate the concern raised by PD1 and 2 above regarding government attempts to mediate in land transaction which resulted in delays and increases the cost of acquiring land.

Elaborating further, RD said:

> The city of Jos is being opened up substantially and the state government has acquired some parcels of land. If developers can pay for the compensation to enable them have the land it would be good. Such arrangement is more sustainable than waiting for the government to use its money to acquire land for developers. Let people earn their subsidy. The concept of subsidy should be looked at very carefully otherwise the housing market will never pick up (RD).

In this response, RD is trying to argue that the provision of government subsidy will possibly interfere with the local housing market. This is consistent with the position of neo-classical economics (which was discussed in chapter five). However, the responses of PD1 and 2 indicate that these subsidies are essential to ensure that houses are affordable to the target population. Besides, there were only a few developers providing housing through the subsidised arrangement in Jos and they are not able to supply enough houses to meet demand. This shortage of supply of subsidised mortgage housing is likely to continue to push prices of formal housing upward. It is possible that, subsidies will attract more small scale companies to increase the supply in line with demand thereby bringing price down.

8.3 SUPPORT FOR HOUSING ACTIVITIES

The national housing policy outlined a number of ways that federal, state and local government authorities are required to support housing activities. Specifically, state government and LGCs are required to streamline the procedure of issuing statutory land title documents (FGN-NHP, 2006 p. 25). The poor performance of Plateau State, in registering property and granting construction permits has already been confirmed in the World Bank 'Doing Business Report' for 2012. This underscores the existence of problems with those agencies responsible for these functions. With problems still being experienced, a concern is raised regarding how local agencies support housing activities in Jos.

8.3.1 Government's side of the story

This section presents governmental responses about the support for housing provision in Jos. Speaking on the attempt of state government to improve the process of land registration; SG3 said the computerisation of the land registry was completed. A land data capturing system known as the Geographic Information System (PLAGIS) was designed and a new database is being created. At the time of the field study, existing land records were being captured on PLAGIS and SG3 feels that this will transform the land registration process from a manual to a computerised system. This should speed up land titling procedures and also reduce the delays being experienced by developers and individuals who need to obtain C of O. SG3 further commented that a new master plan for the Greater Jos urban area has been designed and this will take effect when the State Legislature passes it into law.

The computerisation of the Land Registry was already in process at one of the Councils as confirmed by LGC2. The response of LGC2 indicates that an ICT unit was already in place and some officers from land unit had already been sent on training courses by the Council. However, this development was not confirmed by LGC1. The LGC housing provision support system is rather focused on administering the relationship between developers and individuals who seek to acquire land from the Natives (kinship groups, families and individuals) and traditional rulers (Ward and District Heads and First Class Chiefs) whose role is to give clearance for change of ownership to take place during land transaction or to advise government to grant statutory rights to applicants. This role was confirmed by LGC1 and 2.

A land transaction at the land registry of councils would usually end after a change of ownership occurs and the Right of Occupancy (R of O) is issued to the land purchaser. If the land purchaser wishes to obtain higher title (C of O) which is a requirement for accessing a mortgage loan, the Council will write to the chairman of the Land Advisory and Allocation Committee (a first class traditional ruler in Jos), requesting the Statutory Right of Occupancy on behalf of the purchaser. The Land Advisory and Allocation Committee Chairman will then advise the State Government Land Registry to grant C of O to the applicant. All these procedures attract fees (as confirmed by LGC1 and 2) and the process usually takes seven work days at Council Registry according to LGC2. This indicates that delays often occur between the office of Land Advisory and Allocation Committee Chairman, the State Government Land Registry and the office of State Governor where consent is being sought prior to granting C of O.

8.3.2 Experiences of Private Developers

The experiences of private developers reveal dissatisfaction with the government's support systems in facilitating access to land and titling processes. PD1 said:

> The government in Jos is trying but there are issues that need to be dealt with. We applied for land title documents at a time when the government was planning to computerise the land registry. The Governor decided to place an embargo on issuance of C of O for approximately three years. This action alone halted housing activities in Jos (PD1).

PD2 concurred with PD1:

> Land registration process has improved a little in Jos. It took about 12 months for us to obtain land title document after making application. Before submitting our application the state government suspended land registration process for three years. This created problems to developers who needed to obtain title documents at the time. It was a significant delay for investors (PD1)

The responses of PD1 and 2 confirmed a number of issues. Firstly, the process of land registration is associated with delays which could discourage investment in housing. Secondly, an abuse of the power vested on state governors by LUA 1978 is confirmed by the action of state government suspending land registration for approximately three years simply because the land registry was being computerised. SG2 said this delay was a directive from the Governor's office to the State Ministry for Lands, Survey and Town Planning. The Ministry had no option other than to comply with the Governor's directive. Such action is capable of discouraging housing investment.

9.3.3 Experiences of Individuals

This section presents workers' perceptions on the cost of land acquisition, land title registration procedures and the provision of infrastructure. The respondents expressed similar concerns to those of developers about each of these processes. Figure 26 suggests that the cost of acquiring land by subjects who desire their own houses in Jos is a 'very big problem' or 'fairly big problem' irrespective of the tier of government employed by the subjects. For this data, the Pearson Chi-square is 0.002, indicating a statistical relationship between tier of government employed and cost of land acquisition. The Cramer's statistics revealed an association of 0.177 between tier of government employed and cost of land acquisition (further details on this analysis are available in appendix XXXV, Table 1a-c). This finding corroborates developers' concern with the government's failure to provide sufficient support for prospective home owners to acquire land at a subsidised cost.

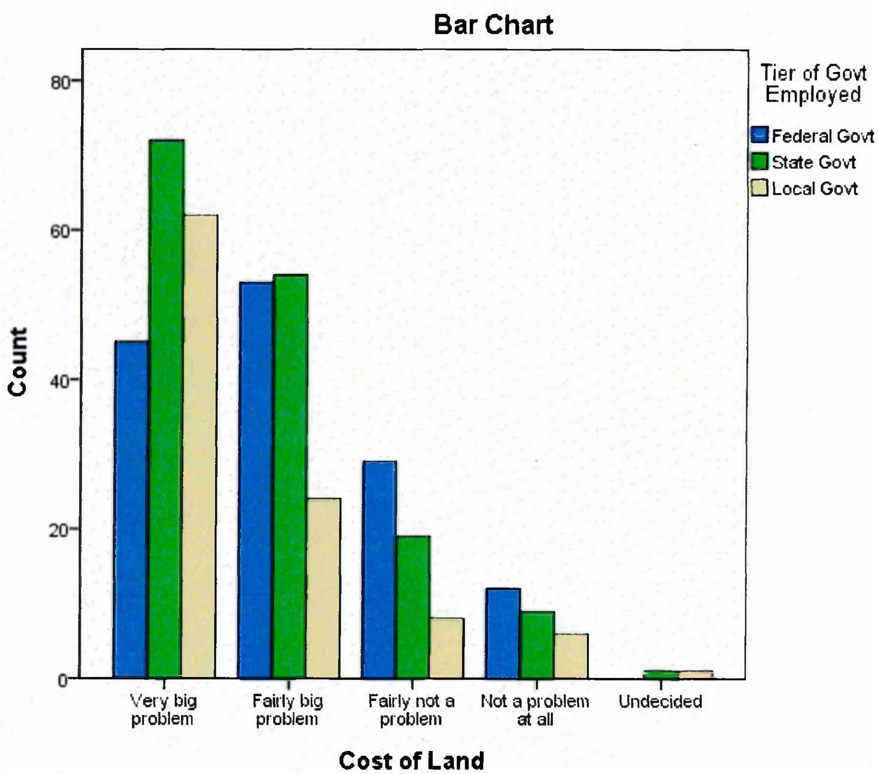

Figure 26 Response of public sector workers about cost of land acquisition in Jos

The result in figure 27 suggests that ineffective land registration is perceived a 'very big problem' by the sampled population. This is confirmed by a statistical significant (p=0.004) relationship between tier of government employed and land registration process. The two variables are associated with Cramer's statistics of 0.169 (see further details on this analysis in appendix XXXV, Table 2a-c). This finding confirms the issues raised by private developers concerning the land registration process. In short, the challenge of land registration affects workers irrespective of tier of government employed.

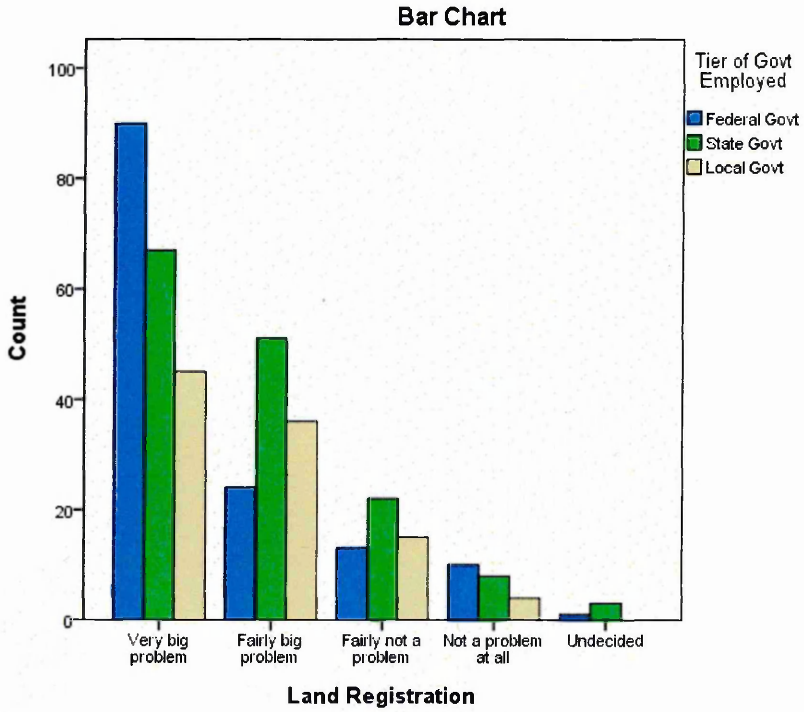

Figure 27 Response of public sector workers about land registration in Jos

The failure of state and federal government to provide infrastructure for housing in Jos was noted earlier in responses provided by PD1 and 2. The perceptions of workers presented in figure 28 corroborate the issues raised by the developers. The response rate for 'very big problem' and 'fairly big problem' on cost of providing infrastructure to building site is overwhelming. There is no statistical significant (p=0.414) relationship between tier of government employed by the subjects and cost of providing infrastructure to building site. However, the two variables have an association as indicated by Cramer's statistics of 0.102. Notwithstanding the lack of statistical relationship between the variables, figure 28 reveals that the provision of infrastructure to building sites is a problem for the subjects (further detail on this analysis is provided in appendix XXXV, Table 3a-c).

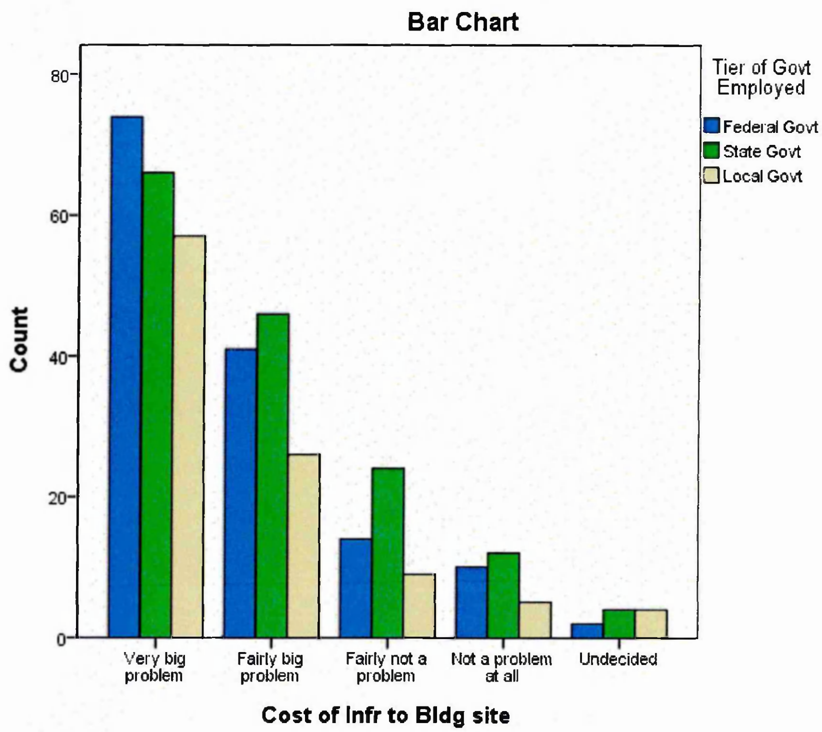

Figure 28 Response of public sector workers about cost of infrastructure provision in Jos

8.4 ANALYSIS AND SUMMARY

This chapter examines the arrangement for provision of subsidy and support for housing activities in Jos. The key factors influencing the provision of subsidies and support for housing provision in Jos are presented in figure 29. The factors identified will further be synthesised in this section.

1) Political will

The LGC authorities have demonstrated political will in supporting people to have access to land at affordable prices. The efforts of Councils to acquire land for sale takes away the cumbersome transaction processes which land seekers would usually encounter. The Councils have reasonably appreciated the difficulties of acquiring land from local natives in Jos. In order to mitigate such difficulties, LGC2 confirmed that partnerships have been introduced with land owners that wish to sell their land. In this way, the land owners will have a sense of partnership with the government rather than seeing the government as trying to dispossess them of their property without commensurate compensation. Councils do not have sufficient partnerships with corporate developers as would be expected; however, their activities appear to have had an effect on households that acquire houses through self-build efforts.

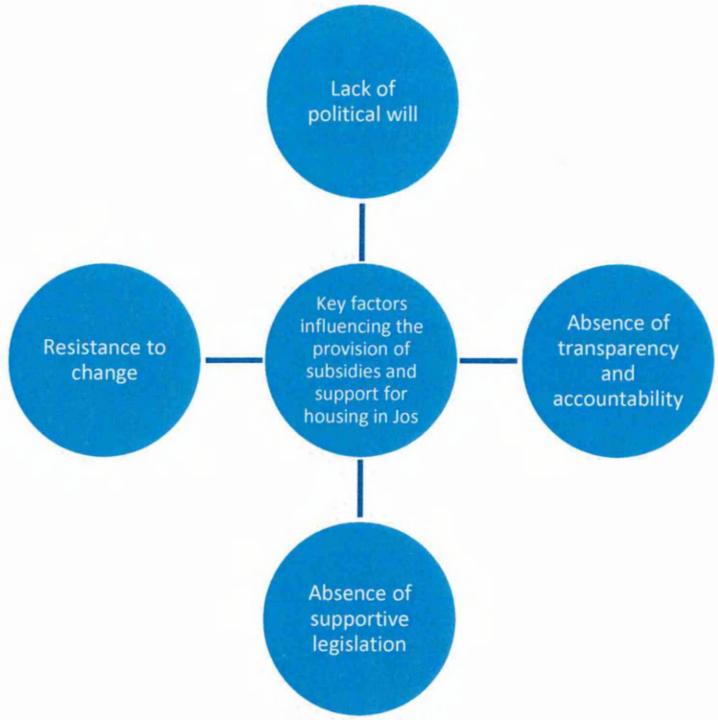

Figure 29: Factors influencing the provision of subsidies and support for housing provision in Jos

The state government authorities appear to deny the responsibility of subsidy provision. With regard to subsidising the cost of land and provision of infrastructure in Jos, the expressions of government officers and developers revealed that the arrangement has various operational challenges. Whilst LGCs tend to provide support directly to people through subsidising the cost of land and primary infrastructure provision, the state and federal agencies do not understand their role in this process.

2) Transparency and Accountability

The comments of developers revealed a lack of transparency in the process of providing support for housing in Jos. The arrangement at state government level tends to reflect corrupt practice in the sense that government officials prefer to allocate land to their associates who may not use it for the purpose of general housing provision. Developers lamented over the arrangement for the subsidising costs of land by the state government for its lack of transparency and accountability. Lipsky (2010 p. 19) argued that "street level bureaucrats conspicuously create capacities to act with discretion" but this study confirms the abuse of discretionary power by state government officers. The challenge of managing abuse together with accountability and transparency issues in street level bureaucracy is already established in implementation literatures (Brodkin, 2008; Hupe and Hill, 2007). The situation in Jos confirms that higher level policy implementers can adopt strategies around policy to divert public goods to their own purpose (Sabatier, 1988; Wong, 2009).

3) Resistance to change

The reluctance of state and federal government authorities to accept, in clear terms, the responsibility for financing housing supply subsidies indicates a resistance to change. This was further confirmed by RD who observed the action of government agencies to favour the arrangement whereby the government will allocate a budget for bureaucratic agencies to directly participate in acquiring land and building houses rather than providing development subsidy. For this reason, the present subsidy process appears not to have legitimacy in state government bureaucratic agencies in Jos.

4) Absence of supportive legislation

The policy proposal that require government authorities to provide capital subsidies for housing development is not supported with a national legislation. This was confirmed earlier in chapter five. In like manner, no legislation has been made by the law makers at the state government level in Jos. Also, the LGCs have not supported the decision with a byelaw. The interview responses suggest that federal and state government authorities in Jos not willing to accept the responsibility of financing the cost of land and infrastructure subsidies. This happened because the decision is left at the discretion of government authorities, and in this case, they chose not to provide the subsidies.

Effect of Government's failure to provide development subsidies in Jos

There are three key issues that arise from the failure of government to finance the cost of subsidies for housing in Jos. The issues are outlined in Figure 30 and subsequently discussed.

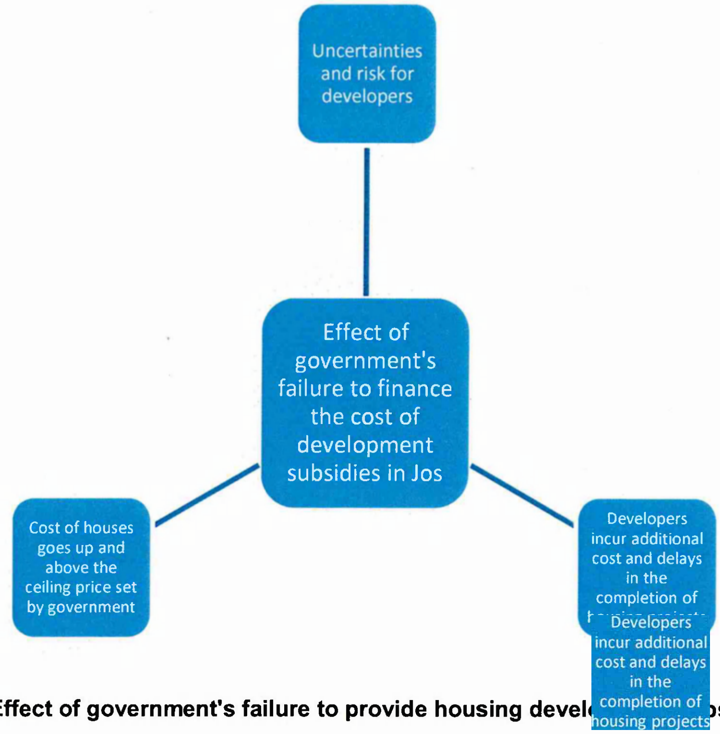

Figure 30: Effect of government's failure to provide housing devel[illegible]sidies in Jos

1) Uncertainties and Risk

The responses of local government officers confirm the role of traditional rulers in land titling processes. At Council level, Ward and Districts Heads give clearance for the change of ownership of land between land sellers and buyers, and also give advice to the local government authority to grant R of O to applicants. The essence of their involvement is to obtain confirmation on root of title to land. This process does not create much delay (as confirmed by LGC2). However, developers and individuals who wish to access mortgages will have to go beyond Council level to obtain C of O at the State Government Land Registry. This process requires the involvement of first class traditional ruler whose role it is to advise the government to on approving applications for C of O. This process creates delay (as confirmed by LGC2). When this delay is added to the period it takes for the Land Registry to seek for Governors consent before granting C of O, the process appears considerably unattractive to investors. The responses of developers corroborate this finding, with it taking up to three years to have their land registered by C of O at the Land Registry in Jos. The process of registering land at the State Land Registry in Jos is shrouded in bureaucratic arrangements that create further delays. This arrangement needs reforms that will shift the power and responsibility to Local Authorities to also be able to register land by C of O.

2) Developers incur additional cost and delays

The failure of the government to provide subsidies has implications for affordability. As was noted earlier, developers are incurring additional development costs which arise from land acquisition and the provision of primary infrastructure such as access roads, electricity and water supplies to new project sites. These additional costs are often transferred to the end user, in this case the NHF subscriber. The cost of houses then increases and possibly becomes unaffordable to some NHF subscribers.

3) High cost of houses

Further, the ceiling price of ₦5million imposed by the government for houses funded with subsidised finance is unachievable by developers without the necessary subsidies being made available by government. This was confirmed by PD2 who said the cost of three-bedroom bungalow goes beyond the ceiling price of ₦5million to ₦5.3million. Finally, individuals who desire to acquire houses through a self-help/self-build approach will experience similar challenges to that of developers. This was confirmed in the analysis conducted. It suggests that the government's failure to provide subsidy and support housing activities in Jos has negative consequences for both the formal and informal housing system.

In summary, the arrangements for the provision of capital subsidies in Jos are affected by a number of variables. First, there is lack of will by state and federal government authorities to politically endorse the proposed housing subsidy scheme in Jos. As a result, the subsidy arrangement is lacking legitimacy in local agencies. Secondly, the opportunity for developers to have access to land through the support arrangement created in LGCs is hampered by the absence of partnership between developers and Councils. Thirdly, the responses of state and federal government officers suggest that the local state is resistant to change. Fourthly, the bureaucratic arrangement for land registration is associated with delays and finally, the arrangement lacks transparency and accountability. These failures have implications for the cost of houses provided by developers for sale to NHF subscribers in Jos. As clearly noted, the cost of houses goes above the ceiling price set by government because developers incur costs which should have been covered by the government.

This chapter is an important component of the jigsaw. The findings obtained have further resolved the puzzle in the thesis. It now necessary to examine how the enabling strategy (decentralisation, participation and partnerships) benefit the arrangement for organising the provision of new housing and improvement of slums conditions in Jos. This will be undertaken in the next chapter.

CHAPTER NINE

ADMINISTRATIVE TECHIQUES FOR HOUSING PROVISION IN JOS

9.1 INTRODUCTION

The discussions covered in chapter three confirms that the International Development Agencies (the World Bank, the UNDP and the UNHABITAT) have advised the Nigerian government to adopt new administrative techniques (decentralisation, participation and partnerships), and to embed housing provision roles in local administrative systems in order to promote effectiveness, efficiency and accountability. These administrative techniques are deployed to Nigeria within the purview of the 'enabling approach'. The purpose of this chapter is to examine the extent to which the enabling strategies benefit the organisation of new housing provision and the improvement of slums in Jos. The question raised (in chapter one) concerned how the local state organises the 'enabling' provision of new housing and the improvement of slum conditions in Jos. This corresponds with case study three and four (contained on page 160).

The analysis is concerned with the decentralisation of administrative roles among government institutions, the participation of institutional actors (public and private) and the local partnerships created between them. For the purpose of analysis, the field data is discussed in two parts: the first part examines case study three, which is concerned with the application of the enabling strategy in new housing provision, and the second part examines case study four which is concerned with the improvement of slum conditions. The type and nature of data used for the analysis is contained on Table 20 (overleaf).

Table 20 Sources and nature of data used

Data Source	Nature of data	Abbreviation used in analysis
A representative of Federal Government agency	Interview transcripts	FG
Three representatives of State Government agencies	Interview transcripts	SG1, SG2 and SG3
Two representative of LGCs	Interview transcripts	LGC1 and LGC2
A representative of the REDAN	Interview transcript	RD
Two private developers	Interview transcripts	PD1 and PD2
Representative of FMBN	Interview transcript	MB3
Two representative of programme implementation agencies	Interview transcript	A1 and A2
Federal government official documents	Reports	Reference cited
Government official documents	Reports	Reference cited
International Agencies (the World Bank, UN-HABITAT and UNDP)	Reports	Reference cited

9.2 ADMINISTRATION OF NEW HOUSING PROVISION

The national housing policy emphasised the decentralisation of roles, participation of multiple actors and local level partnerships in the provision of new housing. The national housing policy statement expected state and local government authorities to design local strategies in line with the overall goals of the national housing policy. The local strategies should serve as a framework for local level partnership (FGN-NHP, 2006 pp. 19 - 26). The anticipated network of relationships created for this purpose was illustrated on page 161. The key actors consist of bureaucratic administrative institutions such as the Federal Department for Lands, Housing and Urban Development Department in Jos, the State Ministry of Housing and Urban Development, the State Ministry of Lands, Survey and Town Planning and Development Control Board; Local Government Council Departments for Housing, Lands, Planning; private estate developers, Housing Corporations, the FMBN and land owners. In the following section, the administrative system used in organising relevant actors to provide new housing will be examined. For this purpose, the views of bureaucratic officers are combined with relevant documents to examine the local administrative system used in Jos.

9.2.1 Strategy

The aspiration of the federal government to support state and local government authorities to come up with an administrative system for local development is reflected in several documents produced by federal government (see Table 21). At the state and local government levels, there is no evidence of an existing policy statement for housing and land. However, the state government authorities have designed relevant strategies for urban development in the form of a Master Plan document (2008-25) and a Four-Year Strategic Plan for Housing and Urban Development which spanned from 2007 to 2011. Strategies of similar forms do not exist in the LGCs and this is likely to negatively affect the enabling strategy for housing provision and local-level development.

The Federal Government of Nigeria in partnership with donor agencies notably the UNDP, World Bank, UN-HABITAT, UK Department for International Development (DFID) and United States Agency for International Development (USAID) came up with a methodology for participatory development, which is based on economic empowerment and development. Since 2004 a national strategy for economic development and delivery of social services was designed. This strategy is termed 'National Economic Empowerment and Development Strategy' (NEEDS). This was supposed to serve as basis for the design of State-, Local-, and Community Economic Empowerment and Development Strategies (SEEDS, LEEDS, and CEEDS). The strategies of SEEDS, LEEDS and CEEDS were proposed as methodologies for promoting poverty alleviation and general development at the grassroots level by involving key stakeholders such as local government officials, civil society groups, private sector participants, community leaders, traditional rulers, women and youths in the process of development at the local government level (UNDP, 2006 p. 15). The administration of public services such as health facilities, education, housing, infrastructure facilities is supposed to be achieved within these methodologies (UNDP, 2006 pp. 34-35).

