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Published version

DANIEL, Maren Mallo and HUNT, Robert J (2014). Changing housing policies and housing provision in Jos, Nigeria. *Habitat International*, 42, 203-213.

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Changing housing policies and housing provision in Jos, Nigeria

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Abstract

Nigeria's housing problems have persisted regardless of changes in policy, strategies, actions and instruments. This study examines housing policy changes and factors that influence housing supply outcomes at the local level. The study, first of all, reviews the state of housing provision in the national context. The focus is then turned to the city of Jos in north-central Nigeria, where institutional arrangements for the provision of housing are critically examined. Primary data was obtained through interviews with industry role players (government officers and house builders) and the views of people were sampled through a questionnaire survey. This data was then combined with secondary source material to examine financial mechanisms, subsidy provision and local-level organisational frameworks for partnership. The findings suggest that a shift from a state-led to an enabling approach for housing did stimulate the activities of private house-builders and primary mortgage institutions. However, their activities are not spread across the regions of Nigeria. The issue of equitable allocation of public housing across the regions of Nigeria by the federal agencies has not been addressed by the enabling policy framework. Further, the idea of decentralisation of housing provision was introduced but did not result in the formulation of strategies by the local authorities in Jos. The national housing policy itself appears to be ambiguous and difficult to implement by the authorities in Jos. The ambiguities arose because there is a lack of policy enforcement mechanism, political commitment, and a poor local organisation and coordination framework. These failures create uncertainties and risks for private house builders that partnered the government to access finance and subsidies for the provision of low-income housing in Jos. Also, there is limited participation of households due to lack of awareness on public policies. On the basis of the study's findings, some policy recommendations are made.

Key words: housing; housing policy; enabling approach; housing provision; housing subsidies; Jos-Nigeria.

Introduction

The history of post-independence housing in Nigeria reflects a period of state-led housing system (1960 to 1990) and market-led approach (1991 to contemporary times) (FGN-National Housing Policy, 2006). In the later period, emphasis was placed on public housing provision. The funding was provided through public budget while agencies within governmental bureaucracy were responsible for the implementation of projects. Through this policy arrangement, public housing projects (Ikejiofor, 1999) and site-and-services schemes (Ademiliyi, 2010) were executed at different locations of Nigeria. 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 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). Similarly, in the decades of the 80s and 90s, about 12,000 to 15,000 residential plots were produced in three categories (1296 m² size plots for the low-density residential areas, 648 m² for medium-density and 360 m² for high-density areas) and sold to the public via the site-and-services schemes in some selected locations. In spite of these efforts, the Nigerian housing situation remains in a state of crisis, revealing itself through quantitative shortages and the growth of urban slums.

The problems that affected the state-led approach for housing include: one, a faulty allocation mechanism. This was evident in the allocation of residential plots provided via the site-and-services scheme, where some states got allocation while others were left out (UN-Habitat, 2001a p. 90; Ademiluyi, 2010 p. 157). In like manner, the Federal Housing Authority (FHA), which has been responsible for the execution of public housing in 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 (FGN-Federal Housing Authority, 2010). Two, the allocation arrangements at the institutional levels create inequity. Ogunshakin and Olayiwola (1992 p. 46) cites Okpala (1985) to observe that access to housing loans from the FMBN was a challenge to the urban poor and the middle class. Similarly, where the allocation was subject to the initial payment of a prescribed fee, such as that in the owner-occupier housing arrangement (instances in Lagos), the process was found to favour the high-income groups against the low. These are enduring legacy issues that are yet to be overturned, as will be evident in the subsequent discussion. Three, the bureaucratic management of housing provision failed to meet demand for public housing nationally (Ikejiofor, 1999).

Four, there was a poor framework for the implementation of public housing projects. It was poor in the sense that implementation roles were over centralised in few agencies that gave a limited number of individuals power to decide on what and how things should be done. The result was a poor contract-administration system, which led to the mismanagement of public resources, contract collusion, bribery and corruption. Lastly, there was a tussle over who should execute housing projects at the local, between the Federal Government on the one hand, and the respective State Government authorities on the other. This was evident during the 1981 to 1985 national public housing programme (Ikejiofor, 1999 p. 180).

Policy changes, assumptions and anticipated outcomes

The change in Nigeria's housing policy was meant to address the problems stated above. However, it is noteworthy to mention that the policy change was compelled by the economic downturn of the 1980s which resulted to changes in the macro-economic framework for national development and the delivery of social services (Metz, 1992). In regard to housing, the introduction of an enabling approach within the framework of neoliberalism was thought to be the solution to failures of past housing programmes. Thus, a deregulation and privatisation programme was introduced to roll back the frontiers of the state while also allowing the private sector to take to the stage

(Adejumobi, 1991). Theoretically, the enabling approach has its roots in the political economy of liberalism which is founded on principles of market dynamism and efficiency (Pugh, 1994). In practice, the concept of enablement is a call for a fundamental shift in the role of government, from provider to enabler. This essentially requires governments to assume the role of mobilising the resources of other actors such as public organisations, the private sector (both formal and informal), nongovernmental organisations (NGOs) and, most importantly, the people themselves (as well as facilitating their deployment for the efficient provision of housing) (UN-HABITAT, 2004). The changes that have occurred in the Nigerian housing system since the introduction of the enabling strategy in 1991 are concerned with the funding mechanism for housing, the provision of government subsidies and the administrative role of government agencies.