Table 21: Policy framework for development

Forms of policy statement	Policy statements categorised based on authoring authority		
	Federal Government	*State Government (Jos)*	*Local Government Councils (Jos North &South)*
Housing	National Housing Policy (2006), Revised (2012)	None	None
Land	Land Use Act (1978)	None	None
Urban development	Urban Development Policy (1992), Revised (2012)	Greater Jos Master Plan (2008-25); 4-Year Strategic Plan for Housing and Urban Development (2007-11)	None
Economic development and poverty eradication	National Economic Empowerment and Development Strategy (NEEDS, 2004-07; 2008-12)	Plateau State Economic Empowerment and Development Strategy (PLASEEDS, 2005-15)	None
Other strategy documents	Vision 2020 Thematic Reports: Housing (2009); Governance (2009); Urban & Rural Development (2009); and Water & Sanitation (2009)	None	None

Source: Author's compilation based on available official documents (2013)

The State Government in Jos in partnership with the UNDP designed a strategy in 2005. The strategy is referred to as Plateau State Economic Empowerment and Development Strategy (PLASEEDS) and was designed to span from 2005 to 2015. It contains plans for the implementation of national public policies at the state government level. It provides policy targets, action plans and activities for different aspects of economic development including new housing provision (PLASEEDS, 2005 pp. 71-128; 239-253). The state government policy targets include the provision of 20,000 housing units in Jos and other LGAs by 2015. This was to be achieved through an annual budgetary provision of five percent for the housing sector, formalising informal land, reclaiming land damaged by mining, computerising land registries, amending compensation law to reflect present day economic values, encouraging the LGCs to develop strategies for housing provision and recapitalising and resuscitating State Government owned PMI (PLASEEDS, 2005 p 73). These policy targets are possible areas for networking. Specifically, the state government strategy emphasised the need for partnerships with private developers and financial institutions to provide new housing (PLASEEDS, 2005 p. 73). The State Government's PLASEEDS provides evidence of a strategy at the state government level, but there is no evidence of a similar strategy as regards LEEDS and CEEDS at local government and community levels in Jos. This raises the question of how do LGCs fit into the arrangement for new housing provision in Jos?

PLASEEDS lacks the requisite detail for operation. It does not clearly allocate roles to be performed by local agencies and the forms of partnerships that should result. As was established earlier (see page 122) in housing provision, the FMBN is required to partner with real estate developers (private developers and housing corporation), PMIs (private and government owned), and NHF subscribers for the purpose of financing new housing development (FGN-NHP, 2006 p. 22; FGN-Housing Sector Reform, 2006 pp. 4 - 6). The FHA is expected to provide sites-and-services for new housing projects, construct houses for low income groups at Federal Capital Territory and State levels (FGN-NHP, 2006 p. 22). The state government is expected to provide sites-and-services for new housing projects, utilise State Housing Corporation to build houses and partner with private developers for the same purpose (FGN-NHP, 2006 p. 23). The LGCs are specifically required to provide residential sites-and-services layouts and enter into partnership with the private sector and state and federal government agencies to provide new housing at a local level (FGN-NHP, 2006 p. 24). These policy provisions pin point areas for local level partnerships in housing provision; however, the methodology of PLASEEDS did not clearly elaborate on how the new housing provision should be implemented. The strategy is deficient in terms of operational guidelines for planning, organising and coordinating new housing provision in Jos.

Aside from PLASEEDS, in 2008 the Plateau State Government produced a short-term Strategic Plan for Urban Development and Housing in Plateau State (2008 - 2011). The programme of activities was to cover aspects of designing state policy on urban development, housing, and environmental protection. This was to be fulfilled through the review of relevant laws on planning, housing, public health, and the adoption of state building code. There was no evidence to confirm that any of the policy review was completed at the time of field study.

Other activities that were expected to be covered included the creation of local planning authorities at LGCs, the creation of district planning committees, the design of a new master plan for the Greater Jos urban environment, preparation of master plans for LGA headquarters, and to encourage the creation of PMIs. These activities were to be achieved through institutional reforms at both State and Local Government levels. There is evidence to indicate that design of a master plan document for the Greater Jos urban area was completed (Government Plateau State, 2009) but there is no evidence of such plans at LGCs. The desire to create local planning authorities at LGCs and district planning committees was yet to be realised at the time of the field study. The responses of LGC 1 and 2 confirmed that the administrative structure of LGCs has not been altered.

Some programmes were created to cover aspects of the design and construction of four by-pass roads, the construction of urban markets, the establishment of a land bank, preparation of urban renewal and an urban upgrading plan, upgrading programmes, land reclamation, the production of new residential layouts, the preparation of district plans and the implementation of new housing projects. These activities were to be fulfilled through the financial and political commitment by the government (Government of Plateau State, 2008a p. 35). The evidence available suggests that the government was focusing on the expansion of inner city roads and the opening of new ones around the city. As of 2008, nine such contracts were awarded (Government of Plateau State, 2008 p.43) and eight were awarded between November 2012 and February 2013 (Alao, 2013; Government of Plateau State, 2012). This development has a future potential of providing new residential sites around Jos.

9.2.2 Planning and organising

The state and federal government officers confirmed they were playing the role of planning and organising new housing provision in Jos. However, their acclaimed roles appear to be similar and these roles include mediating between land owners and estate developers to facilitate land acquisition by developers, identifying suitable sites for housing projects, and negotiating with land owners on behalf of developers. These roles were expressed by SG2 & 3 and FG:

> We have had series of meetings with developers to help them acquire land for housing projects around the city. We often give advice to the government on

> how to go about the provision of infrastructure such as roads, drainage, electricity and water supply as part of Millennium Development Goals (MDGs) (FG).

SG2 laid similar claims:

> The Ministry for Housing and Urban Development has just completed the screening of private developers which will partner with government to build houses in Jos. ...six were selected and they are now waiting for government to provide land for housing project. ...Government has identified five sites and the land owners are very much willing to sale (SG2).

SG3 made similar expression:

> We have been mediating between developers and land owners to facilitate acquisition. We have mediated and also settled land ownership disputes between two communities and kinship groups on behalf of developers. We are waiting for developers to make money available for us to compensate land owners (SG3).

Based on the responses of FG and SG2&3, it would appear that bureaucratic agencies are deeply involved with the mediatory role of trying to help developers deal with cumbersome land acquisition processes. However, developers tend to have a contrary view about the involvement of bureaucratic officials in the land acquisition process. PD 1 and 2 both confirmed that the involvement of government officials had resulted in an unpleasant experience. They also revealed that government officers were unable to carryout conclusive negotiations with land owners. As a result, negotiations had to be repeated. The process of land acquisition took too long, numerous delays were experienced and developers ended up paying higher costs for land compensation than they ought to have paid. The expressions of developers revealed that they do not wish to repeat such an experience.

The roles of LGCs tend to be directed at the grassroots. One of the local government officers commented:

> From 1991 to date we have not been directly involved in building houses. ...from time to time, the Council usually acquire land and after producing the layout it will then sell to workers and the general public at subsidised rate. ...the work of estate officers involves negotiating with landowners and carrying out valuation for compensation. In addition, we are performing our routine duty of investigating land ownership roots (LGC1).

Similarly, LGC2 responded that the Land and Estate Department does its routine duty of establishing root of title to land, processing of change of ownership and issuing of customary title to land. Further to this, the Council has been acquiring land for sale to its workers and the public. LGC2 cited an instance:

> We produced 300 plots, each measuring 50ft x 100ft. The Council decided to allocate 150 plots to its staff and the rest were sold to people residing in the local government area (LGC2).

The LGC officers were able to confirm the absence of a housing department within the administrative structure of Councils. The officers confirmed the existence of an Estate Unit, Planning Unit and Lands Department. The housing related activities of LGCs are more to do with land administration than the provision of housing. Similarly, the state and federal government officers were only able to explain their roles in relation to land, as opposed to the overall administration of housing provision.

9.2.3 Management of Public Houses

The local government officers confirmed that they were still involved in the management of public houses:

> The Estate Unit is responsible for maintenance of Council estates. The estates are still being held by the Council and there is no plan to sell at the moment. (LGC1). LGC2 also confirmed this role.

This appears to be contrary to the policy that the government introduced in 2003, which directed government at all levels to sell public estates. The policy expects public institutions to monetise worker's fringe benefits and stop providing rental housing for them. FG confirmed that the federal government houses in Jos have been sold. What is currently left is land which the federal government acquired some years ago but is yet to be developed. At state government level SG1 state that the state government sold its houses to sitting tenants (except for a small number that were in dilapidated condition). In the present era, the management of public estates is no longer a role for State and federal government but this still exists at Councils level.

9.2.4 Partnerships and Participation

The responses of bureaucrats suggest an absence of an appropriate coordination mechanism for new housing provision at the local level in Jos. Different levels of 'loose interactions' between actors are observed. At one level it is observed that the FMBN is interacting with private developers and NHF subscribers. This was revealed in the responses of MB2, RD, PD1 and 2 in chapter seven. At another level, it is observed that bureaucratic agencies are trying to plan and organise housing provision with their activities resulting in partnerships between developers and land owners. This level of interaction is confirmed from the responses of FG, SG2 and 3. A third level of interaction involves LGC departments, landowners and individuals seeking land to build houses. The first and second partnerships mentioned above are created through the interaction of private developers with the FMBN. This partially fulfils the aspiration of the national housing policy. The partnership between LGCs with landowners and individuals is not connected to the partnership of the FMBN with developers, NHF subscribers and those bureaucratic agencies (state and federal) that claimed to perform the role of organising and planning. This suggests that LGCs are operating separately and outside of the planned arrangement for new housing provision (which was illustrated on page 161).

The absence of appropriate coordination is creating negative results on the anticipated partnerships and participation of relevant actors. In chapter seven, the interaction of the FMBN with private developers and NHF subscribers in Jos was confirmed. This partnership partially fulfils the aspiration of the national housing policy (FGN-Housing Sector Reform, 2006 pp. 5, 6). However, it falls short of the planned partnership in some respects because the FMBN has not been able to create this partnership with local institutional and international investors. Similarly the UDBN, which is supposed to be involved with local agencies in financing the provision of urban infrastructure, was not operating in Jos and no mention was made of it by the people interviewed. Also, there is no indication that PMIs and Cooperatives were engaged to play their anticipated roles. Specifically, the PMIs are expected to act as an interface in the collection of subscription from workers and remit these to the FMBN. The arrangement also require developers to liaise with PMIs to process loan applications on behalf of NHF subscribers and also collect loan repayment on behalf of the FMBN (FGN-NHP, 2006 p. 39; FGN-Housing Sector Reform, 2006 p. 6). In Jos, the system does not operate as directed in the policy as confirmed in the response of MB3:

> The first step is for developers to acquire a land and also secure title on it. After this, they will then apply to the bank seeking for a loan to finance the construction of certain number of housing units, which would eventually be sold to the NHF subscribers (MB3).

This response suggests that developers can access loans from the FMBN directly without needing a PMI to interface. It should also be mentioned that the State Government PMI in Jos was not functional at the time of field study and one of the policy targets of state government since 2005 was to recapitalise and resuscitate it (Government of Plateau State, 2008a p.35; PLASEEDS, 2005 p. 75) but this aspiration was yet achieved as confirmed by SG1:

> We have just been struggling to survive and at the moment we are bankrupt. ...the prescribed capital base of PMIs in the country used to be ₦5million. It was reviewed as a result of the financial sector reforms that started in 2004. We submitted a proposal to state government on how to go about recapitalising the PMI but never got any response despite series of reminders (SG1).

SG1 also confirmed that the PMI is jointly owned by the State Government in Jos and government of a neighbouring state (Nassarawa) which was created from Plateau State. These authorities were yet to decide on the future of the PMI but however, they were not showing sufficient commitment towards recapitalising it at the time of this study. Cooperative societies are expected to perform a similar role to that of PMIs, but their focus should be on the non-salaried informal sector who wishes to subscriber to NHF. This was not happening in Jos at the time of field study and the information made available to the public by authorities of the FMBN suggests that this arrangement was just about to commence in 2012. For example, local print media reported that: "Federal Mortgage Bank of Nigeria (FMBN) has introduced a new product known as FMBN Informal Sector Cooperative Scheme, in a bid to integrate Nigerians operating in the informal sector of the economy into the National Housing Fund (NHF) scheme" (Kolawole, 2012a). In another paper, it was stated that: "Brighter days may lay around the corner for operatives in the informal sector of the economy... the Informal Sector Housing Loan scheme, being promoted by the Federal Mortgage Bank of Nigeria (FMBN) launched in December 2011. The scheme is designed to integrate the non-salaried informal sector into the National Housing Fund (NHF) through cooperative societies. ...traders, artisans, and mechanics usually lacking formal education with low and irregular incomes but are bound together by membership to various associations, unions, trade groups and cooperatives determined by their business and trade are granted a mortgage loan..." (Uwaegbulam, 2012).

The authorities of the FMBN are over exaggerating the performance of the NHF scheme through the print media. They are trying to raise hopes by announcing that the housing finance policy statement is being supported with action but this does not appear to produce corresponding results at a local level. In Jos, both State and Federal Government Housing Corporations are missing from the anticipated arrangement. This was confirmed earlier when HC said:

> "From the inception of the new policy to date, PIPC (State government Housing Corporation) has never accessed NHF/FMBN loans... The company is owned by the state government and it only engages in projects that government feel are viable such as shopping centres"(HC).

The records made available from the FHA suggest that the Federal Government Housing Corporation has not contributed to housing provision in Jos. The activities of the FHA are not spread across Nigeria and as a result, the city of Jos, together with others, has not benefitted from the houses it has supplied so far. For instance, the official record of the FHA (see appendix XXXVI on page 122) indicates that it has partnered with 26 State Governments (including FCT) to build 35,609 housing units in all (FGN-Federal Housing Authority, 2010) but Plateau State is not on the list of beneficiaries.

The preceding discussions allows for the assessment of the effect of applying the enabling strategies of decentralisation, participation and partnership in organising for new housing provision. Table 22 summarises the positive and negative effects of applying the enabling strategies.

Table 22: Assessing the effect of applying the enabling strategy on the provision of housing

Enabling strategy	housing provision components	Outcome	
		Positive	***Negative***
Decentralisation	Local strategy formulation	The decentralisation of administrative roles led to the formulation of policy strategy and action plan by the state government authorities.	Such development did not occur in the Local Government Councils.
	Planning and organising	The officers interviewed were only able to comment on their planning and organising role with reference to land acquisition.	Decentralisation did not lead to any identified innovativeness in the planning and organising for new housing provision.
Participation	Provision of finance from the FMBN	The Federal Government is providing financial support to the FMBN but this is not on a regular basis. The workers in Jos are subscribing to the NHF scheme.	Private local institutions and foreign investors are not participating. The participation of the workers in Jos is low.
	Subsidising the cost of land	The Local Government Councils are involved in this role but their effort is beneficial only to the self-build sector.	The State and Federal Government authorities are not involved with this role.
	Helping developers to acquire land	The Federal, State and Local Government authorities are involved in this role	The involvement of government officers creates delay and inflates cost of land acquisition for the developers.
	Subsidising the cost of infrastructure	Local Government Councils are involved but their effort is beneficial only to the self-build sector.	The Federal and State Government Authorities are not involved.
	Construction of new houses	Private housing-building companies are involved	Housing Corporation and Cooperatives are not involved
	Access to mortgage housing	The workers in Jos are participating in the NHF scheme	But their participation does not guarantee access to mortgage housing.
Partnerships	Partnership among institutional actors	There are partnerships among institutional actors.	But activities of actors are uncoordinated due to a lack of an appropriate coordination mechanism. The activities of actors are loose and not directed at predetermined goals.

Source: author's assessment

9.3 ADMINISTRATION OF SLUM IMPROVEMENT

This section examines how the application of the enabling strategy helps in organising for slum improvement in Jos. This examination corresponds with case study four contained on page 161 and research four.

9.3.1 Strategy

Slum improvement activities in Jos are supported in the strategies of NEEDS and PLASEEDS which has been explained previously. Broadly speaking, the national housing policy states that state government should carry out the re-development and upgrading of existing blighted residential areas either alone or in collaboration with federal government or international bodies or the private sector. Similarly, LGCs are required to upgrade infrastructure in blighted residential areas. In order to achieve this, state and local government authorities are required to develop local strategies and plans (FGN-NHP, 2006 pp. 23, 24). The question that follows then is how do local administrative systems organise this slum improvement in Jos? Some strategies and plans for slum improvement are contained in PLASEEDS; however, this is not sufficiently elaborated upon in terms of specifying how projects will be funded, who will contribute to funding, and how roles will be assign to local agencies. In spite of this, the plan and strategy of state government expresses an intention to carry out appropriate urban renewal programmes (PLASEEDS, 2005 p. 73). The strategy adopted by state government is to collaborate with CBOs and NGOs (PLASEEDS, 2005 p. 128). As for new housing provision, LEEDS and CEEDS strategies simply do not exist for the improvement of slum conditions in Jos. However, the situation differs with that of new housing provision as will be observed subsequently discussed.

9.3.2 Funding sources and targets

The finance for slum improvement on the basis of community and social development programme in Jos comes partly from international investors and partly from Federal, State and Local Government authorities in Nigeria. The international investors involved are the World Bank and the UN-HABITAT. These investors are providing finance for specific projects and periods on a loan basis to the federal government which takes the loan on behalf of the state and local governments that fulfil some prescribed conditions. This development is quite recent in Jos, with the UN-HABITAT commencing in 2006 (as confirmed by A1) and the World Bank starting only in 2008 (World Bank, 2008 p. 1; 2012 p. 1, 3).

The UN-HABITAT's partnership with Nigerian authorities is organised under a programme known as Water for African Cities (WACII) (This was confirmed by A1). This partnership is supported in the United Nations Development Assistance Framework (UNDAF) for achieving MDGs (particularly MDG No. 7, Target 11, to improve the lives of at least 100 million slum dwellers by the year 2020; and Target 10 which calls for a 50 percent reduction of the number of people without sustainable access to safe drinking water) through national, state, local and community strategies (United Nations Systems in Nigeria, 2010; 2008 pp. 6-9 &14; UN-HABITAT, 2008a pp. 6-11).

The funding for the improvement of water supply and sanitation conditions under the Water for African Cities II (WAC II) in Jos comes through a loan facilitated by the UN-Habitat from the African Development Bank for the government of Nigeria. This financial support is made possible by the interest of UN-Habitat and African Development Bank to promote pro-poor water supply and sanitation projects, and to facilitate loan/grant for services that benefits the urban poor (UN-HABITAT, 2009 p. 7). The funding is intended to improve basic water supply and sanitation services for the underprivileged communities; to develop a Water Demand Management (WDM) strategy for the city of Jos; to develop a strategy for the empowerment of the community to manage and operate water and sanitation facilities provided to their communities; and to promote hygiene education in selected schools and communities in Jos. These projects were implemented by government organisations in Jos at a total project cost of US$1,911,828. The loan element from the UN-habitat is US$1,057,674 (55%). The balance of US$854154 (45%) is a counterpart fund provided by the implementing partners (see Table 23). The loan is for the benefit of the government in Jos and is guaranteed by the Federal Government of Nigeria. The conditions set by the UN-Habitat for the loan will be examined in succeeding discussions. In regards to community projects, the benefiting communities in Jos were not required to contribute to the project cost but are expected to take responsibility for operation and maintenance of facilities provided to their communities. In addition to the above mentioned projects a micro-credit scheme for female headed households in Jos was designed as part of WAC II. This was implemented by an NGO and the funding was provided by a local micro finance institution on loan basis to the households who are guaranteed by the NGO.

Table 23: Funding Arrangement for WAC II Projects in Jos

Contributors		Amount
UN-Habitat	-	US$1,057,674
Local implementing partners	Federal Government (30% of US$854,154) State Government (60% of US$854,154) LGCs in Jos Metropolis (10% of US$854,154)	US$854,154
	Total Project Cost	US$1,911,828
Local private institution	To provide micro credit for female-headed households who lack toilet facilities to provide such	Value not stated
Beneficiary community	To take responsibility for operation and maintenance of community facilities	

Source: Field study conducted in Jos (2012); UN-Habitat (2009)

The strategic direction for the WAC II programme is on facilitating access to environmentally sound water and sanitation services to the un-served populations of the target cities. The city of Jos is one of those locations where the WACII programme is being implemented. The Programme aims to provide support to water supply and sanitation utilities, Local Governments and CSOs to help improve service provision for the urban poor. The funding provided by UN-HABITAT comes via a Memorandum of Understanding with the African Development Bank. This financial support is "provided for the incorporation of pro-poor components in larger water supply and sanitation projects funded by the Bank, and the pre-investment capacity enhancement of utility service providers to facilitate rapid and effective loan/grant processing and utilisation for expanded access to services that benefits the urban poor" (UN-HABITAT, 2009 p. 7).

The funding for Community and Social Development Projects (CSDP) in Jos comes partly from the World Bank and partly from Federal, State and Local Government authorities in Nigeria and the benefiting communities. The World Bank provided an initial loan of US$300million in 2009 for the implementation of three major components of the CSDP (see Table 24) across Nigeria. The first component of the CSDP is the coordination and project support, which the Federal Project Support Unit (FPSU) in the Federal Ministry of Finance was responsible for its implementation at a cost of US$10million. The second component was the building of capacity for LGAs and State Government Ministries. This component was handled by the FPSU in collaboration with participating state and local government authorities at a cost of US$20million. The third component was concerned with community-driven investment and the implementation was done by agencies created by the participating state governments in collaboration with participating LGCs and project beneficiary communities. This is where the funding for community-driven investment comes from and a sum of US$170million was allocated.

Table 24: Major Components of CSDP and Cost Allocation

Project Component	Description of Component	Cost ($m)	Implementation		
			Federal level	*State level*	*Local level*
One	Federal level-coordination and project support	US$10	The Federal Project Support Unit of the Federal Ministry of Finance	-	-
Two	LGA/sectoral ministry capacity building	US$20	FPSU of the Federal Ministry of Finance	An Agency created by the state government	-
Three	Community-Driven Investment	US$170	-	An Agency created by the state government	LGCs and Communities

Source: World Bank (2008; 2012a&c)

One of the conditions set by the World Bank is that the total cost of any community project selected for implementation should not be more than US$100,000 equivalent (See Table 25). For this reason, the beneficiary community, with the support of facilities (project officers and LGC officers) should be involved in proposing the project. The benefiting communities are required to contribute 10 percent of the total project cost and any shortfall to the total project cost is paid up by the implementation agency (confirmed by A2). The World Bank is the only private investor for CSDP projects in Jos and its involvement in community-driven investment is done on conditions which will be examined shortly.

Table 25: Funding Arrangement for Community-Driven Investment in Jos

Contributors	Commitment	Amount
The World Bank	Contributes to the cost of a project proposed by a community and approved by the implementation agency in Jos	Naira equivalent of US$100,000
Federal Government	Guarantees the state and local government for the World Bank loan and also recover the loan for the World Bank	-
State Government	To create an autonomous implementation agency and set up a project account in its name.	To make an initial contribution of at least 100 million Naira (about $833,000) to the agency's account.
Local Government	To create a Local Governments Review Committee (LGRC) and fund its activities	Unstated amount
Beneficiary Community	To contribute to the cost of a project approved for their community and take responsibility for operation and maintenance of facility	Contribute 10% of the total cost of a project

Source: Field Survey in Jos (2012); World Bank (2008, 2012a&b)

The World Bank states that the rationale for its Country Partnership Strategy (CPS) with Nigeria is a direct response to the national strategy of NEEDS as well as other developmental progress. The World Bank also states that it recognises that Nigeria faces considerable human development challenges as shown by very poor human development indicators and high regional disparities. Therefore, the World Bank CPS in agreement with the NEEDS aims to empower people through poverty reduction, increased access to basic social services and the promotion of a sustainable environment (World Bank, 2008 p.3). In line with these objectives, the World Bank clearly specified how local states should use the finance provided in administering Community and Social Development Projects: general public administration sector (30 percent), general water, sanitation and flood protection sector (10 percent), roads and highways (20 percent), primary education (20 percent) and other social services (30 percent) (World Bank, 2008 p. 1).

9.3.3 Conditions for participation of investors

The two international investors (the World Bank and UN-HABITAT) operate with similar principles. As stated above, the money provided by the international investors is on a loan basis to the federal government for use by state and local government authorities that fulfil a number of prescribed conditions. The first condition for state government is that it must set-up an autonomous managing agency through local legislation, which is free from the existing bureaucracy but integrated into the governance system. Competent workers should be recruited into the agency and the process of recruitment should be agreed upon with funding partners. This condition is applicable for both UN-HABITAT and the World Bank loans. These principles were confirmed by A1 and A2.

In addition, the World Bank requires any LGC that wishes to participate to provide a local government level institutional structure called the Local Governance Review Committee (LGRC) along with designated desk officers in key state sectoral ministries and development agencies. The process of creating an LGRC requires a supporting bye-law. The World Bank funded CDSP will not operate in any Local Government that do not establish and fund the activities of the LGRC (World Bank, 2008 pp. 6, 7). At the time of field study, only Jos South LGC had fulfilled the World Bank conditions and was benefitting from its funded CDSP as confirmed by LGC 1 and A1.

Secondly, the participating state and local government were made to sign an undertaking with the federal government, agreeing to contribute counterpart funding and to repay the loan invested by the World Bank and UN-HABITAT. This was confirmed by A1 and A2. Thirdly, the process of loan recovery applicable is at-source deduction from statutory allocation accrued to participating state and local government by the federal government and remitting directly to investors. Fourthly, the investors require state government to adopt a community-driven approach in the execution of projects and also to decentralise decision-making responsibility and control.

Lastly, the state government is required to partner those LGCs and communities where projects are being provided. These actors must be involved in review, supervision and monitoring of project proposals emerging from communities expected to benefit from the arrangement. A1 and A2 confirm that these conditions were all satisfied by State Government in Jos before the UN-HABITAT and World Bank began to release funds. At the time of field study, the two LGCs (Jos North and Jos South) had satisfied all the prescribed conditions to benefit from the UN-HABITAT funded projects (LGC1 and 2 confirmed it).

9.3.4 Project components and implementation activities

The UN-HABITAT WAC II programme for Jos city consists of four projects. Three of these projects are implemented by partners from state and local government organisations in Jos and one by NGOs. These projects include: "water supply and sanitation services for the underprivileged communities, Water Demand Management (WDM) strategy development, and the development of a strategy for the empowerment of the community to manage and operate the facilities provided" (UN-HABITAT, 2009b p. 20).

The activities supported under these projects are micro in nature, and include: "water network expansion, provision of public latrines and mobilisation of communities for better waste management and disposal, capacity building at utility level and strengthening of existing community management structures, support for implementation of in-house reform by Plateau State Water Board and development of a WDM strategy for the board, carrying out water, sanitation and hygiene education in schools, undertaking of advocacy and public awareness campaign and development of an Urban Catchment management strategy for the Plateau State Water Board" (UN-HABITAT, 2009b p. 20).

In addition to the projects and associated activities listed above, the WAC II programme for Jos city also has a micro-credit scheme for female headed households. This project aims to assist women from informal settlements where houses lack pit latrines and are inhabited by low-income earners to access sanitation microcredit in order to provide such a latrine. The project consists of awareness creation to get communities to understand the concept and to also prepare them for creation of solidarity groups and the mobilisation of the required artisans. To elaborate, training is provided for selected artisans on how to construct affordable latrines and women who wish to participate are organised into solidarity groups and trained in entrepreneurship, savings and loan operations (all these were confirmed by A1). During the field study, the project was being experimented in three informal communities in the Jos metropolis; two in Jos North LGA (Jenta and Tudun Wada) and one in Jos

South LGA (Rankeng Gyel). The selected communities all satisfied criteria of inadequate toilet facilities and the presence of low-income female headed households who were willing to participate in the project (A1)

The World Bank provides funding for community development plans based on specific selection criteria, including community participation in plan formulation, micro-project identification and preparation. So far in Jos, the activities carried out by the managing agency (Plateau State Community and Social Development Agency - PLCSDA) include:

> Information campaigns on community development plans, agency goals and funding procedures; providing support for community identification of needs and priorities and preparation of community development plans (World Bank, 2012).

Further to this, A2 confirms that the agency, acting in collaboration with LGAs:

> Appraises, approves and finances community development projects and monitors and evaluates the implementation of community development plans (A2).

The funding from the World Bank only supports micro projects such as rehabilitation, extension or construction of primary school, health centres, rural electrification, provision of water points and reservoirs. Other micro-project that may be contained in eligible community development plan to be funded include rehabilitation or construction of feeder road, small bridges, culverts, drifts and stock routes, boreholes, planting of windbreaks, lowering of soil erosion and environmental degradation, community sanitation, water catchment systems, drainage systems and local management of solid waste among others (World Bank, 2008, 2012).

9.3.5 Coordination and Organisation

The World Bank and UN-HABITAT assisted programmes in Jos, share similar coordination and organisational characteristics at both national and local level. For each programme, there are three components. The first component is federal level coordination and programme support. In the case of CSDP, this component is being supervised by the Federal Ministry of Finance, while direct responsibility for the implementation rests with the Federal Project Support Unit (FPSU). The FPSU is responsible for:

> Provision of technical support to the State agencies, in the areas of: procurement, financial management, gender, environment, and local

government capacity issues. It also provides an overall result-based monitoring and evaluation framework for the CSDP project (World Bank, 2008b p. 4).

In the case of the WAC II programme, a similar component exists at the Federal Ministry of Water Resources and the Federal Ministry of Health (A1 confirms this). Furthermore, the Federal Ministry of Water Resources provides technical support to State Government Water Agency to improve the supply of clean and safe water for domestic use while the Federal Ministry of Health, in collaboration with local education agencies promote water sanitation and hygiene among school pupils and their families (UN-HABITAT, 2008b).

The second component consists of local level capacity and partnership building. In Jos, this component is implemented by the Plateau State Community and Social Development Agency (PLCSDA) for the World Bank partnership and the Project Office of WAC II, Jos city programme for the UN-HABITAT partnership. For this component, the two agencies were involved in establishing and strengthening the partnership between LGAs and communities (A1 and A2 confirms this). Specifically, the World Bank documented that funds were made available for PLCSDA to carryout capacity building, skills training, as well as provide essential facilities for specific local government officials, such as community development workers. This was to facilitate their activities with community groups and management of local government subprojects (World Bank, 2008b p. 4).

The third component is community-driven investment. In Jos, this component is managed by the PLCSDA and WAC II project office. Here, the two Agencies embarked on information campaigns through advocacy, awareness-raising and information exchange. The two Agencies were also involved in the identification of micro projects in collaboration with communities (A1 and 2 confirm this). A1 also adds that the micro projects being experimented in two settlements of Jos South LGA by UN-HABITAT, were identified after the WAC II project office carried out a vulnerability assessment of settlements in Jos. Six were found to be vulnerable with two of these identified as the most vulnerable (Gwarandok and Longwah). The two settlements were situated on rocky terrain and lacked water supply for domestic use thus poor sanitation conditions were being experienced. In addition, the two settlements were committed to tackling water shortage and sanitation problems through community efforts.

In the case of the CSDP funded by the World Bank, the PLCSDA specifically documented that they provide support for vulnerable communities to identify projects based on needs and priorities, which are then included in Community Development Plans (CDPs) (This was confirmed by A2). In the case of WAC II, the response of A1 indicates that they were involved with pushing forward pro-poor policies to local communities in Jos and trying to draw the community members to actively participate in the planning, provision and management of water and sanitation. In this component, the WAC II tried to forge partnerships and development of innovative financial mechanisms for the mobilisation of local funds. Urban catchment management, Water Demand Management, water education in schools and communities, expansion of water network, and provision of toilets in schools and communities are part of this component.

9.3.6 Partnership and Participation

There are a number of partnerships involving the WAC II Project Office or the PLCSDA with other institutional actors for the purpose of improving slum conditions and community development in Jos. As regards funding, it was confirmed earlier (by A1) that UN-HABITAT provides 57 percent of WAC II programme's funding. This is loan finance which will be jointly repaid by federal, state and local government. The balance of 43 percent is counterpart funding provided by the federal government (who contributes 60 percent of it), the state government and LGC (30 percent and 10 percent respectively). During the field study, federal and state governments had redeemed their counterpart funding in full while LGCs were still paying off their own part. The benefiting communities are responsible for the operating and running costs of the facilities provided. For CSDP, the World Bank provides 90 percent funding for any micro project while the benefitting community itself contributes 10 percent and take responsibility for operation and maintenance of the facilities provided. The World Bank loan will be jointly paid off by federal and the relevant state and local government (A2 confirms this). This is one area where partnerships have developed and the actors are actively participating as planned.

The micro-credit and revolving fund scheme for the provision and improvement of sanitation facilities by female-headed households is a collaborative programme between the WAC II Project Office in Jos, one micro finance institution and two CSOs known as the Country Women Association of Nigeria (COWAN) and Centre for Gender and Rural Development (CEGERD). These NGOs serve as platforms for the mobilisation of women to participate in the programme. The finance is being provided on a loan basis to the women by the micro finance institution and COWAN serves as guarantor for the women. The process of implementation also involved the social marketing of the concept of sanitation microcredit through the media. For this purpose, a partnership was forged between the WAC II Project Office, the two CSOs involved and Plateau Radio and Television Corporation (PRTVC), which is a tripartite media houses made up of, FM, AM and TV arms. The PRTVC has been involved in various awareness campaigns about the activities of WAC II and the World Bank CSDP being facilitated by PLCSDA (All these were confirmed by A1 and A2). Other partners involved with WAC II on this project include WaterAid Nigeria, Ministry of education, and Plateau State Sanitation and Environmental Protection Agency (A1; UN-HABIAT, 2008b p.10).

The extension of water programme by WACII involves laying new pipes, providing water kiosks, installing stand up pipes in schools and providing toilets, and water tanks in communities. This project is handled by the Plateau State Water Board. In addition, the WAC II Project Office has engaged the services of the National Water Resources Institute in Kaduna to carry out integrated water catchment management in Jos. The Plateau State Ministry of Justice is involved to enforce any operational legislation while the Ministry for Women Affairs in Jos assists the mobilisation of women to participate in sanitation projects. Finally, the Jos Metropolitan Development Board is engaged to help acquire land on which toilets are constructed (A1 confirms this).

A2 confirms that the PLCSDA coordinate the activities of its partners to raise the quality of life in communities through the implementation of micro projects as listed above. To achieve its aims, the agency usually partners communities and relevant agencies for the purpose to implement projects. The agency has partnered with: the Plateau State Water Board and the Ministry for Water

Resources to supply water in some communities; the Power Holding Company to execute an electrification project; the Plateau Environmental and Sanitation Agency to provide sanitation facilities; the Plateau State Ministry of Health to provide health centres; and the Ministry of Education to provide schools. According to A2, the PLCSDA specifically work towards empowering disadvantaged communities to plan, part-finance, implement, and maintain sustainable and socially inclusive multi-sectoral micro-projects. The agency always involves local government authorities that demonstrate the willingness to set up a Local Government Review Committee backed by an edict or bye-law, and whose activities are funded by the Council. However, the Council must be willing to allow communities to take decisions, maintain, control and have authority over financial resources for the project.

This section confirms the existence of different forms of partnership for the purpose of improving slumps/informal settlements. The participation of multiple public and private institutional actors suggests that slum improvement and community and social development programmes are being addressed from a pluralist perspective. The implementation of micro projects benefits from the delegation of responsibility and because the programmes are being coordinated by agencies situated in Jos, this confirms the devolution of roles from federal government to local level. These roles are further deconcentrated from the implementation agencies to other public and private agencies and CSOs. This approach is capable of promoting efficiency, effectiveness and accountability in service delivery (Cohen and Peterson, 1997).

9.3.7 Assessing the Level and Degree of Community Participation

The preceding discussions provide the basis for assessing the level of participation of communities in the implementation of slum improvement projects in Jos (see details in Table 26). The data examined suggests that at the stage of identifying a project to implement in a community, the people were consulted and equally given the opportunity to get involved. However, the degree of intensity of the consultation and their involvement in the process is assessed to be high in the process of selecting a CSDP and medium in the identification of WAC II projects. In regard to financing, the communities were involved in a collaborative funding. But the degree of intensity of participation is adjudged to be high in the funding of CSDP and medium in the funding of WAC II projects. In the planning stage, the views of the communities were sought for, through consultation and information dissemination. This is assessed to be low in the programme for the implementation of CSDP and high for the WAC II programme. As regard to the involvement of communities and households in the actual implementation of projects, the degree of intensity is assessed to be medium for CSDP and high for WAC II projects. All these findings suggest that the programmes for the improvement of slum conditions allows for the participation of local communities in Jos.

Table 26: Assessing the Level and Degree of Community Participation in World Bank and UN-HABITAT funded programmes in Jos

Stages in project implementation	World Bank's (CSDP) funded projects		UN-Habitat's (WAC II) funded projects	
	Level of participation	*Degree of intensity*	*Level of participation*	*Degree of intensity*
Identification	*Consultation and involvement* - communities were consulted and involved in deciding a project based on their needs and priorities	High	*Consultation and involvement* -implementation agency undertook vulnerability assessment and selected communities to benefit from projects. Communities were consulted but not really involved in the process.	Medium
Funding	*Involvement and collaboration* - communities are asked to contribute 10% of the total project cost and are expected to take responsibility of future (operation and maintenance) costs.	High	*Involvement and collaboration* - communities do not contribute to the project cost but are expected to take responsibility for operation and maintenance.	Medium
Planning	*Consultation and information dissemination* - Communities are consulted and engaged in discussions by the implementation agency. There is no much information campaign through the local media to provide the public with information on how to participate and benefit from the CSDP programme.	Low	*Consultation and information dissemination* - the public is provided with information through the local media to assist them in understanding how to participate and benefit from the WAC II programme. Communities are consulted through the NGOs for discussions.	High
Implementation	*Involvement* - The implementation agency engaged communities whose CSDP projects were selected for decisions. The communities were allowed to maintain control and have reasonable level of authority over financial resources during the implementation of project.	Medium	*Involvement* - Female headed households were organised by two NGOs to access loan to finance the provision of Ventilated Improved Pit (VIP) toilet system in their houses. Interested male and female members of three communities were trained on how to design and build a VIP toilet and were subsequently hired by the households to provide such facilities.	High

Source: Author's' assessment base on available data (interviews and documents)

Table 27: Summary of findings

Variables influencing the application of the enabling strategy	New housing provision	Slum improvement
Political endorsement	The funding of new housing, the supply of development subsidies, provision of incentives for private house-building companies and allowing housing corporations to participate in Jos did not receive sufficient support from the federal and state government authorities.	The programme for improvement of slum conditions is politically endorsed by the federal, state and local government authorities. The local states supported with local legislation and bylaw.
Strategy and methodology for project implementation	Local strategy and action plan is formulated by the state government. Similar development did not occur in LGCs. The methodology for implementation of project on the basis of PLASEEDS does not address the complexities of new housing provision.	Local strategy and action plan do not exist in LGCs. The methods of PLASEEDS appear to be appropriate for the implementation of micro project for the improvement of slum conditions.
Funding mechanism	The federal government is involved with workers in the provision of finance through the FMBN. The private investors and state and local government authorities are not involved.	The World Bank and UN-Habitat are involved in the provision of finance along with the federal, state and local government authorities. Communities are equally participating. The indigenous institutions such as the FMBN, UDBN and private finance institutions are not involved.
Bureaucratic restraints	The activities of the FMBN, Housing Corporations and PMIs are affected by bureaucratic restraints.	Bureaucratic restraints are mitigated through the creation of autonomous agencies. However, the existing local bureaucratic system is likely to become redundant by this development.
Organisation and Coordination of project implementation	The activities of actors are uncoordinated due to a lack of an appropriate coordination mechanism. The activities of actors are loose and not directed at predetermine goals.	There is appropriate organisation and coordination mechanism, which involves federal, state and local government agencies. Activities of actors are directed at predetermine goals.
Awareness of public policies	There is limited information campaign to make people aware of government's programme for new housing and how they can benefit from it.	Massive information campaign is undertaken to make people aware of the programmes and the benefit of participating in it.
Participation of government institutions	Relevant institutions such as Housing Corporations, the UDBN and PMIs are not participating	All government agencies that are required to fulfil specific roles are directed to participate.
Participation of private sector institutions	Private house-building companies are involved in the construction of new houses. But private finance institutions are not involved in the provision of finance through the FMBN.	Relevant private institutions are engaged by governmental authorities, where necessary.
Partnerships between government and the private institutions	The anticipated partnerships for the provision of finance, the supply of subsidies and construction of new housing have not been created. Also, government agencies belonging to the three tiers of government are operating independent of each other.	A well organised and coordinated partnership between government and private institutions exist for the purpose of financing and execution of projects.

Source: Author's assessment (2013).

9.4 ANALYSIS AND SUMMARY

The purpose of this chapter is to examine how the application of the enabling strategy helps in organising for the provision of new housing and improvement of slum conditions in Jos. The data discussed leads to a number of findings which are summarised in Table 27 above and subsequently discussed.

1 Planning Strategy

The idea of addressing housing delivery through the methodology of National-, State-, Local-, and Community Economic Empowerment and Development Strategies (NEEDS, SEEDS, LEEDS and CEEDS) does not appear to support the arrangement for new housing provision. The evidences examined suggest that NEEDS and SEEDS exist but LEEDS and CEEDS do not exist completely in Jos. What this means is that people's efforts in housing provision using informal approaches are not integrated into the formal arrangement. This is a fundamental failure in the government's efforts of holistically tackling the housing problems in Jos.

The methodology of SEEDS is wide in scope, touching on economic, social, and physical development but it is simply not detailed enough to guide housing provision in a practical manner. The document does not clearly spell out the roles of local agencies and the nature of the partnerships that are expected in the implementation of new housing projects. However, the methodology of NEEDS and SEEDS appear to serve as an appropriate framework for the improvement of slum conditions and community and social development in Jos. The involvement of international agencies (investors) that proposed the methodology has helped to influence its application in the process of executing community and social development projects in Jos. This is not the case with new housing provision because international agencies are not involved and bureaucrats do not seem to properly comprehend how the methodology could effectively be used for this purpose.

The arrangement for the provision of new housing in Jos is affected by poor planning. The role of bureaucrats in planning for new housing provision are not really concerned with designing action plans for housing provision or office based work. The bureaucrats appear to be more concerned with practical roles such as mediating between developers and land owners, identifying suitable sites for developers to acquire, carrying out land valuation for compensation, settling land disputes between kinship groups to pave way for developers to acquire land and giving advice and recommendations to political leaders on urban infrastructure provision. These roles featured extensively in the expressions of federal, state and local government officers interviewed. Interestingly, both senior bureaucrats (an Assistant Director and a Director) and middle level bureaucrats (such as Senior Administrative Officers) confirmed being involved in such roles. However, the mediatory role of bureaucrats does not appear to facilitate the process of housing provision. The developers confirmed that the involvement of bureaucrats in the process of land acquisition is a factor responsible for causing delay in the acquisition of land. Developers also confirmed that involvement of government officers was responsible for the increased compensation cost paid to dispossessed land owners.

2 Financing Mechanism

The data examined above indicates that the funding of micro projects to improve slum conditions is achieved through partnerships between government authorities in Nigeria, international investors (the World Bank and UN-HABITAT), and communities in Jos. This funding arrangement appears to work well except that local institutional investors are completely left out. Apart from the involvement of a micro finance institution which provided credit facilities to disadvantaged women to provide toilet facilities as a means of improving their sanitation conditions, other local private institutional investors were not involved. Similarly, the two development finance institutions (UDBN and FMBN), which by design of national policy, are expected to perform financing roles are not involved in the arrangement.

The non-involvement of local institutional investors puts the financial arrangement at risk of not being sustained in the event that international investors withdraw. It is certain that the government's partnership with the World Bank and UN-HABITAT will have to end at some point. The partnership with these investors is subject to the politician's desire to accumulate foreign debt and if this desire ceases, the investors will have to withdraw. This funding arrangement, as it currently stands, appears to lack an enduring capacity compared to the arrangement for new housing provision provided through the FMBN which has vested a local interest because of participation of workers along with the government.

Government authorities at federal, state and local levels have shown sufficient support in the funding arrangement for the improvement of slum conditions. First, the federal government showed support by reaching an understanding with international investors and secondly, in the aspect of counterpart funding. This kind of support is lacking from the housing finance arrangement that is being administered by the FMBN. A typical demonstration of this lack of support was identified in chapter seven, where the federal government failed to give approval for the FMBN to reach an understanding with foreign investors. It is noted above that State and local government authorities in Jos are consistent in paying their counterpart funds. This is not the case with the housing finance scheme administered by the FMBN, where based on housing policy framing, only the federal government is allowed to invest public resources in mortgage financing and even then, the federal authority has not been consistent in its provision of support to the FMBN. Both federal government and local authorities in Jos are seen to support the partnership with World Bank and UN-HABITAT in the fulfilling of requirements on which the participation of the investors was conditioned.

International investors were able to participate because of their capacity to bargain with the government from a position of strength. For instance, the World Bank and UN-HABITAT decided on how and what the loan given to Nigerian government should be allocated. A typical example is where the World Bank specified the percentage allocation for each implementation component from federal to local level in Jos. In this way, the investors are able to monitor financial flow and build security around their investment. Local institutional investors do not appear to have the capacity to bargain and take such measures to safeguard their own investment. In the preceding chapters, it was noted that the government tried to specify the interest rates on which local private investors (insurers and banks) are expected to take from investing their resource at FMBN. This is a discouraging factor for the participation of local investors.

To further safeguard their investment, the international investors made the federal government take full responsibility for loan recovery from state and local governments who benefit from the loan facility through micro projects provided to communities situated in their territory. Technically, the loan is given to the federal government on prescribed terms and conditions. The federal government in turn gave loans to state and local government on terms and conditions which were set in agreement with the international investors.

The monitoring and evaluation mechanism put in place as a pre-condition for the participation of investors serves as a check against any lack of transparency in the application of finance. The monitoring and evaluation team comprises of the FPSU which represents federal government, the implementation agencies (PLCSDA and WAC II Project Office) that represent the interest of investors and state government, the LGRC that represents participating LGCs, and various CSOs that represent communities. In addition, the investors carry out mid-term review to appraise the implementation status and the results achieved. These measures may not be necessary for investors that wish to invest in financing housing through the FMBN. In their case, the government needs to improve property rights by carrying out land reforms and introducing legislation including mortgage foreclosure and securitisation laws. This legislation was found to be sorely missing at the time of field study.

3 Organisation and Coordination

The absence of a coordinating mechanism is affecting the administration of new housing provision in Jos. The data examined in this chapter suggest that the federal, state and local government bureaucratic institutions are involved in one way or another but none of these institutions holds a dominant position over the others so to organise and coordinate their roles. From the responses of government officers, diverse forms of interaction between institutional actors were confirmed. The federal and state government bureaucratic agencies are interacting with developers and land owners. The developers are interacting with the FMBN and NHF subscribers. The LGCs are interacting with land owners and people who need land to build houses. There is no indication that these levels of interaction are connected and directed at common objectives. This provides clear evidence of the absence of any coordinating mechanism.

The poor organisation and coordination being experienced in new housing provision is however, avoided in the arrangement for the improvement of slums in Jos. The World Bank and UN-HABITAT funded programmes in Jos have a federal level coordination and monitoring arrangement. This role is being performed by the FPSU in the Federal Ministry of Finance for the World Bank partnership and Federal Ministry of Water Resources for the UN-HABITAT. By provisions of national housing policy, the Federal Ministry of Lands, Housing and Urban Development is expected to perform a similar role in the aspect of new housing provision but there is no evidence of its interaction with corresponding agencies at State (Ministry of Housing and Urban Development and Ministry of Land, Survey and Town Planning) and Local Government level in Jos.

In Jos, the management agencies for improving slum conditions carried out LGA/Sectoral Ministries capacity and partnership building. The two agencies (PLCSDA and WAC II Project Office) were interacting with federal level coordination agencies at the same time as organising local agencies and directing their efforts at relevant community and social development projects. This nature of interaction does not exist in the case of new housing provision. The PLCSDA and WAC II Project Office have engaged a state government media agency in Jos to perform information spreading campaigns, create awareness, and the public about ongoing community and social development programmes and how people can participate. There are also CSOs that are involved in these campaigns. This component is missing in regards to financing of housing through the NHF scheme and mortgage arrangement being administered by FMBN. For these schemes, the lack of public awareness is a critical failure factor as was confirmed in the preceding chapter.

In Jos, the management agencies for the slum improvement programme mobilises communities and gives them support to identify needs and priorities that can be addressed with CDPs. They collaborate with LGAs to appraise, approve, and finance CDPs and also monitor and evaluate their implementation. Also at the local level, Community Project Management Committees (CPMCs) exist that work with LGA workers and officials to implement, monitor and report on their micro projects performance. The roles of these committees have improved the chances of completing the micro-projects to be then used by community members to improve their wellbeing. Such support is lacking for new housing provision, partly due to a lack of budgetary allocation for such organisation and coordination. In the case of slum improvement, the federal and local level coordination agencies are allocated various sums of money for coordination and organising.

4 Mitigating bureaucratic restraints

Previous discussion in chapter four confirmed that delivering housing through bureaucratic agencies is associated with failure. In this chapter, it has been observed that international investors conditioned their participation in the funding of slum improvement scheme by the creation of autonomous agencies which are free from government bureaucracy. This resulted in the creation of the two agencies identified earlier. In this way, bureaucratic restraints are significantly mitigated from the administration of slum improvement. This is not the case with the administration of new housing development where bureaucracies are substantially involved from the provision of finance, to land acquisition and urban infrastructure provision. The restraint created by such involvement of bureaucracies was identified in chapter seven and eight, where developers expressed concern about the delays resulting from loan disbursement process at FMBN in Jos. Similarly, the expression of developers in this chapter also confirms the problem of delay in land acquisition which arises from involvement of bureaucrats. These issues suggest that bureaucratic restraints have persisted and remain an important source of failure in housing provision.

The autonomy of implementation agencies allows the opportunity to employ competent workers and to further improve their professionalism through relevant training. This is a major element of success in the implementation of micro projects by the PLSCDA and WAC II Project Office. The creation of autonomous implementation agencies was a condition set by investors because they recognised that the existing civil service systems and structure required essential reforms and a large dose of capacity strengthening before they could effectively and efficiently deliver the desired results. While it is possible to avoid bureaucratic restraints by creating autonomous agencies to administer the slum improvement programme, the delivery of new housing cannot be completely taken away from the existing bureaucratic set up. Therefore, essential reforms are necessary for agencies concerned with financing and delivery of housing. In this case, reform of the FMBN, Federal and State Housing Corporation, Land Registries should be given priority

5 Political Influence

The influence of national and local political leaders is affecting new housing provision and the improvement of slum settlements in both positive and negative ways. The discussions presented in this chapter indicate that national and local leaders exhibit differential levels of commitment in the provision of finance. In regards to funding, perhaps, the long term funding circles required to continually provide new housing is discouraging the commitment of political leaders. The politicians have shown commitment in the case of micro projects for the improvement of slum conditions because they anticipate that a local system will emerge to take ownership and future responsibility of both funding and administering the process after the foreign investors withdraw.

The arrangement for slum improvement has managed to limit negative political influence. This is possible because the implementation agencies are autonomous and experience limited political interference from national and local politicians and bureaucrats. By involving the LGCs, State Government line Ministries and Federal Government agencies, roles are devolved from the central to the local and are further deconcentrated across multiple organisations. In these circumstances, politicians and bureaucrats are less able to interfere with the whole process.

These advantages are missing from the arrangements for new housing provision which is currently being carried out by bureaucracies which cannot operate without considerable interference from national and local politicians and bureaucrats. Attempts have been made to move roles from centre to local level agencies such as in the case of the FMBN and the Federal Ministry of Housing and Urban Development (which have offices in Jos). Even with this development, the time it takes for the FMBN to process estate development loan is too long and unreasonable for developers. In order to partner with investors, the FMBN requires the support of national politicians. The same goes for mobilising subscriptions from workers where the support of both national and local politicians is required. Unfortunately, the supply of finance through the FMBN was found to be negatively affected by the inadequate support of national and local politicians.

In summary, inadequate funding, poor organisation and coordination, bureaucratic constraints and the absence of political support are the key variables affecting the provision of new housing in Jos. In addition to these factors, the strategy employed appears not to accommodate the complexities, components and processes required for new housing provision. The strategy for slum improvement receives sufficient support in the funding and administration of micro projects. The problems of poor organisation, coordination, and bureaucratic restrains are mitigated. In addition, the funding and implementation of slum improvement schemes receives sufficient support from national and local politicians. This support contributes significantly to the success of the arrangement.

CHAPTER TEN

CONCLUSION

10.1 INTRODUCTION

This chapter concludes the study. It reflects on the theoretical footing of the enabling approach for housing and then draws conclusions based on the study's findings. This is followed by an outline of the contribution the study makes to knowledge.

10.2 FINDINGS AND CONLUSIONS

The study set out to explore some aspects of housing policy and practice in Nigeria. Specifically, the study examines the variables influencing the 'enabling' approach for housing provision in Jos. Four research questions (see page 17 in chapter one) were pursued in order to examine the underlying characteristic of the enabling approach in the context of housing provision.

The first research question was concerned with examining how the globalisation of liberalism has impacted on the economic and socio-political development of Nigeria. This question was scrutinised through the review of literature in chapters two, four and five, and the findings obtained are chapter specific. The findings suggest that the notion of enabling as popularised by International Development Agencies (the IMF and the World Bank) and the UN agencies (the UNDP and UN-HABITAT) evolved over time in differing forms. During the 1980s and 1990s, the notion of enabling took the form of helping countries affected by debt crises to return to stability. Since then, the IMF and the World Bank have been at the forefront, prescribing an array of policies. The first policy proposal was prescribed under the SAPs by the IMF and pushed forward as a solution to the debt crisis in the developing countries.

In theory, the SAPs were meant to help countries affected by the debt crisis to recover. Behind the SAPs however, was an agenda that changed the path of development in the developing countries. As is evident in chapters two (page 26), four (pages 93-95) and five (pages 122-125), the implementation of the SAPs in Nigeria and other developing countries led to a radical transformation to liberalism and the adoption of neoliberal ideology. For Nigeria and most other developing countries, the neoliberal ideology was conditionally imposed by the IMF with the intention of placing markets over state in the quickest way possible. In Nigeria, the intention of the IMF was demonstrated by an on-ground supervision of a programme of rapid liberalisation, deregulation and privatisation.

The transfer of neoliberal policy under the SAPs came with conditions that eroded the sovereignty of Nigeria and its ability to critically examine a foreign policy proposal before adopting it. Consequently, the SAPs conditionality further destabilised the economy of Nigeria. For instance, the conditionality that required the Nigerian authorities to devaluate the domestic currency as the basis for receiving a loan from the IMF succeeded in creating an endless depreciation of the Nigerian naira against international benchmark currencies (such as the US Dollar and British Pounds Sterling).

Another condition demanded that the government achieved a deficit through the cutting of public expenditure. This was found to undermine social services arrangements in Nigeria. Interfering with the public social service system has exacerbated poverty and hardship. This in turn ushered in a history of civil protest (such as prolonged strikes by workers and street demonstrations) and violent reactions: religious conflicts, ethnic clashes, militancy and the Boko Haram (the jihadist 'Western Education is Evil' movement). The discussion covered in chapter two (see pages 36 - 38) allows us to conclude that the violence, riots and civil protest currently occurring in Nigeria cannot be divorced from the failure of neoliberalism. In addition, the demand placed on the Nigerian authorities to pursue privatisation by any, and the quickest, means possible has caused the benefits of reform to be lost to corruption. For instance, the evidences examined in chapter two (pages 41 and 42) suggest that the institutional framework during the first round (1988 - 1993) of Nigeria's privatisation programme was deficient and yet much of the divesture, involving about 110 public enterprises, was undertaken within this arrangement.