The housing finance system introduced on the basis of the enabling approach was designed to operate on a number of assumptions: first, it was assumed that a liberalisation programme would transfer the ownership of public finance institutions to the private sector and that the Federal Government would institute legal and regulatory reform to stabilise the private finance institutions. The privatisation of public enterprises has been undertaken since 1999, and, as of 2005, six cement companies, five bricks and clay making companies, three steel rolling mills and two stone quarries have been privatised. On the finance side, five public Deposit Money Banks have been privatised, of which four were completely sold to Nigerian individuals and institutional investors and one was sold to a core investor. Similarly, the government divested in three public-owned insurance companies through a management buy-out and core sales (FGN-Privatisation Programme, 2006 p. 14-17). Secondly, it was assumed that workers who wished to acquire houses would be willing to subscribe to the NHF scheme through the payment of 2.5 percent of their monthly incomes to the FMBN. The NHF scheme is still operational and some official records from the FMBN, published in local print media in October 2012, indicate that as of 2011 there were 3,647,275 subscribers to the NHF scheme (Ogunwusi, 2011).

In regard to the provision of development subsidy, it was assumed that government authorities (Federal, State and Local government) would collaborate with the landowners and developers to make the proposals practical at the local level; and also, it was assumed that land and infrastructure subsidies along with tax exemptions would cut housing development costs and that this should help developers to build houses of different sizes at a cost below ₦5million (US\$31,847 - April 2013 exchange rate) (FGN-Housing Sector Reforms, 2006 p. 6).

Decentralisation was introduced as a key operational strategy for the enabling approach. Interestingly, most countries that introduced enabling shelter strategies also introduced some form of decentralisation. Some illustrative examples include: Uganda, Zimbabwe, Brazil, South Africa, Ethiopia, Ghana (Helmsin, 2001), Sri Lanka, Botswana, Kenya and Tanzania (Cohen and Stephen, 1997). Decentralisation in the context of federalism is not a new idea in Nigeria, but the introduction of the enabling strategy led to a rethinking of Nigeria's form of decentralisation. The new concepts for Nigeria were

deconcentration, delegation and devolution forms of decentralisation, which the UN agencies (UNDP, 2006), the World Bank (1998) and the Commonwealth Secretariat (2011) are popularising globally. Whereas deconcentration and delegation are connected to administrative decentralisation, devolution is political (Commonwealth Secretariat, 2011 p. 5). All these forms of decentralisation are aimed at promoting accountable, transparent, efficient and effective provision of social services at the local level (Cohen and Stephen, 1997). In this regard, the Federal Government of Nigeria proposed that housing provision roles should be decentralised (FGN-NHP, 2006 p. 19-26).

Research objectives, methods and data

The failure of a state-led housing system to meet the demand for low-income housing led to the introduction of a new policy that was designed to operate on the basis of the enabling approach (FGN-NHP, 2006). However, in spite of the new policy, the housing crisis persisted. This paper aims to examine the effect of housing policy changes on housing supply outcomes in Jos, and the study fulfils two key objectives. The first is to scrutinise the current state of housing provision in national and local contexts. The second objective is to present and discuss some key findings of empirical study of the factors that influence the supply of low-income housing in Jos. To fulfil these objectives, interviews were conducted with officers from organisations that are responsible for administering the provision of housing in Jos, and the participants consist of seven government officers and two private developers. Furthermore, people's views were obtained through a questionnaire survey which involved workers employed in the public organisations.

The local authorities in Jos are specifically required to adapt the national policy decision in a number of ways: firstly, through the design of local-level strategies; secondly, by subsidising the cost of housing through the provision of land and infrastructure for developers; and lastly, by organising and coordinating of relevant actors (institutional and individuals) to achieve predetermined housing objectives. The purpose of the interview was to examine the extent at which the local authorities fulfil their roles in Jos. A semi-structured interview was used in the discussion and this was considered suitable 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). 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. The interviews were designed to last for 30 minutes but some were less than this due to the tight schedules of the interviewees. 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 role-players in the provision of housing were the target. The respondents were selected from the institutions that play relevant roles in housing provision. From the Federal Ministry for Land, Housing and Urban Development in Jos, the Controller (a director in the federal civil service) was interviewed. Three representatives of State

Government bureaucratic agencies were interviewed 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; and one representative of the State Government Housing Corporation in Jos. At the LGCs, a Senior Administrative Officer and a Chief Town Planning Officer (Lands) were interviewed. An officer from the Federal Mortgage Bank of Nigeria (FMBN) was interviewed. In addition, two private developers who have entered into partnership with the FMBN and the government in Jos were interviewed. For the purpose of analysis, the interview respondents are represented by alphabets as illustrated in Table 1.