In spite of these irregularities, Nigeria's privatisation programme led to the growth of private finance institutions. However, this growth came at a time when financial regulations were poor or even non-existent. As is evident in chapter five (page 123), all manner of financial irregularities (money laundering, advance fee fraud, the making of non-performing loans and the failure of financial institutions) were connected to Nigeria's privatisation programme and the absence of an appropriate institutional and regulatory framework. The chapter therefore concludes that Nigeria's privatisation reform programme nurtured the growth of financial corruption.

Following the deregulation programme in Nigeria, the anticipation of a formal housing financing system was affected by the rise and demise of commercial banks and PMIs. Additionally, the financial institutions suffered from a hostile business environment, defective capital structures, a lack of professional capacity, and poor patronage by the public due to a lack of confidence in the financial system.

The privatisation of public housing stock was introduced in a course of neoliberal reforms starting in 2003. In Jos, government authorities responded to this policy in different ways. The federal government showed a high degree of compliance by selling its housing stock in Jos; the state government partially complied by selling part of its stock; Councils kept their stock. This form of privatisation has not fulfilled the government's aspiration to increase the supply of formal housing as it does not contribute to the commissioning of new homes. In like manner, Nigeria's trade liberalisation exposed the small and medium scale companies (such the steel and textile industry) to harmful competition which led to their demise. As a consequence, job losses reached record numbers and unemployment increased. These evidences were confirmed in the discussions covered in chapter two (pages 46-48).

The manner at which conditionality was imposed made the neoliberal reforms politically unsustainable in Nigeria. Politically, there was instability in governance as a result of military coups and changes in administrations that held opposing ideological stances about neoliberalism. Therefore, many of the policy proposals were not given priority by successive military administrations until after the return to civil rule in 1999. Nigeria's liberalisation was timetabled to start as far back as 1982, but the actual restructuring of public enterprises only commenced in 1988. By 1993, it was suspended as a result of change in government and it only resumed again after a return to democratic rule in 1999. It is a possible to attribute much of the failure of the neoliberal reforms and housing provision introduced through the enabling approach to this time lag and irregularity.

In summary, the transfer of neoliberal ideology and the conditionality attached by the IMF were critical in shaping public policy and the path of development. The SAPs in Nigeria were a radical transformation in political and economic ideology than an economic recovery programme; they were felt to be an undermining of the economic and political sovereignty of the nation; a further disorganisation of an infant economy that was already ravaged by debt crisis; and a process of the elimination of government enterprises and the disabling of the social system, which had included attempts to provide public housing by governmental agencies.

The second research question was concerned with the effect of neoliberal reforms on the supply of subsidised housing. This question is partly examined through the review of neoliberal reforms in chapter five and, partly through the analysis of empirical data in chapter seven.

In regard to the implementation of neoliberal reforms, the study reached the conclusion that the process was tardy, irregular and inconsistent. Consequently, a considerable time lag occurred. And because the government's house building agencies were already eliminated by deregulation, this left a decades-long gap (1986-2004) in the attempt to supply formal housing in urban centres. The aspiration of providing subsidised formal housing through the FMBN was affected by this time lag. In Jos, it took about 15 years (1991-2006) for the first partnership between a private developer and the FMBN to emerge for the purpose of supplying subsidised housing to the NHF subscribers in Jos.

One key assumption of Nigeria's housing policy that originated from the neoliberal thinking is that financial liberalisation would lead to the growth of the private financial system, and that government would apply appropriate legislation to compel the private institutions to finance subsidised mortgages through the FMBN. This assumption was empirically examined in chapter seven and a conclusion reached: the neoliberal reforms produced impressive results in the financial system (see pages 127-130) but these did not lead to the anticipated partnership between the FMBN and the private investors (see page 2000). It is speculated that the reluctance of private institutions to partner the FMBN is because the mortgage arrangement administered by the FMBN is a regulated one. Further research should empirically confirm this conjecture.

Another assumption in Nigeria's housing policy is the anticipation that workers will subscribe to the NHF scheme by putting 2.5 percent of their monthly income into the FMBN as a condition of accessing credit. This assumption was empirically examined in chapter seven and the low participation of workers in the NHF scheme in Jos is identified as a key cause for concern. The findings in chapter seven (see pages 188 and 199) suggest that the issue of low participation results from a lack of awareness regarding public policy, a feeling of mistrust in public policy, the lack of an appropriate institutional framework for the mobilisation of subscriptions, employment circumstances, gender attributes, the influence of the Labour Union and the absence of political support from the local state authorities and employers. Again, the analysis in chapter seven allows the conclusion to be drawn that subscribing to the NHF scheme is a necessary but not a sufficient condition for access to a mortgage. This is because the role of house-builders was found to be a key determinant for allocating the small quantity of mortgage houses supplied in Jos.

The third research question was concerned with examining the factors influencing the arrangement for organising the provision of subsidies and support for new housing supply in Jos. This question is examined empirically in chapter eight. The Nigerian housing policy assumes that the devolution of roles from central to local state would allow the local authorities to subsidise the cost of development subsidies (access to land, land titling arrangements and infrastructure for new development sites). In anticipation of these subsidies, the housing policy designers decided to cap the cost of subsidised housing units for the low- and middle-come households at ₦5million.

Contrarily, the study found (see pages 221-225) the subsidy proposal in Jos to be affected by the absence of local legislation and political will; the inability of local authorities to act in partnership in regard to the provision of subsidy, a complex arrangement which causes delay and increases the cost of land acquisition by house-builders; and the existence of an ownership and control tussle over land between government and kinship groups or between one kinship group and another. Moreover, the overbearing influence of the state government authorities over those LGCs in regard to land allocation and the granting of title documents are found to undermine the idea of decentralisation, and the anticipated role of LGCs in Jos. For these reasons, the unit cost of a three-bedroom bungalow built by private developers for the benefit of NHF subscribers in Jos has risen above the ceiling price of ₦5million to ₦5.3million. Further, the failure of the subsidy system is exposing private house-builders to risk and uncertainties and it is concluded that this is limiting the activities of small and medium sized house building companies in Jos.

The fourth research question asked whether the local state organised this 'enabling' provision of new housing and improvement of slum conditions in Jos. This question essentially seeks to examine how the administrative technique transferred to Nigeria (by the World Bank, the UNDP and UN-HABIT) within the purview of enabling helps to organise the provision of new housing and the improvement of slum conditions. This research question was empirically examined in chapter nine.

One assumption on which the devolution of administrative roles from central to local was based was that it would help in the formulation of local strategy for housing and urban development. The findings of the empirical study (see pages 238 and 253) conducted in Jos suggest that the decentralisation of administrative roles is necessary for enabling the activities of local authorities. However, this appears to be insufficient for the formulation of local strategies for housing provision in Jos. For instance, the Federal Government authorities in Nigeria have worked with the UNDP to design a national strategy of NEEDS in anticipation that State Government (SEEDS) and Local Government (LEEDS) versions would be formulated. The SEEDS version exists in Jos but LEEDS is still absent. Even the existence of SEEDS does not provide a practical organisation framework for the coordination of relevant actors and for directing their efforts towards predetermined objectives. Based on this finding, it is concluded that federalism affects the implementation of housing programmes in

Nigeria. Where the Federal Government seems to push for uniformity so that proposed national strategies will account for housing activities in Jos, the autonomy of federalism pushes activity divergence. It is also concluded that the decentralisation of roles is neither a sufficient condition for the participation of multiple actors in the provision of housing nor a sufficient condition for local-level partnerships among institutional actors in Jos.

The methodology for the implementation of projects on the basis of NEEDS and SEEDS does not address the complexities of new housing provision in Jos. However, it does appear to be appropriate for the implementation of slum improvement projects. There is a possible explanation for this. In Jos, the slum improvement programme is carried out by means of the implementation of micro infrastructure projects. This is not the case with new housing provision where projects are massive in character and require a considerable amount of money to acquire land, provide services (road, water, electricity etc.), purchase building materials, pay for development permits and professional services, hire plant and equipment and also service the interest on loans.

The findings obtained from studying the arrangement for the improvement of slums in Jos allow for a number of conclusions: firstly, it has been concluded that the methodology of SEEDS is amenable to the arrangement for the improvement of slum conditions because the international agencies (the World Bank and UN-HABITAT) who designed the programme are involved. Secondly, the programme designers included clauses in the partnership agreement which protect their investment from risk and uncertainties. Thirdly, participation and partnership of multiple actors is promoted through the use of SEEDs in regard to slum improvement projects. This is not the case with new housing provision where such partnership is absent in Jos. Lastly, the authorities in Nigeria were mandated to provide political support for the programme as a condition for obtaining a loan. This political commitment was critical to the success of the implementation of slum improvement schemes in Jos.

Another key factor required for the successful decentralisation of administrative roles is the need to improve the local bureaucratic system in terms of efficiency, effectiveness, transparency and accountability (see pages 64-66, 82 and 83). In practice, however, the opposite happened in Jos. The existing bureaucratic system in Jos has been bypassed in favour of autonomous agencies that were created to manage UN-Habitat (WAC II) and World Bank (CSDP) assisted project activities. The creation of autonomous agencies duplicates the work of existing, well established government agencies. This is likely to result in administrative redundancy in some agencies (this conclusion is deserving of further research). Instead of building capacity for the existing local bureaucratic system, this study found that workers were drawn away from it to work in the newly created autonomous agencies. Increased wages appear to be the incentive in this regard. If such incentives were given to workers employed in the existing public agencies, they too could deliver the desired results. These findings have once again called into question the idea of transferring policy (administrative techniques) from the international development agencies to Nigeria.

Finally, while effective in the early stages, the arrangement for the improvement of slum areas appears to lack both enduring capacity and continuity. One factor that may threaten its sustainability is the current funding arrangements. The funding arrangements are not sustainable because they rely substantially on foreign debt instruments (from World Bank, the African Development Bank and UN-Habitat) to the exclusion of indigenous public (UDBN and FMBN) and private (money deposit banks, insurers, and pension fund custodians) institutional investors.

In summary, this study demonstrates the inconsistency between the theory of neoliberalism, and the practical application of it in Nigeria. Firstly, the conditionality of the IMF's SAPs, in theory, was meant to help Nigeria return to economic stability after the debt crisis of 1980s. In practice, however, the opposite was the case; the course of national development in Nigeria changed drastically, and the attempts to provide public housing and basic social services were interfered with. Secondly, the neoliberal reforms in Nigeria were undertaken on the assumption that economic liberalisation, deregulation and privatisation would enhance the role of private sector, encouraging growth and development. It was in line with this thinking that Nigeria designed its current housing system. The policy designers assumed that neoliberal reforms would lead to growth and stability in the financial system and that the government would introduce and enforce appropriate legislation to compel private finance institutions to contribute in the financing of subsidised mortgage housing. On the contrary, the neoliberal reforms brought fewer results to the national economy and the subsidised housing scheme. Lastly, the practice of decentralising public services provision (including housing provision and slum improvement) to newly created autonomous agencies as popularised by the World Bank, the UNDP and the UNHABITAT, was seen to create redundancy of human resources in the existing local bureaucratic system in Jos.

10.3 CONTRIBUTION TO KNOWLEDGE

This study contributes to the debate about the notion of enabling. Its originality and contribution lies in the approach which examines the contexts within which the notion of enabling can be understood and how it affects attempts to provide formal housing in Nigeria. The analysis takes the form of a three-step process that follows the sequence of policy implementation. Firstly, the notion of enabling was examined in respect to the debt crisis that occurred during the 1980s and the measures taken (SAPs) by the IMF to aid the country's recovery. For Nigeria and most other developing countries, the conditionality imposed by the IMF further crippled the economy thereby interfering with the social services system. This study concurs with previous studies in confirming that the implementation of SAPs in countries affected by debt crisis rather than bringing about recovery effectively ushered in liberalism.

Secondly, the notion of enabling was scrutinised in respect to the rise of neoliberalism and the reforms implemented in Nigeria as a consequence. The neoliberal policy reforms prescribed by the IMF and the World Bank did not deliver their promise - economic growth and national development. For the Nigerian housing sub-sector, the neoliberal reform programme left fewer results than the reforms promised.

Thirdly, the notion of enabling is examined in relation to the transfer of administrative techniques from the World Bank, the UNDP and the UN-HABITAT, to Nigeria. The assumptions of this policy transfer were empirically examined in respect to the provision of new housing and the improvement of slum conditions in Jos. The study reveals that the strategy emanating from the transferred technique was unsuitable for addressing the complexities affecting the provision of new housing. It was, however, suitable for the administration of slum improvement projects. But this had the negative consequence of limiting the participation of the existing bureaucratic system in Jos and domestic financial institutions.

Another novel aspect of this research lies in the approach adopted to investigate the overall effect of Nigeria's socioeconomic and political development process on housing policy outcomes in Jos. This research method allowed the complexities surrounding housing provision in Nigeria to be uncovered and the variables influencing housing provision in Jos to be identified. Again, a distinction was drawn between variables: those that result from enduring legacies of the national development processes and those that originate in the local setting of Jos. Finally, the effect of the interaction of housing policy decisions within a local institutional setting was explained.

Overall therefore, this study demonstrates that the drawing up and implementation of public policy based on foreign ideas that are coercively imposed can lead to unsustainable policy strategy. This was confirmed in respect to housing policy and practice in Jos.

10.4 LIMITATIONS AND FURTHER RESEARCH

This study acknowledged the epistemological realities about housing which makes it complex and difficult to completely uncover empirically. In drawing a conclusion, the researcher "recognised that all knowledge is partial, provisional and incompletable" (Jessops, 2008 p. 229). The limitation of this study arose from a non-exhaustive uncovering of complex realities around housing; hence, there is recommendation for further study.

Firstly, the findings obtained and the conclusions reached from examining the transfer of policy (from the International Development Agencies to Nigeria) with conditions that interfered with Nigeria's social, political and economic development processes were based only on the analysis of secondary data. In view of this limitation, it is recommended that future study should validate the findings and conclusions of this thesis by conducting an empirical research in Nigeria.

Secondly, the information collected and examined suggest that liberalisation led to growth and stability in Nigeria's financial system but that private finance institutions that were expected to partner the government institution (the FMBN) have exhibited reluctance. This conclusion is solely based on the analysis of interviews conducted with officers from the FMBN and an examination of documents. Time and financial constraint did not permit the study to interview officers from deposit money banks and insurance companies. As a result, it is speculated that the private finance institutions were reluctant because the FMBN supplies credit at a regulated rate of interest and is a bureaucratic organ of government which cannot operate without political interference. Further study could validate this speculation.

Thirdly, the International Development Agencies (the World Bank, the UNDP and the UNHABITAT) have transferred a technique for administering public services, which led to the formulation of the methodology of NEEDS in Nigeria. This strategy was expected to produce a State Government strategy of SEEDS and a Local Government strategy of LEEDS. The data available suggest that NEEDS and SEEDS exist in Jos but that LEEDS does not. However, this conclusion was arrived at by the examination of documents only. Given adequate time and financial resources, a more rigorous approach could be used to investigate why the strategy of LEEDS was not available in Jos. If these strategies do in fact exist, further study could investigate its effect on the administration of housing provision in LGCs. In addition, the approach adopted (on the basis of NEEDS and SEEDS) in slum improvement allows the organisation and coordination to be performed by autonomous agencies which are situated in Jos. In this way, the federal government has devolved an administrative role to local level agencies. Because the agencies are autonomous from the state and local government bureaucratic set-up, the administrative role is deconcentrated from local bureaucracies. However, moving this responsibility from existing bureaucratic system to newly created agencies tends to create redundancy of human resources. Further study could investigate this conjecture.

Finally, a conclusion reached in preceding discussions that there were unequal opportunities for subscribing to the NHF scheme among public sector workers in Jos. The data leading to this conclusion is limited to a randomly generated sample of workers employed by federal, state and local government organisations within the geographical boundaries of Jos South and North (jointly referred to as Jos city in this study) LGAs in Plateau State, Nigeria. The methods adopted by this study could be used to replicate the study in other Nigerian cities to corroborate the findings.

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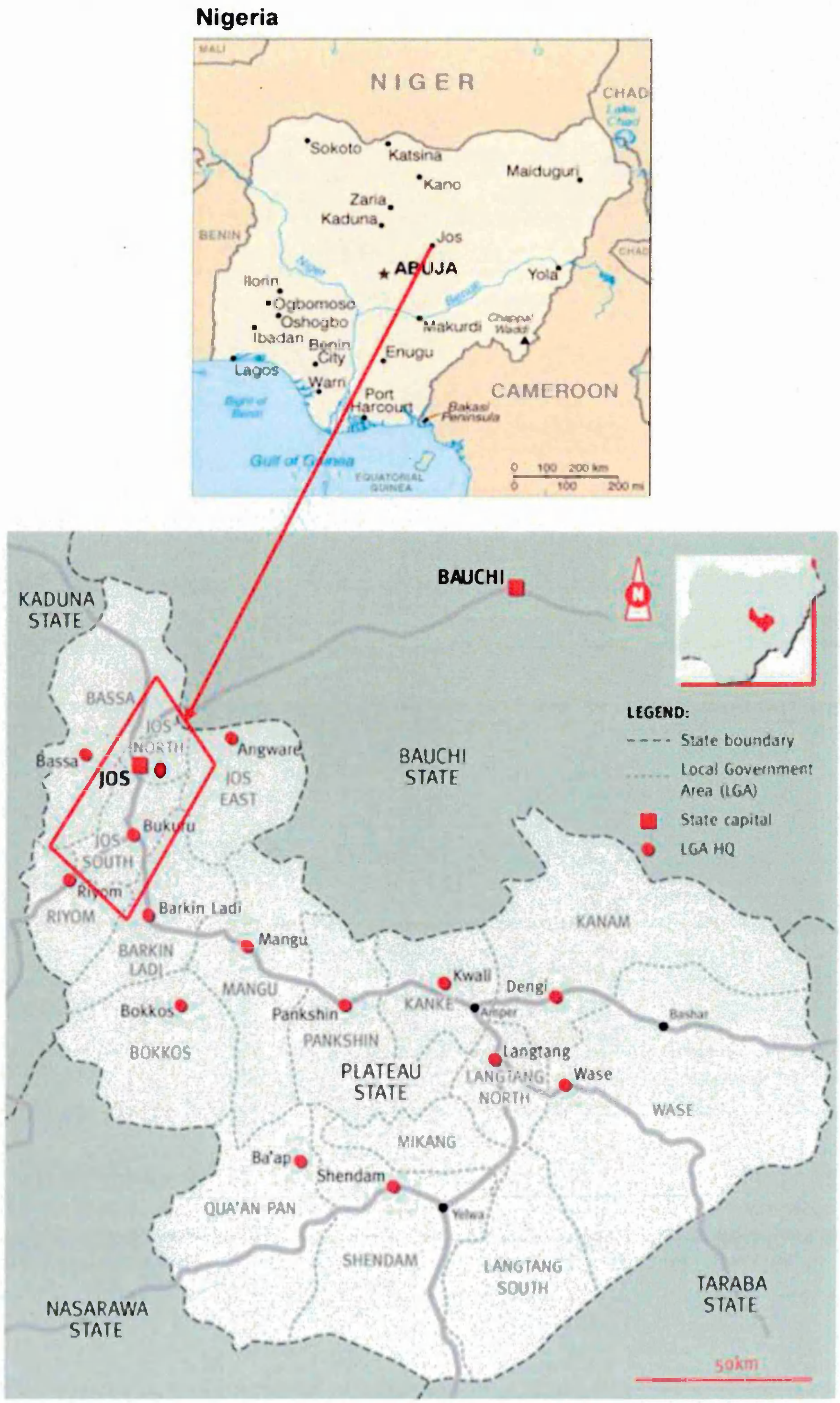
APPENDICE

APPENDIX- I:Map of Nigeria Showing Location of Jos and Map of Plateau State Showing Research Site (Jos North and South LGAs)



Source: Adapted from International Crisis Groups, Africa Report No 197, (2012)

Appendix II: Exchange rates of Nigerian to Naira U.S. Dollar and inflation trends for some selected years

Year	Exchange of Naira to US Dollar	Inflation rate
1971	-	15.6
1972	-	3.2
1973	0.66	5.4
1974	-	-
1975	-	34.4
1980	-	9.97
1981	-	20.5
1982	0.67	5.6
1986	2.02	5.39
1987	4.02	10.18
1988	4.54	56.04
1989	7.39	50.04
1990	8.04	7.50
1991	9.91	12.70
1992	17.30	44.81
1993	22.05	57.17
1994	21.9	57.03
1995	81.0	72.81
1996	81.3	29.29
1997	81.6	10.67
1998	83.6	7.86
1999	92.7	6.62
2000	102.1	6.94
2001	111.9	18.87
2002	121.0	12.87
2003	129.4	14.03
2004	133.5	15.01
2005	132.1	17.85
2006	128.7	8.24
2007	125.8	5.38
2008	118.6	11.60
2009	150.40	12.50
2010	156.00	13.72
2011	165.00	10.20
2012	164.00	-

Sources: Central Bank of Nigeria (2012b); Imimole and Enoma (2011 p. 12); Metz (1992); IMF (2012). Onwioduokit (1999 p.3)

Appendix III: Do's and Don'ts of the enabling approach to shelter

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

Source: UN-HABITAT, 2004

APPENDIX- IV: Federal and State Low-cost Housing in Jos

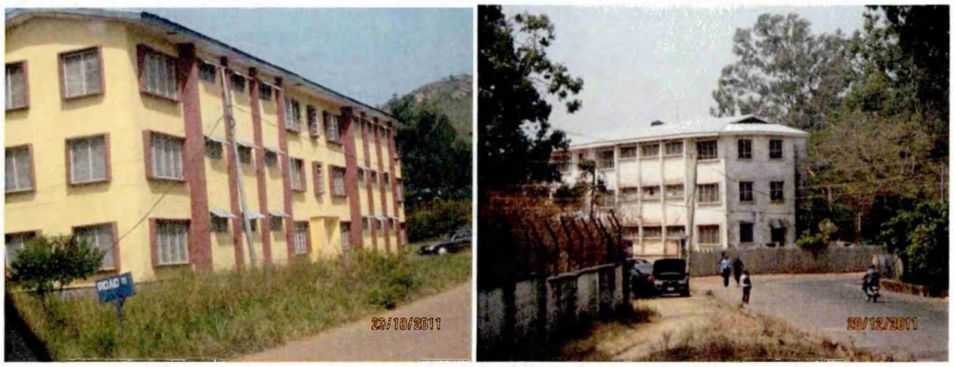
Plate 1-Federal Low Estate in Jos, Nigeria

Note: These houses were constructed in Jos during The fourth National Development Plan (1981-1985). The Federal Government provided funding while State Government provided land with infrastructure for the project. The houses were sold to Federal Government workers and the general public on owner-occupier arrangement. Some of the houses suffered poor maintenance and were abandoned by the occupants. There is vast underdeveloped land within the estate now being advertised for sale.

Plates 2: State Low cost Housing Estates in Jos

Notes: These houses were constructed in Jos during The fourth National Development Plan (1981-1985). The houses were jointly funded by Federal and State government. The houses have been sold to State Government workers and the general public through owner occupier arrangement. The new owners are now remodelled their houses in one way or the other such as construction of fence around the building.

APPENDIX - V: Houses Provided For Workers Employed by Some Federal Government Organisations in Jos



Plates 1: University of Jos Staff Quarter

Note: These houses were constructed by University of Jos between 1970s and 80s under employee housing scheme. Some University staffs are presently residing in the houses. The University proposed to sale the houses but was met with serious resistance by workers' unions of the University.

Plates 2: Nigerian Mining Corporation Staff Quarters in Jos

Notes: The houses were constructed by the defunct Mining Corporation in 70s and & 80s for workers to rent. Although the organisation that constructed these houses is longer exist, but they are still being occupied by its erstwhile staff. Some of the workers are now pensioners while few were transferred to the Federal Ministry of Steel and Mines in Jos. Government once attempted to sale the houses by auction to the public but sitting tenants resisted as they are interested in buying them from government

APPENDIX- VI: Houses Provided By Plateau State Government for its Workers in Jos

Notes: These houses were constructed by Plateau State Government way back in the 70s & early 80s for workers to rent. They were sold to workers and the general public after government implemented a policy of monetizing fringe benefits.

APPENDIX -VII: Typical Local Government Council Housing

Notes: These houses were constructed by Local Government Councils in Jos between 70s & 80s for rent to its workers only. The houses are still being owned by the Council but are in very bad state of repair. Council is yet to decide on whether to sale or retain them.

Table 15. Crude Petroleum Production, Selected Years, 1967–89

(in millions of barrels per day)

Year	Quantity	Year	Quantity
1967	333	1979	2,306
1969	564	1981	1,440
1971	1,628	1983	1,235
1973	2,140	1985	1,491
1975	1,861	1987	1,270
1977	2,184	1989	1,662

Source: Metz (1992 p. 335)

Table 13. Major Exports, 1984–88
(in millions of naira) [1]

Commodity	1984	1985	1986	1987	1988 [2]
Cocoa beans	183	182	371	1,498	2,627
Cocoa products	32	57	54	62	86
Palm kernels and products	16	6	8	30	103
Petroleum	8,841	11,224	8,368	28,209	29,293
Rubber	17	4	29	61	290
Other [3]	-1	248	91	501	739
TOTAL	9,088	11,721	8,921	30,361	33,138

Source: Metz (1992 p. 333)

Table 12. Major Imports, 1985–88
(in millions of naira) *

Commodity	1985	1986	1987	1988
Food and live animals	1,200	802	1,874	1,948
Beverages and tobacco	9	14	31	86
Animal and vegetable fats and oils	71	125	66	83
Crude materials (inedible)	350	194	800	667
Mineral fuels	61	42	77	255
Chemicals	1,108	1,039	3,017	4,838
Manufactured goods	1,612	1,237	4,485	5,650
Machinery and transportation equipment	2,414	2,278	6,828	10,282
Other	238	253	684	1,091
TOTAL	7,063	5,984	17,862	24,900

Source: Metz (1992 p. 333)

APPENDIX- X: Objectives and Strategies of Government 'Enabled' Housing Policy

The objectives of 1991 national housing policy are as follows:

1) Develop and sustain the political will of Government for the provision of housing for all Nigerians.
2) Provide adequate incentives and an enabling environment for greater private sector (formal and informal) participation in the provision of housing.
3) Strengthen all existing public institutions involved in housing provision at all levels.
4) Encourage and promote active participation of other tiers of Government in housing delivery.
5) Create the necessary and appropriate institutional framework for housing delivery.
6) Strengthen the institutional framework to facilitate effective housing delivery.
7) Develop and promote measures that will mobilize long term sustainable and cheap funding for the housing sector.
8) Government shall by patronage, develop and promote the use of certified locally produced building materials as a means of reducing construction cost.
9) Ensure the use of relevant and fully registered Nigerian professionals to provide appropriate designs and management in housing delivery.
10) Develop and promote the use of appropriate technology in housing construction and material production.
11) Make land for housing development easily accessible and affordable.
12) Develop and promote a national housing market.
13) Enact laws and make regulations to prevent and control fire incidents in Nigeria.

These objectives were to be achieved within broad strategies which are outlined as follows:

a) Strengthen and sustain the Federal Ministry of Housing and Urban Development to harmonise and monitor housing delivery in Nigeria
b) Structure and adequately capitalize the following institutions to effectively perform their statutory roles: FMBN, Federal Housing Authority (FHA), Federal Mortgage Finance Limited (FMF) and Urban Development Bank Ltd.
c) To review as when necessary, the provision of the following Acts to make them more effective and enforceable: Mortgage Institutions Act, FMBN Act, Trustee Investment Act, Insurance Act, NHF Act, Employee Housing Scheme (Special Provision) Act, Federal Government Staff Housing Board Act; Urban Development Bank Ltd Act and Land Use Act (LUA).
d) Promote and encourage partnership between research institutions and private organizations.
e) Encourage the establishment of Cooperatives or Housing Associations to enable the rural dwellers have access to funds.
f) Provide fiscal incentives (tax waivers, duty waivers etc) serviced land and expeditious planning approval process to encourage private sector participation in housing delivery.
g) Encourage the establishment of, and sustain Land Registers in all tiers of Government in the country.
h) Promote sites and services schemes for housing nationwide.
i) Provide statistical data for effective process of housing delivery in Nigeria.
j) Seek international, bilateral and multilateral assistance for promoting housing and urban development.

For the purpose of realising the goal of the housing policy, the following new structures and enabling Decrees were promulgated which have been ratified by Acts of Parliament. Employees Housing Scheme Act, Federal Housing Authority Act, Mortgage Institution Act, National Housing Fund Act, Urban Development Bank of Nigeria Act, Urban and Regional Planning Act, Nigerian Social Insurance Trust Fund Act, Federal Mortgage Bank of Nigeria Act, National Construction Policy and National Urban Development Policy. The main strategy of the National Housing Policy was the establishment of the National Housing Fund (NHF) scheme to mobilise funds from workers, which could be disbursed as loans via Primary Mortgage Institutions (PMIs) with the Federal Mortgage Bank of Nigeria (FMBN) playing the role of apex/supervisory body. The Fund was to be mandatorily subscribed by all workers as prescribed in NHF Act (Federal Republic of Nigeria 2006).

The Federal Ministry of Housing and Urban Development was to carry out some functions as follows: set up the National Housing Trust Fund (NHTF) and source for it; assist in mobilisation of contributors and enforce collection of funds into the NHTF; supervise FMBN in the collection and disbursement of NHTF; enforce the provisions of the NHTF with particular reference to penalties; develop Data Bank for housing needs in the country among others. The FHA which is under federal government was to provide sites and services for all income groups with special emphasis on the low income group. It was to also provide low-income and rural housing in all States of the Federation and FCT from funds provided by the Federal Government and other sources. To execute such programmes as may be approved by Government.

The State Governments were to carry out the following functions: formulate its own housing policy and programmes within the overall framework; to establish the appropriate agencies and utilise State Housing Corporations to execute, develop and manage housing programmes on commercial basis; to establish State Committee of the National Housing Facilitation Council as provided for in the Employees Housing Scheme (Special Provision) Act for the purpose of implementing the provision of the Act; to strengthen the existing Planning Authorities and establish same in all Local Government Areas where there are non and collaborate with Federal Government in such areas; promote and facilitate the development of Site and Services Scheme; promote the formation of co-operatives, or housing associations, thrift and credit societies, PMIs and Building Societies.

The Local Governments were to carry out the following functions: implement rural housing programmes; provide residential Site and Services layouts; assist in the formation of housing cooperatives, housing associations, thrift and credit associations, PMIs and Building societies.

The Housing Policy sought to achieve a Public Private Partnership (PPP). The private sector was to function in relation to the policy in the following respects: private sector employers were expected to comply with the provision of Employees Housing Scheme (Special Provisions) and NHF Acts; to establish PMIs or building societies, thrift and credit associations etc; to cooperate either with Federal, State, Local Government or any agency of Government in provision of houses, and economic growth; participate in the development of estates, and houses for sale or for rent, or share ownership.

Government was to encourage private sector participation by granting capital allowances on residential buildings and provide tax exemptions on mortgage loans; exempt investment by Estate Developers on low-income houses for sale from tax for the first five years; exempt investment by employers developing staff housing from tax during the construction period; ensure that rent control measures are never introduced as they mitigate against housing delivery; streamline the procedure and speed up the issuance of certificate of occupancy; to encourage non-profit making organisation by facilitating easy access to land provide matching grants to building hostels and accommodation for unemployed young school leavers, students, the university undergraduates, the aged, the infirm, the motherless and widow and to encourage the effective enforcement of the provisions of the Employees Housing Scheme (EHS) Act of 1979 (Federal Republic of Nigeria 2006).

APPENDIX - XI: Summary of Legislative Reforms and Outcomes

Year	Legislative Reforms	Outcomes
1988	Privatisation and Commercialisation Decree	This Act led to the creation of the Technical Committee on Privatisation and Commercialisation (TCPC) which was given the mandate to privatise and commercialise public enterprises (Nwoye, 2007)
1989	The Primary Mortgage Institutions Act	This set the ground for the creation of PMIs government and the private sectors (FGN-NHP, 2006 p. 10; MBAN, 2009).
1991	Banks and other Financial Institutions Act	A legal framework for regulating the activities of banks and financial institutions was created without an enforcement agency.
1992	The National Housing Fund Act	This act introduced the National Housing Fund (NHF).
1993	The FMBN Act 82	The FMBN that existed prior to introduction of the NHF in 1992 was empowered to administer the scheme.
	The UDBN Act 88	The UDBN was incorporated as a Public Liability Company (PLC) to finance the provision urban infrastructure.
	The Nigerian Social Insurance Trust Fund Act 73	This Act created the Nigerian Social Insurance Trust Fund (NSITF) for the purpose of providing of Social Security to all Nigerians.
1994	The Failed Banks and Financial Malpractices in Banks Act	Banks were beginning to fail as result of non-performing loans and financial malpractices were prevalent. The Act was enacted to help failed banks recover debts and to checkmate financial malpractices.
1995	The Advance Fee Fraud and other Fraud Related Offences Act	Fraudulent activities were increasing in Nigeria and this act was enacted to control advance fee fraud and other fraud related offences.
	The Money Laundering Act	Money laundry was now a common crime among corrupt government officials and this Act was enacted to control this.
1999	The Public Enterprise (Privatisation and Commercialisation) Act	This legislation led to the creation of the Bureau of Public Enterprises (BPE) to take responsibility of implementing Nigeria's policy on privatisation and commercialisation (FGN- Privatisation Programme, 2006).
	The National Insurance Commission (NAICOM) was created	The Insurance Act of 2003 empowered the (NAICOM) (which was setup in 1999) to address problems facing insurance companies in Nigeria (FGN-NAICOM, 2011).
2000	The Corrupt Practices and Other Related Offences Act	The Independent Corrupt Practices and Other Related Offences Commission (ICPC) was created and vested with the responsibility of investigating and prosecuting corrupt related offences.
2003	The Insurance Act 37 Volume 90	This Act was made to provide regulations for insurance companies, which before then was lacking in Nigeria (World Bank, 2009, p. 89).
2004	The Pension Reform Act	A contributory pension scheme involving workers and employers was introduced.
	Money Laundering (Prohibition) Act	A legal framework for the control of money laundry was created.
	The Economic and Financial Crimes Act	The Economic and Financial Crimes Commission (EFCC) was created and the Act harmonised statutes that existed prior to this time but were ineffective due to a lack of an enforcement agency. (FGN-Economic and Financial Crimes Act/Commission, 2004).
2007	The Public Procurement Act	The Bureau of Public Procurement (BPP) and the National Council on Public Procurement (NCPP) were created.
2011	The Pension Reform Amendment Act	This Act was amended to exempt members of the Armed Forces and members of the Intelligence and Secret Services from a contributory pension in line with international conventions (FGN-Pension Reform Amendment Act, 2011).
	Personal Income Tax Amendment Act	Personal Income Tax Law was amended to regards deductions from gross income in relation to NHF contributions as non-taxable. The income tax table that existed prior to the Amendment Act was substituted with a new table (see Appendix XXX). (FRN-Personal Income Amendment Act, 2011). The law was gazetted on 24 June, 2011 without a commencement date (BDO Professional Services, Nigeria, 2012 p. 2).

Source: author's compilation (2013)

APPENDIX-XII: Summary of Policy Proposal and Institutional reforms

Year	Policy proposals and Reforms	Remark
1988	the Technical Committee on Privatisation and Commercialisation (TCPC)	Between 1988 and 1993, the TCPC Committee was involved with the privatisation of 110 public enterprises, of which about 70 were fully divested (Drum, 1993)
1991	The National Housing Policy was launch	A neoliberalism system for subsidising low-income housing was introduced. The idea of enabling was introduced.
2002	Liquidation of Federal Government's PMI	The federal government withdrew from primary mortgage operation and liquidated the PMI (the FMFL) which it had set-up in 1993. However, state government owned PMIs were not privatised including that in Jos (Mabogunje, 2011). The withdrawal of federal government led to the emergence of privately owned PMIs. As of 2011, there were 101 registered PMIs on CBN's record and over 80 were privately owned.
	Reforms at the FMBN	A new Board was constituted; retrenchment of incompetent staff and the employment of professionals (Mabogunje, 2011 p. 579); and an arrangement was put in place for private developers to access estate development loans from the FMBN to build houses for the benefit of NHF subscribers (Mabogunje, 2011 p.584).
2003	New Guidelines for PMIs	The CBN introduced new guideline for PMIs from August 2003 (FGN-CBN, 2003). The regulation of PMIs was moved to the CBN from the FMBN.
	Monetisation policy	This policy directed government agencies to sell off public residential houses.
2004	The recapitalisation and stabilisation of financial institutions started	The capital base of all licensed financial institutions was reviewed upward (Soludo, 2004 and 2006). This programme led to the merger and acquisition of financial institutions (CBN, 2012).
2005	Privatisation programme	By 2005, 6 cement companies, 5 bricks and clay making companies, 3 steel rolling mills and 2 stone quarries were privatised (FGN-Privatisation programme, 2006).
		By 2005, 5 public Deposit Money Banks were privatised (FGN-Privatisation programme, 2006).
		By 2005, the Federal Government had divested in three public owned insurance companies through management buy-out and core sales.
		By 2005, FMBN was turned into a GSE (FGN-Housing Sector Reform, 2006). The UDBN was also privatised with over 50 percent shareholding divested to core investors (Yari, 2010 p. 20).
2006	The Nigeria Deposit Insurance Corporation (NDIC) Decree No. 22 of 1988 was amended	The amendment of this law became necessary to ensure that deposits collected by financial institutions are ensured to prevent the wide-spread distress and failure of financial institutions witnessed in the past, which had resulted in the loss of hard-earned savings by depositors.
2007	Procurement guidelines	Guidelines for procuring consultancy services, goods and works were circulated (FGN-Bureau of Public Procurement, 2007b&c).
	Some banks undertook self-induced consolidation	Some banks went on to enhance their capital base through a combination of rights issue and public offers in pursuit of their domestic and regional expansion programmes via a second self-induced wave of consolidation.
2011	Public procurement	A Public Procurement Manual was prepared, drawing from the relevant sections of the principal Act and circulated to MDAs (FGN-Bureau for Public Procurement, 2011f).
	Housing supply agencies	By December 2011 there were 102 developers in affiliation with the FMBN for the purpose of building low-income housing for NHF participants. They are comprised of Housing Corporations and private developers. The introduction of EDL and the activities of REDAN brought in more corporate developers which could improve the housing supply in Nigeria. (FGN-FMBN, 2011).

Source: author's compilation (2013)

APPENDIX- XIII: Repayment Plan for the National Housing Fund (NHF) Loan

LOAN AT SIX (6) PERCENT INTEREST RATE	5yrs	10yrs	15yrs	20yrs	25yrs	30yrs
Loan amount (in Nigerian Naira currency)	Monthly loan repayment (N)	Monthly loan repayment (N)	Monthly loan repayment (N)	Monthly loan repayment (N)	Monthly loan repayment (N)	Monthly loan repayment (N)
50,000.00	966.64	555.10	421.93	358.22	322.15	299.78
100,000.00	1,933.28	1,110.21	843.86	716.43	644.30	599.55
250,000.00	4,833.20	2,775.51	2,109.64	1,791.08	1,610.75	1,498.88
500,000.00	9,666.40	5,551.03	4,219.28	3,582.16	3,221.51	2,997.75
750,000.00	14,499.60	8,326.54	6328.93	5,372.23	4,832.26	4,496.63
1,000,000.00	19,332.80	11,102.05	8,436.57	7,164.31	6,443.01	5,995.51
1,250,000.00	24,166.00	13,877.56	10,548.21	8,955.39	8,053.77	7,494.38
1,500,000.00	28,999.20	16,653.08	12,657.85	10,746.47	9,664.52	8,993.26
1,750,000.00	33,832.40	19,428.59	14,767.49	12,537.54	11,275.27	10,492.13
2,000,000.00	38,665.60	22,204.10	16,877.14	14,328.62	12,886.03	11,991.01
2,250,000.00	43,498.80	24,979.61	18,986.78	16,119.70	14,496.78	13,489.89
2,500,000.00	48,332.00	27,755.13	21,096.42	17,910.78	16,107,54	13,988.76
2,750,000.00	53,165.20	30,530.64	23,206.06	19,701.85	17,718.29	16,487.64
3,000,000.00	57,998.40	33,306.15	25,315.70	21,492.93	19,329.04	17,986.52
3,250,000.00	62,831.60	36,081.66	27,425.35	23,284.01	20,939.80	19,485.39
3,500,000.00	67,664.81	38,857.18	29,534.99	25,075.01	22,550.55	20,984.27
3,750,000.00	72,498.01	41,632.69	31,644.63	26,866.16	24,161.30	22,483.14
4,000,000.00	77,331.21	44,408.20	33,754.27	28,657.24	25,772.06	23,982.02
4,250,000.00	82,164.41	47,183.71	35,863.92	30,448.32	27,382.81	25,480.90
4,500,000.00	86,997.61	49,959.23	37,973.56	32,239.40	28,993.56	26,979.77
4,750,000.00	91,830.81	52,734.74	40,083.20	34,030.48	30,604.32	28,478.65
5,000,000.00	96,664.01	55,510.25	42,192.84	35,821.55	32,215.07	29,977.53

Source: Federal Mortgage Bank of Nigeria (2008)

Sheffield Hallam University

Faculty of Development & Society Graduate School
Unit 9 Howard Street, S1 1WB Sheffield, England, United Kingdom
Email contact: mdmaren@yahoo.com ; maren.m.daniel@student.shu.ac.uk
5th August 2011.

To:......................................

Dear Sir/Madam

Project Description / Request for Interview Permission

My name is Maren Mallo Daniel, a PhD student at Sheffield Hallam University, Sheffield, England, UK. My thesis is about housing policy implementation and access to adequate and affordable housing in Jos. I am currently undertaking field research to obtain data for the study. It is with this view that I hereby request for permission to carryout interview with any senior officer from your organisation.

The interview is planned to last for about 30 minutes. The data collected from the interview will be used for my dissertation and articles that may result from it. Depending on your wishes, I intend to record the interview on a tape from which it will be transcribed for analysis. Your responses will be completely deleted from the recording device at the end of the analyses. As a respondent from your organisation, your name will appear in my dissertation's acknowledgement page. If you are interested in hearing from me with the results of the study, I will be happy to receive your contact information on the day of interview. If you have any questions pertaining to the research, you can contact me on the above address.

I will be grateful if my request is granted.

Yours sincerely,

Maren Mallo Daniel
Research Student

Agreed & accepted by.................
Signature..............Date.............
Title...
Organisation.............................

APPENDIX- XVI: Interviews conducted

Organisations	Representation	Number of Interviews
Federal Mortgage Bank of Nigeria	3 Supervisors	3
Federal Government	Controller, Federal Mi. of Lands, Housing and Urban Development, Jos	1
State Government	Ministry of Housing and Urban Development (Assistant Director); Ministry for Land, Survey and Town Planning (Deputy Director); First Capital Savings and Loans (Officer II); Plateau Investment and Property Company PIPC (State government Housing Corporation) (Deputy General Manager - Properties)	4
Local Government Councils	Jos North LGC (Senior Executive Officer - Lands) Jos South LGC (Chief Town Planning Officer	2
Real Estate Developers Association of Nigeria (REDAN), Abuja	National Executive Secretary/Former MD J Hausen Ltd.	1
Private developers	MD/CEO -Socus Concepts Ltd Ag MD - Mamko Investments Ltd	2
Non-Governmental Organisations	UN-Habitat Water for African City II, Jos City Programme (National Programme Officer) Plateau State Community and Social Development Agency, Jos (Monitoring and Evaluation Manager	2
Total		15

Source: Researcher's fieldwork, August - October, 2011.

APPENDIX- XVII: Transcript of interview conducted with representative of Real Estate Developers Association of Nigeria

RESPONDENT - RD

M - My research is emanating from the backdrop of 1991 national housing policy. From my understanding, it was 1991 housing policy that brought about mortgage finance mechanism through the Federal Mortgage Bank of Nigeria. In the last 20yrs, reforms have taken place in order to improve on mortgage mechanisms. As a developer and Executive Secretary of REDAN, what would you say are the changes that have occurred in the operation of FMBN in terms of making finance available for housing delivery?

RD - First of all, government recognised the fact that for individuals to build their own houses, getting access to land title, carrying out the construction, etc was a challenge. Because of that, Board of the Federal Mortgage Bank then introduced what is today known as Estate Development Loan. At about the same time, an association of real estate developers was formed which became the Real Estate Developers Association of Nigeria (REDAN). Members of REDAN were allowed to source for EDL from FMBN to provide housing for contributors of the National Housing Fund (NHF). The idea was to benefit from economics of scale, to overcome the challenge of getting access to land and titles by individuals, and provision infrastructure.

M - As recorded in some studies, before the housing reforms that started in 2002, accessing loan facility by developers was challenge. The impression I got from the FMBN shows that there is significant improvement as a result of the reforms. What do you feel about this?

RD - Well, prior to the introduction of the EDL, I don't know if you refer to individual prospective home owners as developers because there was no window for accessing loan by estate developers.

M - OK, so what was happening before EDL and what has changed after its introduction?

RD - Prior to introduction of EDL, any body wanting to build will have to do it using their own structured device because there were no any structured mechanism either for buyers to access the funds from the mortgage bank for the purchase of houses from private developers. All that was happening then was that a few states that had housing corporations were building and not too many of them link up effectively with the federal mortgage bank.

M - Ok

RD - It was so because the federal mortgage bank of Nigeria as was then having been created as the federal mortgage finance out of the erstwhile federal mortgage bank. There was supposed to be a distinction between the Primary Mortgage Institutions and the Federal Mortgage Bank which was suppose to act as a secondary mortgage institution. The ideas was that the PMI would make loan available to home owners and would obtain refinancing from the FMBN to enhance their liquidity position so that they would continue to do there business.

M Ok

RD Under that scheme the contributors (i.e prospective home owners) were supposed to contribute 10%. And the PMIs were supposed to also, in the process of creating the mortgage put in 20% and then the FMBN would contribute 70%. Unfortunately, not only were the PMIs unable to originate mortgages themselves (as in *advancing the funds, perfecting the mortgages, and then passing them unto the* FMBN). The reasons for this are quiet simple. One, the PMIs seems to lack the capacity to provide the 20%.

M - OK

RD - Two, the capital base of PMIs at the onset was just 5million naira and subsequently it was raised to 100million naira. And by the time they put up their offices and other things, there wasn't anything much left for doing real business. In addition, they found themselves in competition with the commercial banks and the kind of money they were getting did not afford them opportunity to lend loan. Assuming that a PMI has funds available for a portfolio, say 50million naira to lend out 20% of mortgage, it would mean that the best one would do is to create mortgages of about 500million naira. Of course a PMI had to have the money to create those mortgages in the first place without any definite assurance that FMBN will purchase the mortgages. For this reason, the general attitude at that time was that of reluctance and so many of them, because there were a lot of activities in the financial markets. A lot of financial houses were set up, unity banks were established, people's bank was set up etc, and the market then went haywire, with people running pillar to pole. I think they were more or less round tripping rather than creating mortgages or addressing the core business.

M - Ok

RD - Worthy of note is the fact that most of the people that set up these PMIs had to tap from the pool of bankers which were limited even in terms of professional capacity. For instance, officers were picked from the commercial banks to head the PMIs. In some case officers were drawn from the FMBN which was the only mortgage institution available. Most of these officers were people that have risen to the rank of managers and that have not really acquired any core mortgage experiences and were expected to deliver miraculous results.

M - Ok

RD - So in no time, we had close to 200 PMIs, and just as the financial market crashed, they also went insolvent. At the moment, we have about 100 PMIs and some of them are still not solvent because about 30 were listed for revocation of their licences. Of course they have been resisting, because their insolvency emanates from the financial sector reforms that raised capital base of PMIs from 100million naira to 5billion naira. The market is still very infantile and not effective as we think it should be. The fact that FMBN is a federal government owned institution, it is not free from the problems that government establishment have in this country – nepotism, inefficiency, etc. make it very difficult. I don't think they have been looking into the bottom line in terms of *efficiency in their own use of funds.*

The immediate money coming NHF is what they have had to use to run their operations, meet overheads, and also create mortgages. By and large, I feel there is not much that has happened. They have not been able to deliver finance for adequate housing provision, am sure you most have had access to the record of their operations. In ten years, barely 30,000 houses have come out of the scheme and many of them have not translated into mortgages.

M -Ok

RD - The effect of that is the expectation of the technical committee that produced the document which we though was a policy and now discovered that it was not more than a draft which never got approved. That fact was established recently with the inauguration of the committee set up by the Minister to review 1991 housing policy and not 2006 as we thought it would be.

The PMIs as expected have not been able to go into the money market to tap into secondary sources by way of mortgage securitization in order to boost their own liquidity. This has not been possible. Not only is the FMBN now expected to lend 90% of money on a mortgage, it has no other source of replenishing the limited funds that are available to it. In essence FMBN is not far from a limped dog. Amongst what we are looking at now is linking up with the World Bank, Shelter Afrique and perhaps, we think it's high time that there's a private sector complement to the FMBN.

M - Are banks and insurance companies investing in FMBN as required by statutes?

RD - the general attitude of banks to housing finance in the country is lamentable; their non-compliance with the provisions of the NHF Act in particular will be taken up by our association. It is a serious matter, which bothers on violation of the constitution. What we intend to do is to set up a committee of experts to critically look into this and advise us appropriately. We will take steps to sensitize the National Assembly on the development, and also write to the CBN because this shows clearly that the apex bank has not been playing its expected role as a regulator of the banks. After thoroughly examining the issue, we may even go to court to ensure that they take up their responsibilities under the NHF Act," he stated. A lot of advocacy is also required on the part of the mass media to bring out some of these facts into the public domain in order to ensure that very body plays its role in financing housing development in the country.

The banks and insurance companies are claiming to be unaware of the law that requires them to invest some proportions of their advances and premiums at the Federal Mortgage Bank. Since banking deregulation, in terms of sectoral allocation of credit portfolios, it has been clearly established that given all the liberties of deregulation, banks are not inclined towards any long term lending. Housing loans share this attribute. Unfortunately, there is no strict enforcement of these rules. Where CBN make attempts at some enforcement, you discover most banks would gladly oblige the penalties as these are cheaper than the financial cost of complying. The regulations may be there but implementation and effectiveness is another thing. That's the bane of Nigerian banking system for now."

M - What do you think about privatising the FMBN?

RD - Privatisation in itself is not bad but our implementation is usually faulty. Don't forget that many of the banks that have folded over time are federal government owned banks that were privatised. There is still government presence in some of the privatised banks and some are still surviving on sentiments but they are not really doing well. So I don't know much about privatisation as such but what we are looking at is creating a fresh institution.

M - At what particular time was REDAN established and what role is it playing within the arrangement housing delivery?

RD - REDAN was established in 2002.

M - Ok, for what purpose was it established?

RD - The entrepreneurship disposition to invest or pool together large funds and go into development in a pragmatic manner has been lacking, *just like we lacked capacity in the mortgage sector.* REDAN was established to deal with capacity issues. Nearly two thousand people registered with REDAN in the last ten years but sooner than they registered, they realised that it's a big work and they dropped off. There is a new crop of professionals overseeing the affairs of REDAN and I'm one of them. When we took over, we reviewed our member' capacity and discovered that many members were just would be developers in terms of capital, there was lack of organisational capability. With these problems, developers that have had to submit proposal for funding from Shelter Afrique couldn't scale through because of the way their businesses are set up (in terms of corporate governance) did not really auger well to attract funds. We also discovered that many developers lacked the prescribed capital base to access loan from FMBN. A developer is expected to have with Corporate Affairs Commission, 25% of the amount he is seeking for as loan from FMBN. Most of developers were just one or two-man businesses.

M - Ok

RD - To get into real estate development, developers need to pay the necessary professional fees to do the needful – surveys, do the opening up, put in infrastructure etc before development commence. Of course many developers don't even have the marketing skills. Then there is also the challenge of lack in purchasing capacity due to in-access to mortgage finance. Like in most other things, buyers have to pay cash and carry. *The bottom line is that there is a major capacity issue.* EDAN is still battling with organisational capacity issues and is not yet firm on its feet to get much involve in policy advocacy such as development and application of alternative materials in construction of housing. REDAN is still trying to get its members strengthened so as to achieve a vibrant association that would be able to advocate and influence public policies in the housing sector. We're looking out for support in that regard.

M - From your experience of housing provision in Jos, how is government (Federal, State and Local) responding to policy objectives in order to facilitate housing delivery?

RD - The housing policy provides that, State and Local governments were supposed to develop their housing policies simply because they have control over land in their territories as provided in the Land Use Act. I feel they don't really understand their role in that direction. They seem to understand the policy whereby government will provide money for them to buy land and build instead of providing land and infrastructure on site for developers to come and build. Well, that is their disposition and from my experience, the involvement of government is rather discouraging activities of developers. Subsidising development cost through site and services scheme is good but if it is not carefully applied, it would distort and kill the market itself. Housing is capable of stimulating the economy and also creating demand for its products. We need to approach it from that perspective.

M - I see subsidy as a way of supporting those that are likely to be priced out of the market. And if land and infrastructure is made available by government, it would help sustain developers that lacked capacity as earlier discussed. Don't you feel such is appropriate?

RD - It is appropriate to ease the procedure of getting access to land but those that have capacity to pay for it should do so. I feel a lot of people don't like to pay the cost of their utilities and it is a problem. Yes, the issue of providing primary infrastructure on site is very important but let's appreciate the fact that we're living in a country where what we refer to as primary infrastructure is not even available. Power holding is not generating sufficient power, water board is not providing sufficient water, master plan is out of date and new one is not implemented etc. These are challenges that we need to appreciate. the moment, the city of Jos is being opened up substantially and government has acquired some parcels of land. If developers can pay up the compensation to enable them have the land for development, it would be good. Such arrangement will more sustainable than what obtains in the policy. Let people earn their subsidy. The concept of subsidy should be looked at very carefully otherwise the housing market won't pick up.

M - Thank you for your time sir.

APPENDIX- XVIII: Transcript of Interview conducted with representative of Federal Mortgage of Bank of Nigeria

RESPONDENT - MB3

M - My research comes from the backdrop of 1991 housing policy and reforms that have taken place. In this discussion, I would like to know the extent to which Federal Mortgage Bank fulfils its role of mobilising finance and disbursing credit for housing in Jos.