Table 1: Interview Respondents

Interview Respondents	Represented alphabets
Representative of the Federal Ministry for Land, Housing and Urban Development in Jos,	FG
Representative of the State Ministry of Housing and Urban Development	SG1
Representative of the State Ministry of Lands, Survey and Town Planning	SG2
Representative of the State Government Housing Corporation in Jos	HC
Two Representatives: one each from Jos North and Jos South LGCs	JN & JS
Two Private Developers	P1 & P2
Representative of the Federal Mortgage Bank of Nigeria	MB

Source: Authors' compilation (2013).

The national housing policy was designed on the assumption that workers employed in public, private and informal sector organisations will participate by subscribing to a provident scheme (the NHF) as precondition for access to subsidised mortgage housing. The purpose of the questionnaire survey was to assess the level of awareness, the extent of participation of workers in the NHF scheme and their perceptions about the policy. The questionnaire was designed in two parts: the first part contained close-ended questions which allow the respondents to tick from the options provided. The second part contained an open-ended question which allows respondents to comment freely about the national housing policy. Questionnaire method was used for this group of respondents because it offers the advantage of collecting information from a large sample in a relatively cost-effective way.

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 Local Government Areas of Plateau State in Nigeria. 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. The population of public of public sector workers that were in Jos at the time of the study was not established due to the inability to access staff lists. The difficulty of accessing staff lists arose because some of the federal establishments in Jos are 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. 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 this challenge, a multi-stage sampling logic was adopted in order to arrive at a sample population. 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). Questionnaires were sent out to workers through their Staff officers and also retrieved from them. 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. This sample size is considered to be adequate and as a justification, Taylor (2009) says that, for an unknown target population, 300 - 500 respondents can work as long as the survey is representative.

Current State of Housing in Nigeria and the Situation in Jos City

Nigeria is one of the most populated and rapidly urbanising countries in Africa. The country has experienced a population growth from 88,992,220 in 1991 to 140,431,790 in 2006 (FGN-NPC, 2010). At an annual growth rate of 2.4 percent, the World Bank (2013) estimated that the population was 158.423million in 2010. A recent projection indicates that more than 60 percent of Nigerians will live in urban centres by 2025, and a sizeable proportion of these are likely to live in slums if action is not taken (Pepple, 2012). Based on this prognosis, a housing deficit of 12 - 16 million units is estimated for Nigeria (World Bank, 2009) and a UN projection indicates a need to provide 500,000 units per annum for the next 40 years (Pepple, 2012) in order to overcome the shortage of adequate housing.

The demand for housing in Nigeria already outweighs supply, and some evidence indicates that 85 percent of the urban population that rents properties spends over 40 percent of their income on rent (EFlinA and FinMark Trust, 2010). The shortage of adequate housing is manifested in poor housing conditions and it is reported that by 2010 only about 58 percent of Nigerians had access to improved water sources such as pipe-borne water, boreholes and wells (Pepple, 2012). Unemployment and poverty are hindrances to accessing good housing. The unemployment rate as of 2010 was 17.7 percent among males, 24.9 percent among females and 21.1 for the whole population (FGN-National Bureau of Statistics, 2010). Studies have documented low wages (Ibem, 2010) and wage disparities (Fajana 2007) as constraining factors to accessing adequate housing. In 2010, 55 percent of Nigerians were below the national poverty line (World Bank, 2012). Indeed, 84.5 percent of Nigerians were said to live on less than US\$2 per day as of 2010 (World Bank, 2013).

As indicated earlier, the previous approaches to housing provision were unsatisfactory in terms of overcoming the housing shortage. The government introduced a housing system based on the concept of enablement and participation in 1991 and this system

provided only 70,412 housing units by the end of 2011. Furthermore, access to credit remains a challenge due to high interest rates (Dung-Gwom & Mallo 2009). With the exception of the FMBN, which charges six percent interest on mortgage loans to individuals and 10 percent on Estate Development Loans to developers, the average lending rate in the mortgage industry was 19.5 percent in 2011 and the inflation rate was 12.9 in April 2012 (Central Bank of Nigeria, 2012).

Furthermore, the foreclosure laws in Nigeria are weak and 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. Similarly, securing reasonably priced land under the present land tenure system is a constraint to individuals and developers (Dada 2010). This problem is restricting opportunities 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, 65 to 70 percents is still held under customary title and unless a piece of land has statutory title (that is, Certificate of Occupancy issued under the Land Use Act 1978), it can never serve as collateral for credit in Nigeria (EFLinA and FinMark Trust, 2010).

The housing supply constraints in Jos are mostly connected to the institutional nationwide problems discussed above. However, there are key issues which are influencing the provision of low-income housing in Jos. First, there are limited activities of house building and financing companies in Jos. The government was expected to facilitate the participation of house builders and finance companies. As a result of the liberation programme which was introduced in the 90s, the building and construction industry in Nigeria began to experience the increased activity of the multinational and private domestic companies. Some foreign companies that entered the market include: Cappa & D'Alberto, Stabilini Visiononi, G. Cappa, Brunelli Construction, Satraco and Julius Berger. Others are Taylor Woodrow, Jackson Devos, P W Nigeria, Arbico, Arab Contractors, the C & C Construction, Strabag International and Stemco Engineering (Galleria Media Limited, 2004). These companies have severally been engaged by government to execute public infrastructure and building contracts, and they are equally involved in the execution of private contracts.