MB3 - Ok. The 1991 housing policy brought about the new structure of this Bank but subsequent reforms have repositioned our operations. I would refer you to a document which contains most of the restructuring and developments that took place in FMBN from its inception to date. I believe the document will be more helpful to you as I may not be able to remember all that took places in the bank and besides we have just little time for this discussion. Actually the reforms in particular boosted house building activities in Nigeria at large and specifically in some states. If you go round the country now, estate development activities are actually going on in most of the states. That is why in Plateau state and in Jos in particular, at least for now, there are four estate developers that are constructing houses and one of them has completed a thirty unit estate which has been taken by beneficiaries. First, we had Citrus Garden estate located around building material market. It was followed by BNTI and Mamco Investment; there estates are located behind federal low-cost. There are still on going activities like Socus Garden is the new developer that has come in and now building houses around Rize. They are building three hundred units at the moment and hope to increase the number as approval is given.

M - How does the policy reform affect mobilisation of finance and supply of credit?

MB3 - It is yielding a desired result to some extent; it is a good policy if implemented to the latter. The major problem we're encountering is that of finance. The 2.5 percent worker's subscription is still not adequate to fund estate development activities. Recent research shows that housing deficit in Nigeria is estimate at about 16 – 17 million units. It then means that government has to make concerted efforts by pooling in more financial resources and also creating avenue for the bank to be funded. This will enable the bank to have more money to give out as loan to loan seekers. At some point in time the bank was sourcing money offshore. The FMBN once signed a memorandum of understanding with a foreign bank, which was supposed to be approved by Federal Government so that money would be made available to the bank for its activities. Unfortunately, the memorandum of understanding could not see the light of the day with the coming of present government – inconsistency and continuity problem.

M - What are the challenges affecting the role of Federal Mortgage Bank?

MB3 - We're experiencing a problem with enforcement of NHF law. The NHF scheme was set up by an Act, which need to be enforce at all levels of government, unfortunately there are recalcitrant organisations (not willing to obey the law). Some organisations have refused to let their workers contribute to the NHF scheme even though it is mandatory. The bank lacks the power to enforce the law on all workers and employers. Lack of enforcement is a major constraint to our operations.

M - Ok

MB3 - One other problem we have actually faced is that of awareness about NHF and FMBN. People are not informed (enlightened) about what the bank could offer. This is largely due to the bank's lack of resources to embark on enlightenment campaign. We have made effort to visit some organisations that invited us to explain activities of the bank to their workers. The effort is not enough as there are many people that have worked for quite a long time but still unaware of the NHF and FMBN scheme.

M - Whose responsibility is it, to create awareness on the NHF and FMBN scheme – the bank or government?

MB3 - The bank and federal ministry of Housing and Urban Development both have responsibility to create awareness on the scheme. And because the scheme was created by a law, each public organisation also has a responsibility to inform its workers and also comply. Because it is a mandatory scheme, the moment a worker join public service, deductions from salary to NHF commences. Workers need to ask where these monies are taken to and their employers too have responsibility to explain to the workers. The workers need to know how they could benefit from the scheme and how to go about it.

M - Can you walk me through the process of issuing loan to estate developer?

MB3 - There are three windows through which loan could be accessed. We have the NHF loan, estate development loan and Cooperative development loan. The bank has identified estate developers that are duly licensed (registered with Real Estate Development Association – REDAN) to build houses for sale to NHF contributors – influence of bank on selection of developers. The first step is for developers to acquire land and also secure title on it. After this, they will then apply to the bank seeking for a loan to fund the construction of certain number of housing units which would eventually be sold to NHF contributors. If loan is approved and construction begins, the beneficiary (off-taker) will be required to make upfront payment of 10% (equity contribution) cost of the house – first test of affordability. The developer will then build the houses to finish and make allocation to beneficiary – influences of developers on allocation of estates. After the houses have been completed, the bank will pay off 90% cost to the developer while the beneficiary repay the bank on instalment arrangement to last for 25yrs. The repayment plan also depends on the number of years left in service for the beneficiary.

M - Ok

MB3 -Beneficiaries have the responsibility of making arrangement with Primary Mortgage Institution or Mortgage Loan Originator. In most cases, developers will decide to beneficiary the PMI or MLO that package the mortgage loan for them – influences of developers on decision making.

M -At what point do developer gets off the process?

MB3 -The developer gets off the process after completing construction houses, providing infrastructure (access road, drainage and water) which should not exceed two years. At this stage, the developer's role terminates and the bank equally pays them off. The repayment arrangement is handled by the bank, PMI/MLO and beneficiaries of the houses.

M -How far has the bank gone in mobilising Plateau State workers into NHF?

MB3 -We have made tremendous efforts to enlightened workers about the scheme. This year alone, we have held talks with Film Corporation, Nigerian Security and Civil Defence, National Commission for Museum and Monument, National Veterinary Research Institute, Institute of Archaeology and Museum Studies – These are all federal government establishments.

M - What about the state and local government workers?

MB3 - At the state level, we will be having talk with Water Board in the coming week. Plateau State government has resumed its contributions to the scheme and it's also mobilising workers to participate. We're still pursuing the local governments – the need for political will to support NHF scheme. The tertiary institutions in Plateau State are not contributing but we're still pursuing them and hope they will comply. Getting more workers into the scheme will provide more money for houses building. From 1992 when the scheme began, we have collected about 2.4billion Nigerian currency.

M - What about accessibility, are the houses reaching the target groups (middle and low income groups) as stated in the Bank's policy documents?

MB3 -Yes, that is the reason why NHF based arrangement is provided where house prices is regulated to meet target group. Houses that are built in all states with the exception of Lagos, Abuja and Port-Harcourt are not sold at the price above 5 million Nigerian currencies. With this arrangement, middle and low income earners will be able to benefit. In all the estates, houses are design for different category of workers and affordability (i.e 1, 2 & 3 bedroom apartments). All developers accessing NHF funds are given a ceiling amount at which cost of houses should not exceed. They are expected to build houses at the maximum cost of 5million per unit.

M -Are we likely to experience any more progress in the near future?

MB2 -We hope so. Recently, the federal government through the Central Bank of Nigeria had approved about N200billion Nigerian currency. We hope that as the money gets to the bank, we will support more house building activities. Apart from FMBN, there are other agencies within the housing ministry that are also building houses such as Federal Housing Authority, though its activities are more concentrated at the federal capital.

M - Where does FHA get its finances?

MB3 - FHA gets its finances directly from the Ministry.

M -Thank you very much for your time.

APPENDIX- XIX: Transcripts of interview conducted with representatives of State Government Agencies in Jos

TRANSCRIPT ONE
RESPONDENT: SG1

M - The purpose of this interview is to understand the role that your agency plays in the present arrangement for housing provision. How is this agency supporting housing activities in line with 1991 policy decision and reforms that have occurred subsequently?

SG1 -The policy has reduced our activities to becoming a supervisory and regulatory organisation. We're no longer building houses for workers to rent like before. As an Assistant Director, I must confess to you that I have never seen a copy of the policy. What I know of it is that government was meant to create enabling environment for the private sector or partner with private sector to provide affordable houses for workers and the general public to buy. In our own case, we have already, in line with the national housing policy and reforms, the ministry recommended to the state government in a report, to provide land with primary infrastructure (access road, water, electricity) for the project. The ministry has screened 47 private developers for Public-Private Partnership arrangement. Out of the 47, six were selected and now one has been dropped. The successful developers are now waiting for government to provide land to enable them mobilize to site. In fact, some of them are even willing to acquire the land for the project by themselves.

M - Ok

SG1 - Government has identified five sites for the housing project, one at Mista Ali, others at Rizek, Gofwan, Dong and Mararaban Jama'a areas respectively.

M -How is government supporting developers with subsidies?

SG1 -There are ongoing efforts, the process of land acquisition is still in progress. The ministry recommended to government to provide land with primary infrastructure as a way of subsidizing cost of production. But it seems government is unwilling to provide land and infrastructure for free. Government is of the view that developers should refund whatever cost it incur in acquiring land and making infrastructure available. It appears government is no longer willing to provide site with infrastructure. The thinking of government now is to facilitate the process of land acquisition while developers bear whatever cost.

For me, the cardinal point about low income housing is affordability. If the houses are unaffordable to the end user, then the aim of this arrangement would be defeated. What my colleague is saying is a very crucial point. The arrangement now is not very clear to us as government feels its role is to facilitate land purchase by bringing together private developers and the land owners to ensure smooth transaction. These are very critical issues which remain very unclear to us till this moment.

M - Ok

SG1 - My personal view is that housing sector should operate as a service oriented sector than profit making venture. But it seems all the developers are just out for profit making. Developers are not thinking of any cost saving measures apart from profit making. The target group for this housing project is workers (middle and low income earners). The workers are not well remunerated, this is an issue already. We have experienced industrial disputes over and again due to low wages. This is a critical factor to consider in the provision of low income housing. If government fails to provide supply subsidy as we recommended, workers would not be able to acquire the houses.

M - Ok

SG1 - This arrangement may not benefit the target groups so long as government is not making adequate commitment. We have advised government that even if it's not going to acquire the land for developers, it should provide primary infrastructure. And if government refuses completely, we may end up with a situation like that of Gwarimpa estate at the federal capital territory where lots of houses have been constructed but remained vacant because workers could not afford the cost.

This is my candid view, except the cost of land and infrastructure is taken care off by government, we'll definitely experience the situation of federal capital territory. The same situation occurred at Bauchi and Gombe states respectively. In these states, houses were constructed but remained unaffordable to the people. The houses remain vacant till today. Apart from providing supply subsidy, we also recommended that state government should serve as guarantor for all workers that will eventually take the houses.

M - Is government involving the ministry officials in the facilitation process of land acquisition?

SG1 - Yes.

M -What is the respond of the land owners?

SG1 - The land owners are very much willing to sale. But some are not willing to be displaced; they wish to be made part of the new community. Their agents are always coming to follow up on the transaction.

M - What is the status of houses that were built by government long time ago?

SG1 - Government at all levels have withdrawn from direct provision and maintenance of public estates. Houses owned by federal government have been sold to the occupants on owner-occupier arrangement. At the state level, some have been sold while many are still held by government. However, those held are in state of disrepair. Government usually deduct rent for the houses from worker's salaries but don't remit such to the ministry for maintenance.

M - What plan does government have for the houses still being held?

SG1 - What happened in the last administration is, government disposed off those houses that were still in good shape. The houses being held by government at the moment are in dilapidated condition but government is unwilling to sell it out.

M - What is the present situation of Plateau state Primary Mortgage Institution?

SG1 - The PMI is not functioning at the moment. We understood that government was unable to recapitalize in line with the financial reforms. You will recall that the last ten years experience reforms in the financial sector. The reform affected the operation of PMIs across the country as they were expected to recapitalize to enable them have a share capital of N100million each against N5million as it used to be. Government did not respond and so long as it is not recapitalized the Central Bank will not let it carry on with retail mortgage activities. . And government is not desirous to commit such sum of money to bring it back to life.

M - You mention earlier that government is planning to engage developers to build houses through NHF arrangement. How would the new arrangement work without a functional PMI to interface the transaction?

SG1 -Government plan to use an outside PMI to interface transaction between workers, developers and Federal Mortgage Bank. As far as we're aware, the new arrangement is still at rudimentary stage in Plateau but efforts are being made to achieve some progress. There are two options to work with; first, government can connect its workers with an out PMIs as earlier mentioned. Another option is to resuscitate its own PMIs; I mean First Capital Savings and Loan. It doesn't take much, except that there is no political will on the part of government.

M - What would you say are the main restructuring that took place in this Ministry after 1991 housing policy and subsequent reforms?

SG1 - Some restructuring took place over time. Before 1991, it used to Ministry for Works and Housing. Then, the ministry was directly involved in building houses for workers to rent. I cannot remember the exact date now. Later on, the Ministry became a Ministry for Housing and Environment. At this time we were no longer building houses. We were only maintaining existing stock through routine maintenances and also involved in environmental related activities. As you can see now, it is now referred to as Ministry of Housing and Urban Development. The Ministry has undergone restructuring. Its role now is to develop housing programmes, monitor and supervise implementation.

M -Thank you for your time.

APPENDIX- XX: Transcripts of interview conducted with representatives of Local Government Councils in Jos

TRANSCRIPT ONE
RESPONDENT - LGC1

My research is about national housing policy implementation and adequate housing provision in Jos. How have things changed in Council's activities with regard to housing provision Jos?

R - Council stopped building houses with the coming into existence of 1991 housing policy. From 1991 to date, we have not had any housing project. However, from time to time, Council usually acquire land and after producing the layout it will then be sold to workers and the general public at a subsidised rate. The last time that Council acquire land was in 2008. The significant change is that Council no longer build houses for workers. The reforms that followed aren't making much impact in Council's operation.

M - What restructuring took place in the Council as result of the policy and reforms?

R - Nothing much has happened with regards to restructuring. The structure of the Local Government Council remains the same like it was before the policy. Except for the role that specific departments use to place like case of Works department where I am. When Council was building houses for workers, the works through the estate units use to acquire land for that purpose. The work of estate officers then involved negotiating with landowners and carrying out valuation for compensation etc. Such role no longer exists. The Estate Unit now handles maintenances of estates owned by the council. We also carryon with the routine of registering land title for prospective developers

M - You made mention of the Council acquiring plots to sale to its workers and the general public. Is that a kind of subsidy for housing provision in Jos?

R - Yes. Council is supposed to be doing that continuously but unfortunately; it's not doing much of that. Council is not doing much in that regard. Like the last layout, the works department submitted a proposal for infrastructure provision but there was no response from the Council chair. The only thing that Council did was to control erosion along a flood drain by constructing a culvert. People had no option than to start building houses while they struggle to extend primary infrastructure to their houses. It has not been easy at all.

M - What is the position of estates that Council provided for workers to rent before 1991?

R - The estates are still being owned by LG Council and there is no plan at the moment to sale them. We have a number of such estates scattered around the city. However, they are in a dilapidated condition because Council don't maintain them at all. But despite the dilapidated condition, they are still be occupied by the workers.

M In what ways did housing reforms carried out by previous government affected management of Council owned estates?

R - In my opinion, the reforms only affected the management of Council housing in a negative way. I said this because the estates have not received any attention in terms of routine maintenance in the last ten years. The very few that Council have had to maintained are those ones which senior officers were occupying or wanted to occupy. Government stopped maintaining those estates and we thought that they would be transferred to workers to pay in instalments. Unfortunately, we are yet to hear any news in regard to that and it's also too bad that they are not being maintained.
Council did not just stopped maintaining the estates, but it also stopped collecting rent on them. For whatever reason, Council is no longer responsible for allocating tenants; workers usually occupy the houses on a local arrangement within themselves. The responsibility of maintaining the estates is on those occupying it. Council has record of what is on ground and nothing else.

M - Is Council having any collaboration with any agency to make housing affordable for workers?

R - Not really. There is no any collaboration except for residential layout produce by Council for the benefit of workers and general public as earlier discussed.

M - Thank you for your time and good bye.

APPENDIX- XXI: Transcript of interview conducted with representative of Non-Governmental Organisation in Jos

RESPONDENT: A1

M - My research is about housing policy implementation and access to adequate housing in Jos. I understand that this agency is coordination activities for water supply and improvement of slums/informal settlements. How is the agency carrying out its activities in Jos?

R -UN-Habit WAC II came up as a fall out of WAC I which started in 1999. The idea behind WACI emerged when UN-habit created water, sanitation and infrastructure department with funding from the water and sanitation trust fund.

NGO1-The idea was to identify cities, focusing on urban core informal settlements in Africa who have severe water and sanitation problems. Urban core informal settlements are chosen because of increasing rural-urban drift (urbanisation) which is causing huge population of economically weak urban residents to reside in informal settlements that lack basic infrastructure such as water. As a result of this, WAC I was decided upon by UN-habit to be piloted in seven African cities excluding Nigeria at that time.

M -Ok

NGO1 -At the end of WAC I, a review was done and WACII was decided to be carried out. The review is usually done by the highest water management body in Africa i.e the African Ministerial Council. It was during the review that Nigeria indicated interest through the Ministry of Water Resources to participate in WAC II. WAC II is a pilot scheme in Nigeria and was schedule to start in 2006 to end by 2008.

Through certain criteria developed by the Federal Ministry of Water Resources, the city of Jos was selected for the pilot scheme. The UN-habit carried out vulnerability assessment of settlements in Jos and six were found to be very vulnerable. Out of the six two were selected again as the most vulnerable i.e Gwarandok and Longwah respectively. These two communities are informal settlements on rocky terrains. They are inadequate in getting supply of domestic water as a result of which poor sanitation condition is experienced. In addition, the two settlements were committed to tacking water shortage and sanitation problems through community efforts.

M -Ok

NGO1 -As I speak to you now, WAC II is being implemented in the two communities mentioned with the intention of replicating it in other cities.

M -In what way is government contributing to WAC II

NGO1 -WAC II is collaboration between UN-habit and Federal Government of Nigeria. It is the federal government that decided to pilot this scheme in Jos. UN-Habit contributed 57% funding of WAC II, the remaining percentage is coming from Federal, State and local government that is benefiting from the pilot scheme. Plateau State government is contributing 60%, federal government is contributing 30% while Jos south local government contribute 10%. So far, federal and state governments have redeemed 100% of their counterpart funding. We are now pursuing Jos south local government to redeem its own part.

M -Ok.

NGO1-It would interest you to know that the programme was design to run for just two years starting from 2006 through 2008 but it's still going on due to some challenges we're encountering. We are not happy that it has lasted too long and the longer it last, the more problems we would encounter.

The scheme has six thematic areas and each of it is being implemented by government agencies or non-governmental agencies. All the implementation agencies signed a cooperation agreement with UN-Habit. The cooperation agreement provides guidelines of operations and implementation of the scheme. The six thematic areas as follows:

- Pro-poor water governance and investment. This involves bringing together the community, informal water vendors, civil societies and stakeholders concern with water provision to see how best to management water provision. The follow up investment involve providing infrastructure such as laying pipes, providing water kiosk, installing stand up pipes in schools and provision of toilets. In the two communities, we have provided two water tanks with capacity of 125,000 litres. Pro-poor water governance and investment is being handled by Plateau State Water Board.

- Water Sanitation which is being handled by Plateau Environmental and Sanitation Agency. We have a focal person that coordinates activities in that agency. This involves provision of mobile toilets and improving sanitation conditions in schools and communities.
- Value based water sanitation and hygiene education. This is being handled by the State Ministry of Education, Department of Planning, Research and Statistics. The department is reviewing curriculum of primary and secondary schools to ensure that sanitation and hygiene is incorporated.
- Integrated Water Catchment's Management. This involves management of water reservoirs around the city. It also handles water demand management aspects. This thematic area is handled by National Water Resource Institute in Kaduna.
- Advocacy and awareness. Though there was no direct cooperation agreement between UN-habit and Plateau Radio Television Corporation, however, it is handling the awareness aspect because Water board has subcontracted out to them.

M -Ok

NGO1 -In terms of decision making, there is a steering committee overseeing the programmes across the country. In each state, the committee is chaired by commissioner for water resources in the benefiting state. In our case, the commissioner of water resources is the chairperson of the steering committee in Plateau State. The steering committee members are drawn from federal ministry of water resource (there is a focal person for the scheme), national water resource institute, which is in charge of capacity building for both benefiting community and other implementing partners (particularly water board).

M - Ok

NGO1 -Others members are drawn from Plateau State Ministry of Justice (for enforcement of legislature), and the ministry for women affairs. There is also the Jos Metropolitan Development Board, who is helping with acquisition of land on which toilet are constructed. Other members of the steering committee are drawn from benefiting communities and local government.

M -What role does the benefiting community play in the whole arrangement?

NGO1 - The benefiting community is usually involved right from programme identification and design, validation workshop, implementation and even monitoring. As a deliberate effort to ensuring that projects are sustained, UN-habitat incorporates some capacity building for members of benefiting communities. And it is for same purpose that benefiting community members are incorporated into the steering community. At every stage of the programme, benefiting communities are well represented. In addition, an agreement has been reached between government and benefiting community, to accept responsibility of managing whatever project and facilities provided including payment of any associated bills.

M What challenges is WAC II facing?

NGO1 -The major challenges WAC II faced or is facing are as follows:

-The ethno-religious conflicts in Jos did not permit donor agencies to come for mid-term evaluation of the scheme.

-There is intermittent replacement of chief executive of the Plateau State ministry for water resources. This has affected progress of the project as new executive need to understand and also appreciate the scheme for any action to take place.

-The city of Jos is on a rocky terrain and so it's always difficult and expensive to lay water pipes and to also construct whatever facilities that is required for the project.

-The issue of capacity is also a challenge. Workers need to be equipped to understand the dynamics of urban water supply in order to achieve any success. We have been carrying out a lot of training for workers across implementing agencies and we hope to overcome this challenge.

- We're always trying to convert our challenges into opportunities. Formerly, the capacity of water treatment plants in Jos was inadequate but through this scheme, it is being expanded to meet growing demand for water.

M -Thank you for your time.

APPENDIX- XXII: Transcripts of interview conducted with Private Developers in Jos

TRANSCRIPT ONE
RESPONDENT: PD1

M - My research comes from the backdrop of 1991 housing policy decision which introduced the housing finance arrangement that is being administered by Federal Mortgage Bank. I understand that your company has accessed finance for housing provision in Jos. What are your experiences with the arrangement for access to finance at the Federal Mortgage Bank?

PD1 -Let's first appreciate the fact that we're in a developing country and so things are not as they are in developed countries. Before the 1991 housing policy, the involvement of private estate developers in mass housing production did not exist. There were no any arrangements for accessing affordable credit for house building; it was only government that was involved in housing provision through budgetary allocations. The 1991 housing policy in particular brought about the operation of National Housing Fund, and it is one good thing that ever happened in this country.

M - Ok

PD1 -The NHF brought in the backbone of mortgage operation in Nigeria. NHF was a move at the right direction. Through NHF, we now have a pool of financial resources that can be accessed for the purpose of providing affordable housing. If NHF was not there, subsequent reforms wouldn't have taken place and people will still be at the mercy of commercial banks that charge high interest rates on loan. As a developer, we don't access estate loan from commercial bank, otherwise we end up debts.

M - What does it take for a private developer to access NHF loan from the Federal Mortgage Bank of Nigeria?

PD1 - There is a check list of requirements which a developer must satisfy in order to access NHF loan. It is a very stringent one because there are about 30 to 40 conditions that a developer has to satisfy in order to access housing loan from the FMBN. A lot of the requirements to satisfy are paper work related but a crucial one is ownership of land for the housing project. The land must have a valid title, preferably certificate of occupancy. And when we talk about land, the issue of cost of its acquisition comes to mind.

M - Ok

PD1 - The issue of land is still a major problem in Jos and elsewhere in Nigeria where we've had to undertake housing project despite housing policy and reforms. The policy and reforms have not address land issues. Customary owners of land still hold firm to their properties. They prefer to keep their land in their ownership for hundreds of years even without any improvement taking place on it. There is so much for government to do in terms of policies or reforms to address land issues and to give access to land for mass housing provision. The Land Use Act which says that all land in the country belong to government has not achieved its purpose. The cost of land has been an issue, and it naturally adds or inflates the cost of producing housing.

M - Ok

PD1 - Once a developer is able to acquire land and obtain a good title, we can then say he is in business. What follows is to produce building plans, seek approval, produce bill of quantities, and make valuation reports to submit to FMBN for a loan. The developer has to be a registered member of Real Estate Developers Association of Nigeria (REDAN). In addition to this, a developer should have carried out feasibility study and also have some off – takers handy who will acquire the houses built. The feasibility study should show how much the house will cost if produced and the target population.

M -What does it take to acquire land and also obtain title on it in Jos?

PD1 - The experiences in land acquisition processes differ from one city to the other but generally it seems to remain cumbersome across the country. At the federal capital territory, the experiences we had are quite different from what we have experienced in Jos. In both cities, it's not an issue of how fast you can acquire a land but it's an issue of how much money a developer has. Once you have money at hand, you can get land anywhere.

M - OK

PD1 - It's very unfortunate that a reputable company that is affiliated to FMBN to provide affordable housing cannot still get land allocation from government. The system is such that government officers allocate land only to their friends who may not use it to the benefit of low income groups. No matter how good a company's proposed project is, it's still very difficult to get land allocation. A developer can wait for 10yrs, 20yrs, or even forever. And if a developer has gotten a well sensitized market with off-takers readily available, he may lose it while waiting for government's allocation. For us as private developers, we don't often wait to get government allocation because it's always not forthcoming. We often look for a land that can be purchased at a reasonable cost, bearing in mind the affordability levels of our off-takers; otherwise we would be out of business or fail to achieve our objective. The ideal thing would have been to acquire the land at a statutory fees but this is still not the case.

M -What are your experiences with land titling processes in Jos, any improvement?

PD1 -The reforms were meant to improve land titling process but the reverse is the case. The reforms have rather created more bureaucratic bottlenecks to obtaining land titles. In a place like Jos, the government has tried but there are still considerable issues to deal with. For instance, the computerisation process of land titling processes led to placing of embargo in issuance of titles. This has been a problem.

We have had to suffer in some instances because of struggles between two different tiers of government over jurisdiction to issue certificate of occupancy. From my experiences, there are still a lot of issues to deal with as land titling process still take a long time. The processes have not changed in any significant ways.

M - What are your experiences in getting interested off-takers?

PD1 - There is huge demand for housing and so getting off-takers is not a big issues. People really want to have access to good housing but they are financially constraint. Despite the financial constraint, there are huge off-takers to access in the market. People's confidence is rising because the arrangement is more workable compared to early years of our housing policy and operation of NHF. I can confidently say that we have demand that we cannot even meet. We're struggling to see that we take as much off-takers as possible. However, we are equally constraint in many respects and government need to do more in terms of policy and reforms. The recent restructuring in FMBN is a move at the right direction but there is need for improvement in the whole structure of housing provision. There is need to review the operation of some agencies involved in the arrangement so as to eliminate the obstacles we often encounter. The arrangement is open to a lot of manipulations so that those that supposed to benefit are not really the ones benefiting. There is need to improve the level of transparency particularly at FMBN so that loan will be disbursed base on first come, first serve basis.

M - Are you able to get off-takers from the three tiers of government and as well as the private sector?

PD1 -Yes, we do get demand from all tiers of government and the private sector. But we often prefer to work with people who have better capacity to acquire the houses produced.

M - In what ways is government facilitating the process of house building through provision of physical and social infrastructure to project sites?

PD1 - It is expected that government would provide infrastructure to our project sites as a way of subsidising cost of housing to workers but this is still an issue even in this present era. We have had a lot of promises from government in that regards but nothing is forthcoming. The politicians are always complaining of lack of funds to provide infrastructure on our project sites, in fact they don't provide it at all. And if we will have to wait for when government will have money to provide infrastructure in our project sites, then we may not achieve projects at stipulated period. In the most recent reviews carried out in FMBN, the bank is helping to tackle the issue of infrastructure by granting additional loan of up to 70% of the total cost of providing infrastructure on project site. Though it's a loan which will have to be off-set by building it into the cost of houses produced, we can say it's the developer that provide infrastructure. The implication is that cost of housing escalates to become unaffordable to some interested off-takers. If we had subsidies for infrastructure, the reverse would be the case as prices of houses process will be lower.

There are instances where off-takers will accept to bear the cost of providing infrastructure to projects site at the on-set. In that case, developer will not need to take FMBN loan for that purpose.

M - What would you say are the main challenges of providing affordable housing in the present dispensation?

PD1 - We have discussed a lot of them but in summary, they include cost of land and getting access to land itself. It's a crazy experience to get a title to a land and this is an issue that needs attention. These are the two main challenges.

M - Thanks for your time.