There are multinational companies that are involved in the provision of public and private housing. Specifically, G. Cappa was contracted to build military barracks, housing for government workers, quarters for the Shell Petroleum Company, and it also provided high-income housing for sale in Lagos (G. Cappa Plc, 2005). Aribico Plc was contracted to construct military barracks at Ogun, staff quarters for the Central Bank of Nigeria (CBN) at Calabar and Akure, college hostels at Lagos and Benin, houses for sale at Ogun and Lagos, and it also carried out the redevelopment of 1004 units of public housing in Lagos (Arbico Plc, 2013). Similarly, the C & C Construction Company has been involved with the land reclamation project for the construction of the Eko Atlantic and Ocean Parade Towers on Banana Island in Lagos. This development is a public-private initiative and when completed, it is expected to provide over a million housing units for sale and rent (C & C Construction, 2006).

The multinationals and some medium sized domestic companies are not well spread across Nigeria. As of 2004, an unexhausted list of 199 building and construction companies was published on the website of Galleria Media Limited and the data revealed that 151 companies were operating in Lagos, 22 in Abuja, six in Kaduna, nine in Port-Harcourt, Rivers State, and only one was in Jos, Plateau. This, indeed, confirms that the companies were not widely spread across Nigeria. From their respective places of operation, the big companies are able to pursue and execute contracts at different locations because their technical and administrative capacities permit them to do so. For example, Julius Berger Nigeria Plc, the P W Nigeria Limited, Molts Nigeria Limited, and Dantata & Sawoe have executed road construction, water-supply dams and drainage projects in Jos (Alao, 2013; Government of Plateau State, 2012; Julius Berger Nigeria Plc, 2010). This is not the case with small sized companies which appear to cluster at certain locations that give them operational advantages. This is confirmed by the data presented in Tables 2.

Table 2: Distribution by States of the Housing Development Companies, Loan granted to them by the Federal Mortgage Bank of Nigeria and volume of housing supplied between 2005 and 2008

States	Distribution Housing Developers by States	Loan allocated to Housing Developers between 2008 and 2008	Units of housing constructed
Jigawa	01	-	-
Kaduna	03	-	-
Kano	00	-	-
Katsina	01	-	-
Kebbi	00	-	-
Sokoto	00	-	-
Zamfara	00	-	-
Adamawa	01	-	-
Bauchi	03	-	-
Borno	01	-	-
Gombe	01	-	-
Taraba	01	-	-
Yobe	01	-	-
Benue	04	18,044,000.00	11
FCT Abuja	35	4,504,957,524.45	2766
Kogi	00	-	-
Kwara	03	-	-
Nasarawa	01	166,517,986.20	140
Niger	00	6,287,377.25	missing data
Plateau (Jos)	03	48,216,715.98	30
Ekiti	01	-	-
Lagos	19	322,500,000.00	394
Ogun	02	205,664,150.10	167
Ondo	03	302,857,793.43	missing data
Osun	01	-	-
Oyo	02	127,837,487.08	missing data
Abia	01	-	-
Anambra	01	-	-
Ebonyi	01	-	-
Enugu	04	-	-
Imo	00	-	-
Akwa Ibom	01	-	-
Bayelsa	00	-	-
Cross Rivers	00	777,855,717	missing data
Delta	03	-	-
Edo	01	210,001,279.48	missing data
Rivers	02	175,011,385.00	73

States	101	7,337,728,246.97	4061
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Federal Mortgage Bank of Nigeria (2011)

Low-income housing is provided mostly by the small and medium sized companies and for any company to participate in such activity, the policy requires that it should affiliate with the FMBN, from where it could access a loan to finance the project. This policy provision is, however, affected by the uneven spread of house-building companies in Nigeria. The data presented in Table 2 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 with the FMBN and, the State Government Housing Corporation was not functional. Since 2009, the number of private developers who are affiliated with the FMBN has increased and, at the time of this study four were in Jos to provide low-income housing. The data in Table 3 suggest that only 11 out of the 37 states had a functional Housing Corporation between 2005 and 2008 and, as a result of their activities, 3045 housing units were provided.

Table 3: FMBN Loan On-Lent to Government Owned Housing Development Agencies and the Houses Supplied between 2005 and 2008

Project location	Loan amount disbursed	Number of Housing units constructed
Aba	385,000,000.00	180
Bauchi	356,449,237.00	208
Makurdi	159,194,602.00	247
Benin city	200,000,000.00	256
Abeokuta	437,474,272.14	251
Dutse	147,419,053.00	230
Kaduna	306,946,238.30	285
Katsina	599,644,671.20	272
Lagos	84,000,000.00	84
Jalingo	228,307,934.72	176
Damaturu	299,868,100.00	856
Total	3,204,304,108.00	3045

FGN-Housing Sector Reforms (2006)

Similarly, 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. As can be seen in Table 4, 3915 loan-seekers were granted a mortgage between 2005 and 2008, but the beneficiaries were residing only in 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 complement on this. The situation remains the same at the time of this study. Furthermore, the data also suggest that people who were residing in states that had a high number of PMIs got a high number mortgages compared to those who were residing in states that had fewer PMIs, or even none.