APPENDIX- XXIII: Questionnaire used for Survey in Jos

Sheffield Hallam University
SHARPENS YOUR THINKING

Faculty of Development & Society Graduate School
Unit 9 Howard Street, S1 1WB Sheffield, England, United Kingdom
Email contact: mdmaren@yahoo.com ; maren.m.daniel@student.shu.ac.uk
18/07/2011

Dear Respondent,
My name is Maren Mallo Daniel, a student at the above named institution, carrying out fieldwork to collect data for PhD research. The study is about housing policy implementation and access to adequate housing, with a focus on financial mechanisms. The aim is to appraise housing policy outcome, focusing on access opportunities for public sector workers in Jos. I would be grateful if you make time to respond to the questionnaire.
The **instructions** for completing the questionnaire are as follows:

1) Please read the instructions for answering each question carefully.
2) Ignore the numbers beside or below each option - they are for analysis purpose only.
3) Check that you have answered the entire questions that apply to you.
4) If for any reason you're unable to take part please return the blank questionnaire.
5) Completed questionnaire will be collected at the place they were administered.

All the information you give will be kept completely confidential and your anonymity is highly guaranteed. Information collected will be used for this study only and you're entitled to the finding of the research, if you wish to have it.
Thanks for your cooperation.

QUESTIONNAIRE

PART 1

Section A: In this section, I would like to obtain information about respondents and their employment.

1) What is your **sex**? **Tick one option only √**
   - a) Male [ ][1]
   - b) Female [ ][2]
2) In which **tier of Government** are you employed?
   Tick one option only √
   - a) Federal Government [ ][1]
   - b) State Government [ ][2]
   - c) Local Government [ ][3]
3) What are your aggregate **years of employment** in the public sector?
   Tick one option only √
   - a) Less than 7yrs [ ][1]
   - b) 8 - 14yrs [ ][2]
   - c) 15 - 21yrs [ ][3]
   - d) 22 - 28yrs [ ][4]
   - e) 29 - 35yrs [ ][5]
   - f) Above 35yrs [ ][6]
4) Choose the **Grade Level category** in which your current position stands
   Tick one option only √
   - a) GL 01 - 06 [ ][1]
   - b) GL 07 - 12/CONUASS 01 - 04 [ ][2]
   - c) GL 13 - 17/CONUASS 05 - 07 [ ][3]

5) How do you feel about your **salary income** in relation to meeting personal and/or family need?

Tick one option only √

a) Very good [ ]1
b) Fairly good [ ]2
c) Neither good nor bad [ ]3
d) Fairly bad [ ]4
e) Very bad [ ]5

Section B: In this section, I would like to know about respondents' status in relation to home ownership and housing finance arrangement.

6) What is your **status in relation to home ownership** (either building by yourself, purchasing by mortgage, outright purchase etc)?

Tick one option only √

a) Already acquired a house [ ]1
b) In process for the first time [ ]2
c) Still making plans [ ]3
d) No plans at the moment [ ]4

7) What housing finance arrangement did you employ (or plan to use) to acquire a house?

Tick one option only √

a) Personal savings [ ]1
b) Loan from commercial bank [ ]2
c) Loan from Federal Mortgage Bank of Nigeria [ ]3
d) Loan from Employer [ ]4
e) Loan from Cooperative or Thrift Association [ ]5
f) Assistance/gift from family or friends [ ]6
g) Combination of two or more of the above [ ]7
h) Others, [ ]8 Please specify.......

....

8) Are you currently participating in National Housing Fund (NHF) saving scheme (NHF is a federal government arrangement for housing finance through Federal Mortgage Bank of Nigeria)?

a) Yes [ ]1
b) No [ ]2

9) If yes to question 8, how do you feel about the arrangement?

Tick one option only √

a) Very good [ ]1
b) Fairly good [ ]2
c) Neither good nor bad [ ]3
d) Fairly bad [ ]4
e) Very bad [ ]5

10) If no to question 8, what is your reason for not participating?

Tick one option only √

a) Not aware of its existence [ ]1
b) Don't wish to participate [ ]2
c) Other reasons [ ]3 Please specify..............

....

Section C: In this section, I would like to know how you consider any of the following as critical problem in acquiring a house.

12) of Beside each statement in the table below, please indicate the extent to which any of them is (was) a **problem** to you in getting access to finance and housing

Against each item, tick below one option only √

Items	Very big problem 1	fairly big problem 2	Fairly not a problem 3	Not a problem at all 4	Undecided 5
Cost of land					
Getting title to land (Certificate of Occupancy)					
Access to long term loan					
Satisfying loan requirements					
Affordability of loan (interest, repayment mode etc)					
Insufficient income					
Access to housing loan from employer					
Access to alternative sources of credit (e.g Cooperatives, Thrift & Credit Associations etc)					
Cost of providing infrastructure to building site (e.g. water, electricity, access road, drainage etc).					

PART 2

In this section, I would like to have your personal views on issues within home acquisition processes. In your perception, what do you consider as important issues to accessing housing in your local environment that should receive public policy priority and action?

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……………………………………………………

Thanks for your cooperation and participation.

Sincerely Yours,

Maren Mallo Daniel
Research Student

APPENDIX- XXIV: Federal Government Organisations in Jos as at 2011-02-13

S/NO	CATEGORY
	A – TEACHING & RESEARCH INSTITUTIONS
1	National Veterinary Research Institute (NVRI), Vom, Jos South
2	National Institute for Policy and Strategic Studies (NIPSS), Kuru, Jos South
3	Federal College of Land Resources Technology, Vom, Jos South
4	Federal College of Forestry, Jos North
5	Federal Government College, Jos North
6	University of Jos, Jos North
7	Jos University Teaching Hospital (JUTH), Lamingo Village, Jos East
8	Federal College of Medical Laboratory Technology, Vom, Jos South
9	Federal College of Animal Health and Husbandry, Vom, Jos South
10	Federal College of Nursing and Midwifery, Jos North,
11	Federal School of Medical Laboratory Science, Jos North
12	NTA Television College, Ray Field, Jos South
13	National Open University, Jos Study Centre, Jos South
14	National Institute for Museum and Archaeological Studies, Jos North
	B - MEDIA AND COMMUNICATION
1	Federal Ministry of Information and National Orientation (Fed Sect Complex)
2	Nigerian Television Authority (NTA), Jos
3	National Film and Video Censor Board (British – American Junction), Jos
4	Nigerian Broadcasting Commission, Jos
5	News Agency of Nigeria, Jos
6	National Film Institute, Jos
	C – FINANCE, INSURANCE AND REVENUE INSTITUTIONS
1	Federal Inland Revenue Services (FIRS), Jos
2	Federal Mortgage Bank of Nigeria (Jos Zonal Office)
3	Federal Ministry of Finance (Fed Sect Complex), Jos
4	National Revenue Mobilisation and Fiscal Commission (Fed Sect Complex), Jos
5	National Agricultural and Rural Development Bank (NARDP), Jos
6	Central Bank of Nigeria (CBN), Jos
7	NICON Insurance Corporation (Sec Link) Jos
8	Nigerian Deposit Insurance Corporation (NDIC), Jos
9	Federal Audit Department (Fed Sect Complex), Jos
10	Federal Pay Office (Fed Sect Complex), Jos
	D – EDUCATION, EXAMINATIONS AND ACHIEVES
1	Federal Department of Statistics (Fed Sect Complex), Jos
2	Federal Ministry of Education (Fed Sect Complex), Jos
3	National Achieves, Jos
4	Museum of Monuments and Artefacts
5	National Library of Nigeria, Jos
6	National Examination Council (NECO), Jos
7	West African Examination Council, Jos
8	Joint Admission and Matriculation Board (JAMB)
	E – JUDICIARY AND LAW ENFORCEMENT
1	Code of Conduct Bureau, Jos
2	Federal High Court, Jos
3	Court of Appeal, Jos
4	Industrial and Arbitration Court, Jos
5	National Agency for Food, Drug Administration and Control (NAFDAC), Jos
6	Standard Organisation of Nigeria (SON), Ray field Junction, Jos South
7	National Environmental Standards and Regulation Enforcement Commission (NESREA), Jos
8	Federal Ministry of Justice (Sect Complex), Jos
	F – COMMERCE, INDUSTRY, TRAINING & DEVELOPMENT
1	Federal Ministry of Commerce (Fed Sect Complex), Jos
2	Federal Ministry of Industries (Fed Sect Complex), Jos
3	Federal Ministry of Mines and Steel Development (Fed Sect Complex), Jos
4	Federal Ministry of Establishment – Zonal office (Fed Sect Complex), Jos
5	Federal Ministry of Labour and Productivity (Fed Sect Complex), Jos
6	Nigerian Mining Corporation (Fed Sect Complex), Jos
7	Industrial Training Fund (ITF – Headquarters), Miango Low cost, Jos
8	Industrial Training Fund (Area office), Kufang, Jos

9	Industrial Training Fund (Centre for Excellence), Jos South
10	National Metallurgical Development Centre, Zaria road, Jos
11	Federal Ministry of Sports and Social Development (Fed Sect Complex), Jos
12	National Directorate for Employment, Jos
13	National Youth Service Corps (NYSC), Jos
14	Power Holding Company of Nigeria (PHCN)
15	Nigerian Postal Service (NIPOST)
	G – WORKS, TRANSPORTATION, HOUSING AND URBAN DEVELOPMENT
1	Federal Ministry of Works (Fed Sec Complex), Jos
2	Federal Ministry of Housing & Urban Development (Fed Sec Complex), Jos
3	Nigerian Railway Corporation (NRC), Jos
4	Federal Ministry of Aviation (Fed Sect Complex), Jos
	H – AGRICULTURE AND ENVIRONMENT
1	Federal Ministry of Agriculture and Pest Control (Fed Sec Complex), Jos
2	Federal Ministry of Agriculture and Land Resources (Fed Sect Complex), Jos
3	Federal Ministry of Environment, Erosion, Flood & Coastal Zone
4	Federal Ministry of Water Resources (Fed Sect Complex), Jos
5	National Centre for Remote Censing
	I – HEALTH
1	Federal Ministry of Health (Fed Sect Complex)
2	National Health Insurance Scheme, Jos
3	Federal Staff Clinic (Fed Sect Complex), Jos
	J – SPECIAL COMMISSIONS, AGENCIES & OTHERS
1	National Emergency Management Agency (NEMA), Jos
2	Independent National Electoral Commission (INEC), Jos
3	National Population Commission (NPC), Jos
4	National Civil Registration (NCR), Jos
5	Public Complain Commission (PCC), Jos
6	Civil Registration, Jos
7	Corporate Affairs Commission (CAC)
8	National Petroleum Corporation (NNPC), Zaria road, Jos
9	Department for Petroleum Resources (DPR), Jos.
	H - (EXCLUDED ORGANISATION)
	Nigerian Police, Federal Road Safety Corps (FRSC), Nigerian Army (NA) and Nigerian Air Force (NAF), State Security Service (SSS), Nigeria Custom Services (NCS), Nigerian Immigration Services (NIS), National Drug Law Enforcement Agency (NDLEA)

Sources Embassy of the Federal Republic of Nigeria and Global Scope Inc (2004) www.nigerianembassyusa.org/parastatals.shtml; DAWUDU, Segun T (2006). Nigerian Government. Herndon, VA, USA http://www.dawodu.com/nigerian4.htm

APPENDIX- XXV: State Government Establishments in Jos as at 2011-02-15

S/NO	CATEGORY
	A – EDUCATION
1	Ministry of Education (JD Gomwalk Sect Complex)
2	Plateau State Polytechnic, Jos South
3	College of Health Technology Zawan, Jos
4	Plateau State Scholarship Board (JD Gomwalk Sect Complex)
5	Education Resource Centre, Jos North
6	Secondary School (Jos North and South)
7	Primary Education Board, Jos North
8	Plateau State Library Board
	B - MEDIA AND COMMUNICATION
1	Ministry of Information and Communication (JD Gomwalk Sect Complex)
2	Plateau Radio and Television Corporation
3	Plateau Publishing Company (Standard Building), Jos North
	C – FINANCE
1	Ministry of Finance (JD Gomwalk Sect Complex)
2	Office of Plateau State Accountant General
3	Board of Internal Revenue
4	State Audit Department
	E – JUDICIARY
1	Ministry of Justice
2	State High Court, Jos
3	State Court of Appeal, Jos North
4	Sharia Court of Appeal, Jos North
	F – COMMERCE & INDUSTRY
1	Ministry of Commerce & Industry (JD Gomwalk Sect Complex)
2	Plateau Industrial Development Authority
3	Relevant Technology Board
	G – WORKS &TRANSPORTATION
1	Ministry of Works and Transport (JD Gomwalk Sect Complex)
2	Plateau Express Service, Jos
3	Vehicle Inspection office, Jos South
	H – AGRICULTURE AND WATER RESOURCES
1	Ministry of Water Resources and Rural Development (JD Gomwalk Sect Complex)
2	Ministry of Agriculture and Natural Resource (JD Gomwalk Sect Complex)
3	Water Board
4	Directorate of Food, Road and Infrastructure (DFRI)
	I – HEALTH
1	Ministry of Health (JD Gomwalk Sect Complex)
2	Plateau Specialist Hospital, Jos North
3	Hospital Management Board
4	Plateau State Aid Control Agency (PLACA)
	J – LAND, HOUSING AND ENVIRONMENT
1	Ministry of Housing and Environment (JD Gomwalk Sect Complex)
2	Ministry of Land, Survey and Town Planning, Jos North
3	Jos Metropolitan Development Board (JMDB) Jos North and South
4	Plateau Environmental Protection Agency
	K- SPECIAL DUTIES, COMMISSIONS AND OTHERS
1	Ministry for Women Affairs and Social Development
2	Ministry for Youths and Sports
3	Ministry for Science and Technology
4	Ministry for Urban Development
5	Local Government Audit Department
6	State Civil Service Commission
7	Local Government Service Commission
8	Legislative Unit (Plateau State House of Assembly)
9	Ministry for Tourism and Culture
10	Ministry for Mineral Development
11	Ministry of Local Government and Chieftaincy Affairs
12	Christian and Muslim Pilgrim Welfare Board
13	Plateau State Electoral Commission (PLASU)
14	Fire Service – Jos North and South

Sources PLATEAU STATE GOVERNMENT (2008). Plateau State Today. *A Quarterly Publication of the Ministry of Information & Communications, Jos,* 1 (2), 1 – 76; PLATEAU STATE GOVERNMENT (2010). *People and Land and Government.* State Ministry of Information and Communication, Jos. Nigeria; PLATEAU STATE GOVERNMENT (2007). *Government and Business.* Last accessed 15/2/2011 at: http://www.plateaustategov.org/gov_bus/government.html

APPENDIX- XXVI: Local Government Council Departments Jos North and South LGAs as at 2011-02-15

S/NO	Jos North Local Government Council
1	Agriculture & Natural Resources Department
2	Education Authority Department & primary schools
3	Finance & Supply Department
4	Information & Communication Department
5	Lands, Survey & Town Planning
6	Personnel Management Department
7	Primary Health Care Department & clinics
8	Social Services Department
9	Works Department
	Jos South Local Government Council
1	Agriculture & Natural Resources Department
2	Education Authority Department & primary schools
3	Finance & Supply Department
4	Information & Communication Department
5	Lands, Survey & Town Planning
6	Personnel Management Department
7	Primary Health Care Department & clinics
8	Social Services Department
9	Works Department

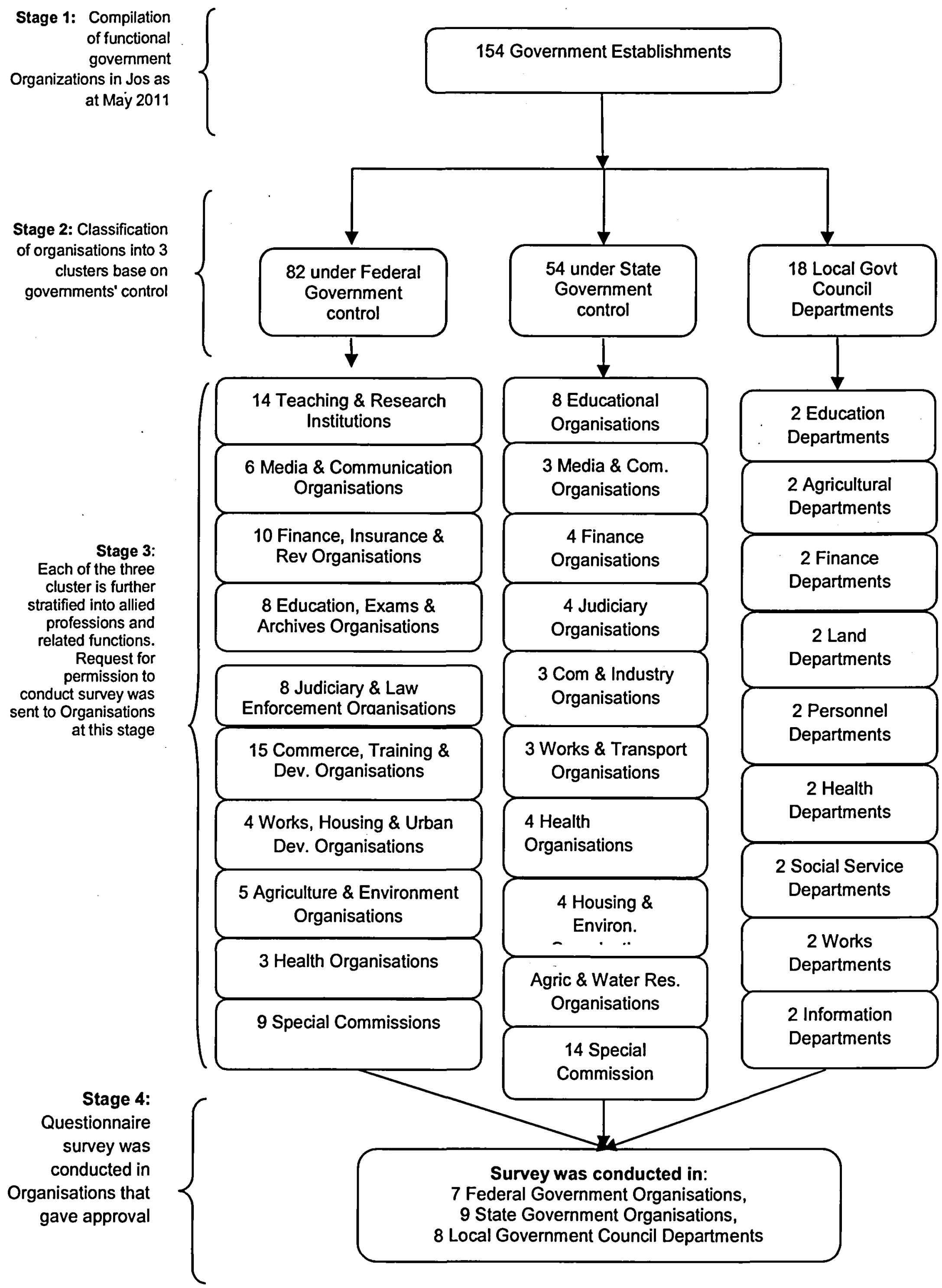
PLATEAU STATE GOVERNMENT (2008). Plateau State Today. *A Quarterly Publication of the Ministry of Information & Communications, Jos,* 1 (2), 1 – 76;

APPENDIX- XXVII: List of Organisations that Participated in Questionnaire Survey

CATEGORY A - FEDERAL GOVERNMENT ORGANISATIONS			
S/No	Organisation	Questionnaire administered	Questionnaire Retrieved
1	National Commission for Museums and Monuments, Jos	31	29
2	University of Jos	60	54
3	Federal Ministry of Works, Jos	17	17
4	Federal College of Land Resources Technology - Kuru.	20	12
5	National Veterinary Research Institute Vom,	50	24
6	Federal College of Forestry, Jos	10	08
7	National Film Institute, Jos.	10	00
	Total	198	144
CATEGORY B - STATE GOVERNMENT ORGANISATIONS			
S/No	Organisation	Questionnaire administered	Questionnaire Retrieved
1	Plateau State Water Board, Jos	20	16
2	Cabinet Office, JD Gomwalk Secretariat	27	26
3	Local Government Service Commission	06	03
4	Ministry of Local Government and Chieftaincy Affairs.	20	11
5	Plateau State Library Board, Jos.	36	19
6	Plateau State Polytechnic, Jos Campus	41	21
7	Tourism Corporation, Jos.	15	15
8	Government College, Jos.	15	13
9	Plateau State Polytechnic, B/Ladi Campus	45	37
	Total	225	161
CATEGORY C - LOCAL GOVERNMENT COUNCIL DEPARTMENTS			
S/No	Organisation	Questionnaire administered	Questionnaire Retrieved
1	Personnel Department, Jos South LGC	20	20
2	Works Department, Jos South LGC	20	12
3	Finance Department, Jos South LGC	20	18
4	Primary Health Care Department	20	20
5	Education Authority Department, Jos North LGC	10	10
6	Social Welfare Department, Jos North LGC	10	10
7	Works Department, Jos Noth LGC	10	10
8	Primary Health Care Department	10	05
	Total	120	105

Source: Authors' Field Survey, 2011

APPENDIX- XXVIII: Multi Stage Sampling Scheme



APPENDIX- XXIX: Questionnaire Administration and return analysis

Category	Questionnaire		Percentage Return
	Administered	Returned	
Federal Government Organisations	198	144	72.70
State Government Organisations	225	161	71.55
Local Government Council Departments	120	105	87.55
Total	543	410	
Less Invalid		005	
Total Valid		405	

Source: Researcher's fieldwork, October 2011 - January, 2011.

APPNEDIX- XXX: Table for determining sample size

Sample Size for ±3%, ±5%, ±7%, and ±10% Precision Levels where Confidence Level is 95% and P=.5.

Size of Population	Sample Size (n) for Precision (e) of:			
	±3%	±5%	±7%	±10%
500	a	222	145	83
600	a	240	152	86
700	a	255	158	88
800	a	267	163	89
900	a	277	166	90
1,000	a	286	169	91
2,000	714	333	185	95
3,000	811	353	191	97
4,000	870	364	194	98
5,000	909	370	196	98
6,000	938	375	197	98
7,000	959	378	198	99
8,000	976	381	199	99
9,000	989	383	200	99
10,000	1,000	385	200	99
15,000	1,034	390	201	99
20,000	1,053	392	204	100
25,000	1,064	394	204	100
50,000	1,087	397	204	100
100,000	1,099	398	204	100
>100,000	1,111	400	204	100
a = Assumption of normal population is poor (Yamane, 1967). The entire population should be sampled.				

Source: Israel, 2012: Available at *http://edis.ifas.ufl.edu/pd006* *(Last accessed 01/08/2012*

APPENDIX- XXXI: Documents and reports used

Source	Description
Cowry Research Desk	Nigerian Banking Report - Following the Progress of Nigerian Banks in the last 10 years. Lagos, Nigeria.
Federal Government of Nigeria	National Housing Policy 1991; National Housing Policy 2006
Federal Government of Nigeria	2006 Population and Housing Census: Housing Characteristics and Amenities Tables - Priority Tables (LGA) Volume II
Federal Government of Nigeria	Millennium Development Goals - MDG (Nigeria) Report 2010.
Federal Government of Nigeria	Economic Report 2011. Central Bank of Nigeria
Federal Government of Nigeria	The Obasanjo Reforms - Housing Sector 2006. Production, Publication and Documentation Department, Federal Ministry of Information and National Orientation, Abuja, Nigeria.
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APPENDIX- XXXII: Detail of questionnaire analysis

Table 1 (a) Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Sex * Currently Participate in NHF	401	99.0%	4	1.0%	405	100.0%

Tabel 1 (b) Sex * Currently Participate in NHF Crosstabulation

			Currently Participate in NHF		
			Yes	No	Total
Sex	Male	Count	127	142	269
		Expected Count	115.4	153.6	269.0
		% within Sex	47.2%	52.8%	100.0%
		% within Currently Participate in NHF	73.8%	62.0%	67.1%
		% of Total	31.7%	35.4%	67.1%
	Female	Count	45	87	132
		Expected Count	56.6	75.4	132.0
		% within Sex	34.1%	65.9%	100.0%
		% within Currently Participate in NHF	26.2%	38.0%	32.9%
		% of Total	11.2%	21.7%	32.9%
Total		Count	172	229	401
		Expected Count	172.0	229.0	401.0
		% within Sex	42.9%	57.1%	100.0%
		% within Currently Participate in NHF	100.0%	100.0%	100.0%
		% of Total	42.9%	57.1%	100.0%

Table 1(c) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.224[a]	1	.013		
Continuity Correction	5.699	1	.017		
Likelihood Ratio	6.306	1	.012		
Fisher's Exact Test				.014	.008
Linear-by-Linear Association	6.208	1	.013		
N of Valid Cases	401				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 56.62.
b. Computed only for a 2x2 table

Table 1(d) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.125	.013
	Cramer's V	.125	.013
N of Valid Cases		401	

Table 2 (a) Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Tier of Govt Employed * Currently Participate in NHF	404	99.8%	1	.2%	405	100.0%

Table 2 (b) Tier of Govt Employed * Currently Participate in NHF Crosstabulation

			Currently Participate in NHF		Total
			Yes	No	
Tier of Govt Employed	Federal Govt	Count	88	56	144
		Expected Count	62.4	81.6	144.0
		% within Tier of Govt Employed	61.1%	38.9%	100.0%
		% within Currently Participate in NHF	50.3%	24.5%	35.6%
		% of Total	21.8%	13.9%	35.6%
	State Govt	Count	82	74	156
		Expected Count	67.6	88.4	156.0
		% within Tier of Govt Employed	52.6%	47.4%	100.0%
		% within Currently Participate in NHF	46.9%	32.3%	38.6%
		% of Total	20.3%	18.3%	38.6%
	Local Govt	Count	5	99	104
		Expected Count	45.0	59.0	104.0
		% within Tier of Govt Employed	4.8%	95.2%	100.0%
		% within Currently Participate in NHF	2.9%	43.2%	25.7%
		% of Total	1.2%	24.5%	25.7%
Total		Count	175	229	404
		Expected Count	175.0	229.0	404.0
		% within Tier of Govt Employed	43.3%	56.7%	100.0%
		% within Currently Participate in NHF	100.0%	100.0%	100.0%
		% of Total	43.3%	56.7%	100.0%

Table 2 (c) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	86.816[a]	2	.000
Likelihood Ratio	104.411	2	.000
Linear-by-Linear Association	71.801	1	.000
N of Valid Cases	404		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 45.05.

Table 2 (d) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.464	.000
	Cramer's V	.464	.000
N of Valid Cases		404	

Table 3 (a) Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
How Long Employed * Currently Participate in NHF	403	99.5%	2	.5%	405	100.0%

Table 3 (b) How Long Employed * Currently Participate in NHF Crosstabulation

			Currently Participate in NHF		Total
			Yes	No	
How Long Employed	<=14yrs	Count	75	132	207
		Expected Count	89.4	117.6	207.0
		% within How Long Employed	36.2%	63.8%	100.0%
		% within Currently Participate in NHF	43.1%	57.6%	51.4%
		% of Total	18.6%	32.8%	51.4%
	15-28yrs	Count	71	73	144
		Expected Count	62.2	81.8	144.0
		% within How Long Employed	49.3%	50.7%	100.0%
		% within Currently Participate in NHF	40.8%	31.9%	35.7%
		% of Total	17.6%	18.1%	35.7%
	29yrs and above	Count	28	24	52
		Expected Count	22.5	29.5	52.0
		% within How Long Employed	53.8%	46.2%	100.0%
		% within Currently Participate in NHF	16.1%	10.5%	12.9%
		% of Total	6.9%	6.0%	12.9%
Total		Count	174	229	403
		Expected Count	174.0	229.0	403.0
		% within How Long Employed	43.2%	56.8%	100.0%
		% within Currently Participate in NHF	100.0%	100.0%	100.0%
		% of Total	43.2%	56.8%	100.0%

Table 3(c) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.687[a]	2	.013
Likelihood Ratio	8.706	2	.013
Linear-by-Linear Association	8.094	1	.004
N of Valid Cases	403		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 22.45.