Table 4: Distribution by States, of the Primary Mortgage Institutions, amount of loan disbursed through them and number of beneficiaries between 2005 and 2008

States	Distribution of PMIs in States	Loans disbursed through PMIs from 2005 - 2008	Number of beneficiaries
Jigawa	01	312,460,345	1044
Kaduna	00	-	-
Kano	02	14,763,382	20
Katsina	00	-	-
Kebbi	01	21,022,664	45
Sokoto	00	8,132,668	45
Zamfara	00	-	-
Adamawa	01	-	-
Bauchi	01	144,903,660	214
Borno	00	-	-
Gombe	00	-	-
Taraba	01	-	-
Yobe	01	15,977,154	7
Benue	01	132,961,284	140
<i>FCT Abuja</i>	<i>07</i>	279,456,115	310
Kogi	01	13,047,950	7
Kwara	01	1,564,400	2
Nasarawa	00	-	-
Niger	01	-	-
Plateau (Jos)	<i>01</i>	8,092,864	19
Ekiti	01	-	-
<i>Lagos</i>	<i>51</i>	2,323,421,277	1779
Ogun	02	-	-
Ondo	00	-	-
Osun	01	-	-
Oyo	01	222,528,425	173
Abia	01	-	-
Anambra	01	13,632,640	15
Ebonyi	00	-	-
Enugu	02	-	-
Imo	01	-	-
Akwa Ibom	02	6,613,582	23
Bayelsa	01	-	-
Cross Rivers	00	-	-
Delta	03	111,009,241	72
Edo	00	-	-
Rivers	00	-	-
	85	3,628,587,692.00	3,915

Federal Mortgage Bank of Nigeria (2011)

Secondly, the local housing market in Jos has experienced a lull in activity of small and medium sized house building companies. This may not be unconnected with the difficulty for access to finance by small and medium house builders. In like manner, the formal credit system is reaching a minute number of households as 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. The FMBN has its branch office in Jos to provide subsidised credit to house-building companies and NHF subscribers, and there are Deposit Money Banks around the city to complement them. However, this institutional solution is evidently not being used. Evidence suggests that from the inception of the enabling housing approach (in

1991) to December 2011, less than 500 housing units have been funded through the subsidised credit system in Jos (FGN-FMBN, 2011). The population in Jos has been on the increase, from 510,300 in 1991 (Geohive, 2012) to 736,016 in 2006 (FGN-NPC, 2010) and this is creating more demand for housing, yet the formal housing supply is not keeping pace with this demand.

Furthermore, local institutional barriers to small and medium scale house-building companies exist. In its 'doing business' report for 2010, the World Bank ranked Plateau State at 20th (out of 37 States) in the area of enforcing contracts; 13th (out of 37 States) in the aspect of registering property; 24th (out of 37 States) in dealing with construction permits and 4th (out of 37 States) in starting a business. Plateau State was placed in 15th position (out of 37 States) in the overall 'ease of doing business' ranking of Nigerian states (The World Bank Doing Business Report, 2010). These problems require the attention of local authorities in Jos in order to make the business environment attractive for small and medium scale house-building companies to 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 the local authorities in Jos.

Lastly, there is difficulty of getting access to land for development. 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), poor planning, ineffective development control (Dung-Gwom, 2008) and delays in private developers obtaining planning permission (Dung-Gwom, 2001). Similarly, in urban areas of Jos, un-reclaimed mining ponds create a shortage of land for housing development (Mallo, 2012; Alexander, 1990 p. 44).

Discussions and Findings of Empirical Study Conducted in Jos

Decentralisation and Local-level Housing Strategy

The national housing policy was designed on the assumption that the decentralisation of roles from the Federal to State and Local Government authorities would result in the development of local-level strategy. The question asked in connection to this is: in which ways have government authorities adapted the national policy decision in Jos? The State Government officers confirmed that a number of strategies have been formulation by the authorities in Jos. For instance, SG1 confirmed that:

"Our ministry was involved in the formulation of housing and urban development strategy" (SG1).

In like manner, SG2 said:

"...the design of the Greater Jos Master plan has been completed. We are now waiting for the State Legislature to pass the Master Plan into a law"(SG2)

The Local Government officers (JN & JS) could not confirm the existence of similar strategies at the level of Councils. A further survey of documents reveals that the Federal Government had proposed a national development framework known as the National Economic Empowerment and Development Strategy (NEEDS), which gave rise to the State Economic Empowerment and Development Strategy (SEEDS) at State government level in Jos, but this did not result in the formulation of the Local Economic Empowerment and Development Strategy (LEEDS) by Local government as was expected. These strategies were proposed by the Federal Government to serve as a framework for economic empowerment and development at national, state, and local levels. The strategy was designed to address issues of housing, water supply, infrastructure, health care, land management, education and other essential public sector needs. The absence of LEEDS at LGC level allows Councils in Jos to respond to housing issues based only on constitutional provisions rather than working within proposed national, state and local strategies. SG1 and 2 further confirmed that the NEEDS document is the main national strategy from which the State Government has produced other strategies. The NEEDS strategy gave rise to SEEDS in Jos. However, the existence of SEEDS does not provide a practical organisational framework for the coordination of relevant actors in directing their efforts towards predetermined objectives.