Table 3 (d) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.147	.013
	Cramer's V	.147	.013
N of Valid Cases		403	

Table 4 (a) Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Grade Level * Currently Participate in NHF	397	98.0%	8	2.0%	405	100.0%

Table 4 (b) Grade Level * Currently Participate in NHF Crosstabulation

			Currently Participate in NHF		Total
			Yes	No	
Grade Level	GL 01-06	Count	21	48	69
		Expected Count	30.1	38.9	69.0
		% within Grade Level	30.4%	69.6%	100.0%
		% within Currently Participate in NHF	12.1%	21.4%	17.4%
		% of Total	5.3%	12.1%	17.4%
	GL 07-12/CON 01-04	Count	109	130	239
		Expected Count	104.1	134.9	239.0
		% within Grade Level	45.6%	54.4%	100.0%
		% within Currently Participate in NHF	63.0%	58.0%	60.2%
		% of Total	27.5%	32.7%	60.2%
	GL 13-17/CON 05-07	Count	43	46	89
		Expected Count	38.8	50.2	89.0
		% within Grade Level	48.3%	51.7%	100.0%
		% within Currently Participate in NHF	24.9%	20.5%	22.4%
		% of Total	10.8%	11.6%	22.4%
Total		Count	173	224	397
		Expected Count	173.0	224.0	397.0
		% within Grade Level	43.6%	56.4%	100.0%
		% within Currently Participate in NHF	100.0%	100.0%	100.0%
		% of Total	43.6%	56.4%	100.0%

Table 4 (c) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.060[a]	2	.048
Likelihood Ratio	6.232	2	.044
Linear-by-Linear Association	4.560	1	.033
N of Valid Cases	397		

Table 4 (d) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.124	.048
	Cramer's V	.124	.048
N of Valid Cases		397	

Table 5 (a) Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Satisfaction with Income * Currently Participate in NHF	403	99.5%	2	.5%	405	100.0%

Table 5 (b) Satisfaction with Income * Currently Participate in NHF Crosstabulation

			Currently Participate in NHF		
			Yes	No	Total
Satisfaction with Income	Very Good	Count	5	12	17
		% within Satisfaction with Income	29.4%	70.6%	100.0%
		% within Currently Participate in NHF	2.9%	5.2%	4.2%
		% of Total	1.2%	3.0%	4.2%
	Fairly Good	Count	91	114	205
		% within Satisfaction with Income	44.4%	55.6%	100.0%
		% within Currently Participate in NHF	52.3%	49.8%	50.9%
		% of Total	22.6%	28.3%	50.9%
	Neither good nor bad	Count	37	22	59
		% within Satisfaction with Income	62.7%	37.3%	100.0%
		% within Currently Participate in NHF	21.3%	9.6%	14.6%
		% of Total	9.2%	5.5%	14.6%
	Fairly bad	Count	14	39	53
		% within Satisfaction with Income	26.4%	73.6%	100.0%
		% within Currently Participate in NHF	8.0%	17.0%	13.2%
		% of Total	3.5%	9.7%	13.2%
	Very bad	Count	27	42	69
		% within Satisfaction with Income	39.1%	60.9%	100.0%
		% within Currently Participate in NHF	15.5%	18.3%	17.1%
		% of Total	6.7%	10.4%	17.1%
Total		Count	174	229	403
		% within Satisfaction with Income	43.2%	56.8%	100.0%
		% within Currently Participate in NHF	100.0%	100.0%	100.0%
		% of Total	43.2%	56.8%	100.0%

Table 5 (c) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.143[a]	4	.002
Likelihood Ratio	17.443	4	.002
Linear-by-Linear Association	1.027	1	.311
N of Valid Cases	403		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.34.

Table 5 (d) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.206	.002
	Cramer's V	.206	.002
N of Valid Cases		403	

Table 6 Housing finance alternatives

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Personal Savings	174	43.0	49.9	49.9
	Comm. Bank Loan	26	6.4	7.4	57.3
	FMBN Loan	14	3.5	4.0	61.3
	Emp. Home Loan	7	1.7	2.0	63.3
	Coops Loan/Thrift	54	13.3	15.5	78.8
	Assistance/Gifts	5	1.2	1.4	80.2
	Comb.Sources	64	15.8	18.3	98.6
	Others	5	1.2	1.4	100.0
	Total	349	86.2	100.0	
Missing	System	56	13.8		
Total		405	100.0		

Table 7 (a) Cost of Land * Tier of Govt Employed Crosstabulation

			Tier of Govt Employed			
			Federal Govt	State Govt	Local Govt	Total
Cost of Land	Very big problem	Count	45	72	62	179
		% within Cost of Land	25.1%	40.2%	34.6%	100.0%
		% within Tier of Govt Employed	32.4%	46.5%	61.4%	45.3%
		% of Total	11.4%	18.2%	15.7%	45.3%
	Fairly big problem	Count	53	54	24	131
		% within Cost of Land	40.5%	41.2%	18.3%	100.0%
		% within Tier of Govt Employed	38.1%	34.8%	23.8%	33.2%
		% of Total	13.4%	13.7%	6.1%	33.2%
	Fairly not a problem	Count	29	19	8	56
		% within Cost of Land	51.8%	33.9%	14.3%	100.0%
		% within Tier of Govt Employed	20.9%	12.3%	7.9%	14.2%
		% of Total	7.3%	4.8%	2.0%	14.2%
	Not a problem at all	Count	12	9	6	27
		% within Cost of Land	44.4%	33.3%	22.2%	100.0%
		% within Tier of Govt Employed	8.6%	5.8%	5.9%	6.8%
		% of Total	3.0%	2.3%	1.5%	6.8%
	Undecided	Count	0	1	1	2
		% within Cost of Land	.0%	50.0%	50.0%	100.0%
		% within Tier of Govt Employed	.0%	.6%	1.0%	.5%
		% of Total	.0%	.3%	.3%	.5%
Total		Count	139	155	101	395
		% within Cost of Land	35.2%	39.2%	25.6%	100.0%
		% within Tier of Govt Employed	100.0%	100.0%	100.0%	100.0%
		% of Total	35.2%	39.2%	25.6%	100.0%

Table 7 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.613[a]	8	.002
Likelihood Ratio	25.411	8	.001
Linear-by-Linear Association	13.374	1	.000
N of Valid Cases	395		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is .51.

Table 7 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.250	.002
	Cramer's V	.177	.002
N of Valid Cases		395	

Table 8 (a) Land Registration * Tier of Govt Employed Crosstabulation

			Tier of Govt Employed			
			Federal Govt	State Govt	Local Govt	Total
Land Registration	Very big problem	Count	90	67	45	202
		% within Land Registration	44.6%	33.2%	22.3%	100.0%
		% within Tier of Govt Employed	65.2%	44.4%	45.0%	51.9%
		% of Total	23.1%	17.2%	11.6%	51.9%
	Fairly big problem	Count	24	51	36	111
		% within Land Registration	21.6%	45.9%	32.4%	100.0%
		% within Tier of Govt Employed	17.4%	33.8%	36.0%	28.5%
		% of Total	6.2%	13.1%	9.3%	28.5%
	Fairly not a problem	Count	13	22	15	50
		% within Land Registration	26.0%	44.0%	30.0%	100.0%
		% within Tier of Govt Employed	9.4%	14.6%	15.0%	12.9%
		% of Total	3.3%	5.7%	3.9%	12.9%
	Not a problem at all	Count	10	8	4	22
		% within Land Registration	45.5%	36.4%	18.2%	100.0%
		% within Tier of Govt Employed	7.2%	5.3%	4.0%	5.7%
		% of Total	2.6%	2.1%	1.0%	5.7%
	Undecided	Count	1	3	0	4
		% within Land Registration	25.0%	75.0%	.0%	100.0%
		% within Tier of Govt Employed	.7%	2.0%	.0%	1.0%
		% of Total	.3%	.8%	.0%	1.0%
Total		Count	138	151	100	389
		% within Land Registration	35.5%	38.8%	25.7%	100.0%
		% within Tier of Govt Employed	100.0%	100.0%	100.0%	100.0%
		% of Total	35.5%	38.8%	25.7%	100.0%

Table 8 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.297[a]	8	.004
Likelihood Ratio	23.677	8	.003
Linear-by-Linear Association	2.406	1	.121
N of Valid Cases	389		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is 1.03.

Table 8 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.239	.004
	Cramer's V	.169	.004
N of Valid Cases		389	

Table 9 (a) Cost of Infrastructure to Bldg site * Tier of Govt Employed Crosstabulation

			Tier of Govt Employed			
			Federal Govt	State Govt	Local Govt	Total
Cost of Infrastructure to Bldg site	Very big problem	Count	74	66	57	197
		% within Cost of Infr to Bldg site	37.6%	33.5%	28.9%	100.0%
		% within Tier of Govt Employed	52.5%	43.4%	56.4%	50.0%
		% of Total	18.8%	16.8%	14.5%	50.0%
	Fairly big problem	Count	41	46	26	113
		% within Cost of Infr to Bldg site	36.3%	40.7%	23.0%	100.0%
		% within Tier of Govt Employed	29.1%	30.3%	25.7%	28.7%
		% of Total	10.4%	11.7%	6.6%	28.7%
	Fairly not a problem	Count	14	24	9	47
		% within Cost of Infr to Bldg site	29.8%	51.1%	19.1%	100.0%
		% within Tier of Govt Employed	9.9%	15.8%	8.9%	11.9%
		% of Total	3.6%	6.1%	2.3%	11.9%
	Not a problem at all	Count	10	12	5	27
		% within Cost of Infr to Bldg site	37.0%	44.4%	18.5%	100.0%
		% within Tier of Govt Employed	7.1%	7.9%	5.0%	6.9%
		% of Total	2.5%	3.0%	1.3%	6.9%
	Undecided	Count	2	4	4	10
		% within Cost of Infr to Bldg site	20.0%	40.0%	40.0%	100.0%
		% within Tier of Govt Employed	1.4%	2.6%	4.0%	2.5%
		% of Total	.5%	1.0%	1.0%	2.5%
Total		Count	141	152	101	394
		% within Cost of Infr to Bldg site	35.8%	38.6%	25.6%	100.0%
		% within Tier of Govt Employed	100.0%	100.0%	100.0%	100.0%
		% of Total	35.8%	38.6%	25.6%	100.0%

Table 9 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.206[a]	8	.414
Likelihood Ratio	8.228	8	.412
Linear-by-Linear Association	.006	1	.936
N of Valid Cases	394		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is 2.56.

Table 9 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.144	.414
	Cramer's V	.102	.414
N of Valid Cases		394	

Table 10 (a) Sex * Accessed/Plan to access FMBN Loan Crosstabulation

			Accessed/Plan to access FMBN Loan		Total
			Yes	No	
Sex	Male	Count	13	226	239
		% within Sex	5.4%	94.6%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	67.9%	69.1%
		% of Total	3.8%	65.3%	69.1%
	Female	Count	0	107	107
		% within Sex	0.0%	100.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	0.0%	32.1%	30.9%
		% of Total	0.0%	30.9%	30.9%
Total		Count	13	333	346
		% within Sex	3.8%	96.2%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	100.0%	100.0%
		% of Total	3.8%	96.2%	100.0%

Table 10 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	6.047[a]	1	.014		
Continuity Correction[b]	4.637	1	.031		
Likelihood Ratio	9.845	1	.002		
Fisher's Exact Test				.012	.007
Linear-by-Linear Association	6.030	1	.014		
N of Valid Cases	346				

a. 1 cells (25.0%) have expected count less than 5. The minimum expected count is 4.02.
b. Computed only for a 2x2 table

Table 10 (c) **Symmetric Measures**

		Value	Approx. Sig.
Nominal by Nominal	Phi	.132	.014
	Cramer's V	.132	.014
N of Valid Cases		346	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Table 11 (a) Tier of Govt Employed * Accessed/Plan to access FMBN Loan Crosstabulation

			Accessed/Plan to access FMBN Loan		Total
			Yes	No	
Tier of Government Employed	Federal Govt	Count	9	122	131
		% within Tier of Govt Employed	6.9%	93.1%	100.0%
		% within Accessed/Plan to access FMBN Loan	64.3%	36.4%	37.5%
		% of Total	2.6%	35.0%	37.5%
	State Govt	Count	5	130	135
		% within Tier of Govt Employed	3.7%	96.3%	100.0%
		% within Accessed/Plan to access FMBN Loan	35.7%	38.8%	38.7%
		% of Total	1.4%	37.2%	38.7%
	Local Govt	Count	0	83	83
		% within Tier of Govt Employed	0.0%	100.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	0.0%	24.8%	23.8%
		% of Total	0.0%	23.8%	23.8%
Total		Count	14	335	349
		% within Tier of Govt Employed	4.0%	96.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	100.0%	100.0%
		% of Total	4.0%	96.0%	100.0%

Table 11 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.282[a]	2	.043
Likelihood Ratio	9.138	2	.010
Linear-by-Linear Association	6.249	1	.012
N of Valid Cases	349		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 3.33.

Table 11 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.134	.043
	Cramer's V	.134	.043
N of Valid Cases		349	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Table 12 (a) How Long Employed * Accessed/Plan to access FMBN Loan Crosstabulation

			Accessed/Plan to access FMBN Loan: Yes	Accessed/Plan to access FMBN Loan: No	Total
How Long Employed	<=14yrs	Count	7	167	174
		% within How Long Employed	4.0%	96.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	50.0%	50.0%	50.0%
		% of Total	2.0%	48.0%	50.0%
	15-28yrs	Count	6	121	127
		% within How Long Employed	4.7%	95.3%	100.0%
		% within Accessed/Plan to access FMBN Loan	42.9%	36.2%	36.5%
		% of Total	1.7%	34.8%	36.5%
	29yrs and above	Count	1	46	47
		% within How Long Employed	2.1%	97.9%	100.0%
		% within Accessed/Plan to access FMBN Loan	7.1%	13.8%	13.5%
		% of Total	0.3%	13.2%	13.5%
Total		Count	14	334	348
		% within How Long Employed	4.0%	96.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	100.0%	100.0%
		% of Total	4.0%	96.0%	100.0%

Table 12 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.599[a]	2	.741
Likelihood Ratio	.679	2	.712
Linear-by-Linear Association	.117	1	.732
N of Valid Cases	348		

a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 1.89.

Table 13 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.041	.741
	Cramer's V	.041	.741
N of Valid Cases		348	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Table 14 (a) Grade Level * Accessed/Plan to access FMBN Loan Crosstabulation

			Accessed/Plan to access FMBN Loan		Total
			Yes	No	
Grade Level	GL 01-06	Count	3	54	57
		% within Grade Level	5.3%	94.7%	100.0%
		% within Accessed/Plan to access FMBN Loan	21.4%	16.4%	16.6%
		% of Total	0.9%	15.7%	16.6%
	GL 07-12/CON 01-04	Count	7	199	206
		% within Grade Level	3.4%	96.6%	100.0%
		% within Accessed/Plan to access FMBN Loan	50.0%	60.5%	60.1%
		% of Total	2.0%	58.0%	60.1%
	GL 13-17/CON 05-07	Count	4	76	80
		% within Grade Level	5.0%	95.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	28.6%	23.1%	23.3%
		% of Total	1.2%	22.2%	23.3%
Total		Count	14	329	343
		% within Grade Level	4.1%	95.9%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	100.0%	100.0%
		% of Total	4.1%	95.9%	100.0%

Table 14 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.621[a]	2	.733
Likelihood Ratio	.608	2	.738
Linear-by-Linear Association	.001	1	.979
N of Valid Cases	343		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.33.

Table 14 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.043	.733
	Cramer's V	.043	.733
N of Valid Cases		343	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

Table 15 (a) Level of Satisfaction with Income * Accessed/Plan to access FMBN Loan Crosstabulation

			Accessed/Plan to access FMBN Loan		Total
			Yes	No	
Level of Satisfaction with Income	Good	Count	9	190	199
		% within Level of Satisfaction with Income	4.5%	95.5%	100.0%
		% within Accessed/Plan to access FMBN Loan	64.3%	56.9%	57.2%
		% of Total	2.6%	54.6%	57.2%
	Neither	Count	3	48	51
		% within Level of Satisfaction with Income	5.9%	94.1%	100.0%
		% within Accessed/Plan to access FMBN Loan	21.4%	14.4%	14.7%
		% of Total	0.9%	13.8%	14.7%
	Bad	Count	2	96	98
		% within Level of Satisfaction with Income	2.0%	98.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	14.3%	28.7%	28.2%
		% of Total	0.6%	27.6%	28.2%
Total		Count	14	334	348
		% within Level of Satisfaction with Income	4.0%	96.0%	100.0%
		% within Accessed/Plan to access FMBN Loan	100.0%	100.0%	100.0%
		% of Total	4.0%	96.0%	100.0%

Table 15 (b) Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.583[a]	2	.453
Likelihood Ratio	1.736	2	.420
Linear-by-Linear Association	.832	1	.362
N of Valid Cases	348		

a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 2.05.

Table 15 (c) Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.067	.453
	Cramer's V	.067	.453
N of Valid Cases		348	

a. Not assuming the null hypothesis.
b. Using the asymptotic standard error assuming the null hypothesis.

APPENDIX-XXXIII: Explanation of Binary Regression Analysis

This section explained the procedure followed in carrying out logistics regression analysis. Further details on results presented in chapter eight are also contained in this section.

In logistic regression analysis, a model can be estimated from different stepwise methods (SPSS Inc., 2007 p. 2). For this analysis the model was estimated from backward (Likelihood Ration - LR) stepwise method. This method is recommended when there is small number of variables that can all be managed in the model. This was the case for this analysis. Through backward LR stepwise command, SPSS will begin with the model that would be selected by the backward elimination method. From there, the algorithm alternates between forward entry on the terms left out of the model and backward elimination on the stepwise terms in the model. This continues until no terms meet the entry or removal criteria (SPSS Inc., 2007).

For this analysis, 405 cases were modelled. The case processing summary is presented on table 1. It indicates that the combined missing values from the outcomes and explanatory variables reduced from 405 to 392. Therefore, there is data on all variables from 392 respondents. Table 2 defines the binary outcome. It is a question asked to find out whether or not workers participate in NHF scheme. The focus is on the category encoded '1 which is 'yes'.

Table 1 Case Processing Summary

Unweighted Cases[a]		N	Percent
Selected Cases	Included in Analysis	392	96.8
	Missing Cases	13	3.2
	Total	405	100.0
Unselected Cases		0	.0
Total		405	100.0

a. If weight is in effect, see classification table for the total number of cases.

Table 2: Dependent Variable Encoding

Original Value	Internal Value
No	0
Yes	1

Table 3 shows how the dummy variables have been created. Level of satisfaction has two dummy variables, tier of government employed has two, length of employed and grade level attained at work place, each has to dummy variables and sex of respondent has one.

From classification table 4 and case processing on table 1, given the base rates of the two decision options (168/392 = 43% of workers responded 'yes' to participation in NHF scheme, and 57% responded 'no'), and no other information, the percentage of correctly classified cases is 57.1 percent

Table 3: Categorical Variables Codings

		Frequency	Parameter coding (1)	Parameter coding (2)
Level of Satisfaction with Income	Good	217	1.000	.000
	Neither good nor bad	56	.000	1.000
	Bad	119	.000	.000
Tier of Govt Employed	Federal Govt	138	.000	.000
	State Govt	150	1.000	.000
	Local Govt	104	.000	1.000
How Long Employed	<=14yrs	199	1.000	.000
	15-28yrs	141	.000	1.000
	29yrs and above	52	.000	.000
Grade Level	GL 01-06	68	1.000	.000
	GL 07-12/CON 01-04	235	.000	1.000
	GL 13-17/CON 05-07	89	.000	.000
Sex	Male	264	1.000	
	Female	128	.000	

Table 4: Classification Table[a,b]

	Observed		Predicted: Participation in NHF Scheme No	Predicted: Participation in NHF Scheme Yes	Percentage Correct
Step 0	Participation in NHF Scheme	No	224	0	100.0
		Yes	168	0	.0
	Overall Percentage				57.1

a. Constant is included in the model.
b. The cut value is .500

Table 5: Variables in the Equation

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-.288	.102	7.945	1	.005	.750

The Omnibus Test of Model Coefficients is contained in table 6. This test gives overall indication of how well the model performs with none of the predictors entered into the model (Pallant, 2010 p. 175). The chi-square value of the model is 136.693 with 7 degree of freedom at step 2^a and p< .000.

Table 6: Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	136.864	9	.000
	Block	136.864	9	.000
	Model	136.864	9	.000
Step 2^a	Step	-.172	1	.679
	Block	136.693	8	.000
	Model	136.693	7	.000

a. A negative Chi-squares value indicates that the Chi-squares value has decreased from the previous step.

The Hosmer-Lemeshow test tells us the overall fit of a model to the observed data. A model is term good if Hosmer-Lemeshow test value is not significant (Pallant, 2010 p 176). In this case a chi-square statistic is computed comparing the observed frequencies with those expected under the linear model and a non significant chi-square of p=0.441 is obtained in table 7, indicating that the data appropriately fit the model.

Table 7: Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	5.451	8	.708
2	5.398	8	.714

The model summary is presented on table 8 and the -2Log Likelihood statistics obtained is 398.707. This statistic measures how poorly the model predicts the decisions; the smaller the statistic the better the model (Wuensch, 2011). A -2Log Likelihood of 398.707 is good (Wuensch, 2011 p 4). The Cox & Snell R^2 and Nagelkerke R^2 runs from minimum of 0 to maximum of 1 (Pallant, 2010, p. 176). In this case Cox & Snell R^2 (0.294) and Negelkerke R^2 (0.395) are both less than 1. This means that the model fits the data and suitably predicts participations in NHF scheme.

Table 8: Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	398.536[a]	.295	.396
2	398.707[a]	.294	.395

a. Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Classification table 9 provides and indication of how well the model is able to predict the correct category (Participating in NHF scheme? - yes/ no) that has been accurately identified by the model (the true positives) (Pallant, 2010 p. 176). In this case the model correctly classify 72.4 percent of cases overall. This is an improvement over the 57.1 percent obtained in table 4.

Table 9: Classification Table[a]

	Observed		Predicted		
			Participation in NHF Scheme		Percentage Correct
			No	Yes	
Step 1	Participation in NHF Scheme	No	153	71	68.3
		Yes	36	132	78.6
	Overall Percentage				72.7
Step 2	Participation in NHF Scheme	No	150	74	67.0
		Yes	34	134	79.8
	Overall Percentage				72.4

a. The cut value is .500

The variables in the equation (table 10) gives information about the contribution or important of each of predictor variables.

Table 11 gives information about the contribution or importance of each predictor variables.

On the column labelled **Sig.**, values less than .05 denote variables that contribute significantly to the predictive ability of the model. In this case, there are eight significant variables (Federal government organisation p = .000, Local government organisation p = .000, 29 years plus p = .049, Lower Cadre p = .002, Middle Cadre p = .010, High Cadre p = .015, Good p = .001, and neither p = 020). These are the major factors influencing whether or not a worker participate in NHF scheme.

The final model is interpreted from Step 2[a] of table 9.

Variables in the Equation									
		B	S.E.	Wald	df	Sig.	Exp(B)	95% C.I.for EXP(B)	
								Lower	Upper
Step 1[a]	Sex(1)	-.113	.273	.172	1	.678	.893	.523	1.524
	TofGovtEmp			54.936	2	.000			
	TofGovtEmp(1)	-.469	.263	3.194	1	.074	.625	.374	1.046
	TofGovtEmp(2)	-3.988	.541	54.404	1	.000	.019	.006	.054
	YrsEmp2			6.070	2	.048			
	YrsEmp2(1)	-.673	.372	3.273	1	.070	.510	.246	1.058
	YrsEmp2(2)	-.068	.385	.031	1	.859	.934	.440	1.985
	GLCat			7.360	2	.025			
	GLCat(1)	.848	.333	6.461	1	.011	2.334	1.214	4.487
	GLCat(2)	.975	.409	5.679	1	.017	2.652	1.189	5.914
	SatSalncome2			14.806	2	.001			
	SatSalncome2(1)	-.757	.323	5.505	1	.019	.469	.249	.883
	SatSalncome2(2)	.636	.443	2.063	1	.151	1.889	.793	4.500
	Constant	.623	.536	1.351	1	.245	1.864		
Step 2[a]	TofGovtEmp			56.014	2	.000			
	TofGovtEmp(1)	-.475	.262	3.279	1	.070	.622	.372	1.040
	TofGovtEmp(2)	-4.009	.538	55.517	1	.000	.018	.006	.052
	YrsEmp2			6.024	2	.049			
	YrsEmp2(1)	-.666	.372	3.213	1	.073	.514	.248	1.064
	YrsEmp2(2)	-.062	.385	.026	1	.872	.940	.442	1.997
	GLCat			7.610	2	.022			
	GLCat(1)	.858	.333	6.642	1	.010	2.358	1.228	4.526
	GLCat(2)	.991	.408	5.907	1	.015	2.693	1.211	5.988
	SatSalncome2			14.903	2	.001			
	SatSalncome2(1)	-.750	.322	5.435	1	.020	.472	.251	.887
	SatSalncome2(2)	.651	.441	2.177	1	.140	1.917	.808	4.552
	Constant	.573	.522	1.207	1	.272	1.774		

a. Variable(s) entered on step 1: Sex, TofGovtEmp, YrsEmp2, GLCat, SatSalncome2.

Table 10: Model if Term Removed

Variable		Model Log Likelihood	Change in -2 Log Likelihood	df	Sig. of the Change
Step 1	Sex	-199.354	.172	1	.679
	TofGovtEmp	-251.946	105.356	2	.000
	YrsEmp2	-202.336	6.136	2	.047
	GLCat	-203.084	7.633	2	.022
	LSatwInc	-207.470	16.404	2	.000
Step 2	TofGovtEmp	-254.061	109.415	2	.000
	YrsEmp2	-202.398	6.089	2	.048
	GLCat	-203.304	7.900	2	.019
	LSatwInc	-207.625	16.542	2	.000

Table 11: Variables not in the Equation

			Score	df	Sig.
Step 2[a]	Variables	Sex(1)	.172	1	.678
	Overall Statistics		.172	1	.678

a. Variable(s) removed on step 2: Sex.

Model criticism

The range of probability for subjects to participate in NHF scheme is between 0.10 and 0.99 for predicted probability (table 12). The largest Cooks Distance value is 0.29, which signifies that there are no cases with high influence. The normal residual values are between -5.44 and 2.16 which signify that there are extreme negative or positive value cases of concern. From the scatter plot on figure 1, it will be observed that there are six extreme cases which imply that the model is poorly fitted with reference to the cases.

Table 12: Statistics

	Predicted probability	Analog of Cook's influence statistics	Normalized residual
N	396	396	396
Mean	.5719251	.0239327	-.0010809
Std. Deviation	.26987657	.03802528	.97076165
Minimum	.10405	.00002	-5.44847
Maximum	.99225	.29531	2.16535