In regards to organisation and coordination of actors, the respondents (SG1&2; FG and JN&JS) only commented on their activities in respect to land acquisition. There is no indication of an existing coordination framework. As a consequence, this study found a total absence of partnership between Local Government Councils and State and Federal Government organs in Jos for the purpose of accomplishing any pre-set housing objectives. Private developers were building houses in Jos with funding from the FMBN, but only worked with State and Federal Government organs in connection with land acquisition and registration. However, this was not a collective action, as the relationships were occurring at different levels. The Councils were found to operate in isolation but did have some relationship with people at the grassroots level. This suggests that it is difficult to attain a uniform operational strategy for housing supply activity in a federal system of administration. In Nigeria, the Federal Government seems to push for uniformity so that proposed national strategies will account for housing activities at State and Local Government levels, but the autonomy of federal structures fosters the divergence of activity.

The Provision of Development Subsidy and Cost of Housing

In the framing of housing policy, land and infrastructure should be provided as a development subsidy to house-building companies. This proposal has experienced practical difficulties in Jos and, as such, access to land and infrastructure for housing is a major supply constraint. One issue that is echoed in the responses of government officers and developers is the existence of an ownership and control tussle over land between government and kinship groups or between one kinship group and another. A question was asked (how does government organise the provision of housing development subsidy in Jos?) and this sparks a number of responses. The State and Federal Government officers confirmed they were playing the role of helping developers to acquire land for housing in Jos. 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" (FG).

SG2 laid similar claims:

"...we have settled the problem among the land owners. Government has identified five sites and the land owners are very much willing to sale" (SG1).

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" (SG1)

This land tussle between government and kinship groups is an issue that has been severally documented in other research (Umezulike, 2011) and is further corroborated by this study. Statutorily, government feels it holds the land in trust for the people but in practice the actual possession is with the kinship groups and individuals who have always claimed ownership. The developers expressed concern over the time it takes to acquire land for housing provision from the local natives in Jos and confirmed that some natives prefer to keep their land undeveloped. There were instances where different kinship groups and individuals came up to lay an ownership claim on a piece of land which developers were interested to acquire (confirmed by PD1 & 2). This situation made intervention of government officers necessary for the purpose of settling ownership disputes and persuading the rightful owners to sell the land in exchange for monetary compensation. Interestingly, the officers employed by the Federal, State and Local Government organs confirmed that they play this role in Jos.

The developers tend to have a contrary view about the involvement of bureaucratic officials in the land acquisition process. PD1 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 Local Government Councils tend to be directed at the grassroots. One of the Local Government officers commented:

"... the Council usually acquire land and after producing the layout it will then sell to workers and the general public at subsidised rate" (JN).

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:

"In the last layout, we produced 300 plots, each measuring 50ft x 100ft. The Local Government Council decided to allocate 150 plots to its staff and the rest were sold to people residing in the local government area"(JS).

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.

The second problem identified in Jos is the issue of high cost of land acquisition. This was raised by the developers interviewed, and individuals who responded to the questionnaire also corroborate this. The developers confirmed that they were responsible for the payment of the full cost of land acquisition because the government was unwilling to bear this responsibility. The government officers confirmed this failure as well, and, to support the position of the State Government, an officer confirmed that it was not the government's responsibility to bear the cost of land for housing development in Jos. For instance SG1 said:

"...we are waiting for developers to make money available for us to compensate land owners" (SG1).

The failure of State Government to bear the cost of financing infrastructure raises concerns to developers. A question was presented to the developers: how do you finance the cost of infrastructure provision. PD1 responded:

"...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% 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 this 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:

"At our project site, we thought that government will help with the cost of infrastructure but nothing happened even after we approached them with a request. ...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).

This is a clear failure of the proposed land and infrastructure subsidy, and it has a negative implication for the cost of houses provided by developers in Jos. As a result of this failure, there has been an increase in cost of subsidised housing. This is so because the developers were left without an option other than to incur the extra cost to finance

land acquisition and the provision of infrastructure. This led to over spending on the costs of project. The developers tried to recover the extra cost incurred and, in achieving this, they made an upward review of selling prices, so that a three-bedroom detached house unit was sold above the ₦5 million (US\$31,847) ceiling set by the Federal Government. However, the two- and three-bedroom semi-detached units were sold at a price below the ceiling (see details in Table 5). This experience is not peculiar to developers in Jos. By September 2009, housing projects funded through the FMBN arrangement were completed at 25 different locations including Jos (Salami, 2009 pp. 18-20). However, some developers could not sell houses to the target groups (NHF subscribers) because they incurred additional expenses in financing the provision of residential infrastructure and they needed the government's permission to approve an upward review of housing unit costs to cover actual production costs in order to make a profit from their venture. For instance, the unit cost of houses produced by some developers had to be reviewed from ₦3.9m (US\$24,840) to ₦4.48m (US\$28,535) to cover the additional costs incurred. This scenario was common in cities where anticipated government subsidies were not provided (Salami, 2009 p. 18).

Table 5: Cost of Low Income Mortgage Housing in Jos

House types	Average unit cost in Nigerian Naira	US\$ equivalent
2 bedrooms semi-detached house	4.3 million	26,875
3 bedrooms semi-detached house	4.8 million	30,000
3 bedrooms detached house	5.3 million	33,125

Source: Field Survey in Jos, Nigeria (September, 2012)

Assessing the Level of awareness and participation of workers in the NHF Scheme

This section examines the level of awareness and participation of workers in the NHF scheme. The analysis is based on 405 valid questionnaires and the sample population consists of 270 male subjects (representing 67.2%) and 132 females (who represent 32.8%). The distribution of subjects according to tier of government employed indicates that 35.6% (144 subjects) were employed in Federal Government organisations; 38.5% (156 subjects) were employed in State Government organisations and 25.9% (105 respondents) were employed in Local Government Council departments. From the sample population, 51.5% (208 subjects) have worked for less or equal to 14 years; 35.6% (144 subjects) have been in public sector job in the range of 15 - 28 years while 12.9% (52 subjects) have worked for 29 years or more. The subjects comprise of 17.6% (70 subjects) low cadre within grade levels 01-06; 60.1% (239 subjects) are middle cadre within grade levels 07 - 12 while 22.4% (89 subjects) are high cadre. Regarding their incomes, 55.0% (222 subjects) feel 'good' about their income; 14.9% (60 subjects) said their income was 'neither good nor bad'; 30.2% (122 subjects) felt their income was 'bad'. These variables summarise the attributes of workers being examined.

In order to confirm the level of participation of workers in the NHF scheme, the question asked is: do you currently participate in NHF scheme? From the sampled population 43.3% (175 subjects) said they were participating in NHF while 56.7% (230 subjects) said they were not. The next question was a probe with a view to identify the reasons for not participating in the NHF scheme. Out of 230 subjects (figure 1) that responded to the question, 45.6% (104 respondents) said they were unaware of the

existence of NHF scheme; 17.9% (40 subjects) said they did not wish to participate while 35.4% (79 subjects) gave other reasons. Other reasons that workers gave will be analysed shortly.

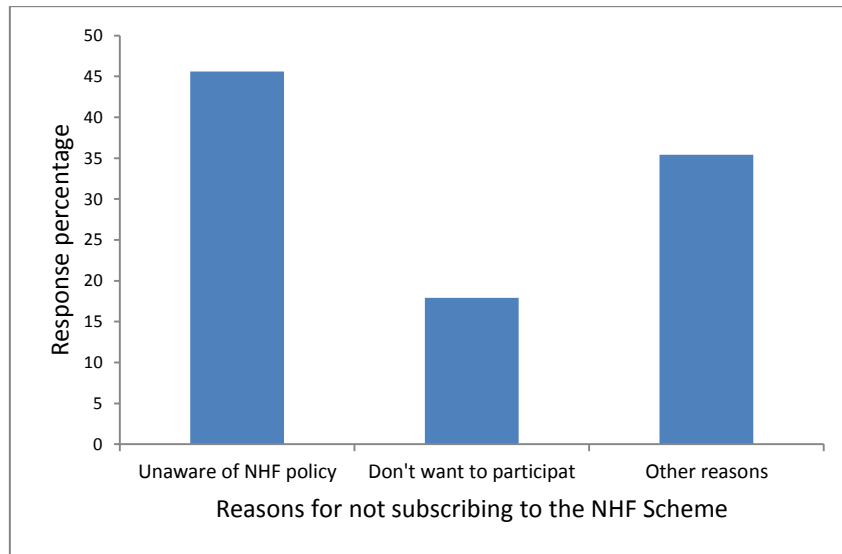


Figure 1: Reasons for not subscribing to the NHF Scheme among workers in Jos

The data presented in figure 1 suggest that lack of awareness is an important reason for non-participation advanced by workers who do not currently participate in the NHF scheme. This finding supports the conclusion of Adedokun et al (2011 p. 471), who submitted that a lack of awareness accounts for the poor performance of the NHF scheme nationwide. The interview conducted corroborates this finding. During interview, a question was presented (How far has the FMBN gone in mobilising workers to subscribe to the NHF scheme in Jos?) to an officer (MB) that works with the agency (FMBN) responsible for administering the NHF scheme in Jos. The response was:

"...there is a lack of awareness about the NHF scheme. This arises from a lack of resources to embark on an enlightenment campaign by the FMBN in Jos" (MB).

It is clear that lack of awareness about the NHF policy is causing a setback to its success in Jos. Next to the lack of awareness is the problem of enforcement. On this, MB responded that:

"We are experiencing problem with enforcement of the NHF scheme. The scheme was introduced by an Act of Parliament... Unfortunately 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 even though it is mandatory" (MB).

The comment of MB is a clear indication that the housing finance policy is experiencing operational challenges. Firstly, there is a concern arising from the lack of enforcement power. In Jos, the FMBN require the assistance of employers to be able to mobilise subscriptions from workers. It is clear that the FMBN can only fulfil this role when employers cooperate by encouraging their employees to subscribe to the NHF scheme. The employers have a role to deduct 2.5% from the monthly salaries of their workers who are subscribing to the NHF and pay this to the FMBN. 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. Lastly, the FMBN is constrained by the lack of sufficient resources to undertake an extensive awareness campaign in and around the city of Jos.

Perceptions of workers about Housing Finance Policy

The workers gave several reasons for not subscribing to the NHF scheme. From the comments provided by workers, it is deduced that employers and the Labour Union have an overbearing influence over the ability of workers to participate in the NHF scheme. For instance, some workers wrote that:

"My employer refused to let us participate". "The Labour Union stopped us from participating in the NHF".

In addition to the influence of employers and the Labour Union, some workers thought the NHF scheme is no longer operational and others expressed lack of happiness about the arrangement. Some of the comments are as follows:

"The NHF scheme is dead". "The NHF doesn't operate". "My place of work is not captured on the NHF scheme". "We were forced to join the NHF scheme".

Similar 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 particular comment suggests that workers employed in LGC departments are deprived of the opportunity of participating in NHF scheme. Some comments convey the feeling of exclusion and mistrust. For example, some workers said:

"I would like to decide on the type of house to buy. With the NHF scheme it is not like that because developers build to their specifications and not to our taste"

Another respondent said:

"Government policies have been very unstable and I can't trust the housing policy"

The issue of lack of trust was a strident revelation and the responses were consistent. Indeed, the workers in Jos are not confident about government's policy and they raise an issue of lack of transparency and corruption. This is confirmed by the following responses:

"...even when a worker makes contribution to the NHF scheme, the money is eaten by corrupt officials. The FMBN needs to be privatised"

"Government is only interested in deducting staff salaries without anything coming out of the new housing arrangement"

"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"

All the comments provided by workers are a clear indication of the negative perceptions they hold against the NHF scheme. These negative perceptions are capable of putting workers off from subscribing to the NHF scheme. Thus, the government needs to create awareness about the benefits of the scheme and at the same put in place a mechanism that will empower the FMBN to enforce employers and their employees to comply. Because of the influence that employers and the Labour Union have over their workers, government could partner with them in the implementation process.

Local-level politics and provision of subsidised housing in Jos

Lack of political support is playing out in a number of ways which have a combined effect on the supply of new housing in Jos. Some workers in Jos complained of employers not allowing them the opportunity to subscribe to the NHF scheme and the representative of the FMBN interviewed in Jos also corroborated this view. Furthermore, where workers are employed by different tiers of government, as is the case in the public sector, the FMBN would require the support of employers and political leaders at each level to mobilise workers into the NHF scheme. This suggests the NHF scheme and the ability of the FMBN to mobilise participation can only have legitimacy with the support of employers and political leaders at Federal, State and Local Government levels. Also, the Housing Corporations owned by the Federal Government (Federal Housing Authority - FHA) and the State Government in Jos (Plateau Investment and Property Development Company - PIPC) were found not to be involved in housing provision. One of the respondents (HC) specifically commented on the State Government Housing Corporation:

"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).

These are areas where Federal and State Government politicians have demonstrated a lack of commitment in order to allow government agencies to operate from a privileged position to make a significant contribution to supply of low-income housing. The local-level politics and bureaucratic control of public organisations by politicians is an issue of concern to developers. For example, PD1 said:

"...we applied for land title documents at a time when the government was planning to computerise the land registry. The Governor decided to place embargo on issuance of C of O for approximately three years. This action alone halted our 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" (PD2)

Furthermore, there is an issue which concerned the exercise of administrative power over land between State and Local Government authorities and their capability to provide support for developers to acquire land and access title documents. The city of Jos is urbanising quickly. The two LGAs/LGCs (Jos North and South) have grown into one city which is also urbanising quickly to further merge with other neighbouring

LGAs/LGCs (Bassa, Barkin Ladi, Jos east and Riyom). As suburban LGCs/LGAs integrate into the Jos urban area, the authorities may lose administrative power over land to the State Government. This is because the Land Use Act of 1978 only gives LGC authorities administrative power in respect to suburban land but when the lands become part of an urban area, such power is transferred to the State Government. Since 2009, the State Government has produced a new Greater-Jos master plan which covers the suburbs of the four suburban LGAs/LGCs (Government of Plateau State, 2009). The new master-plan was awaiting passage into law at the time of the study and as soon as this is successful, the State Government will begin to administer the affected areas as part of the urban land. The concern about this development is that the power to grant statutory rights, which the developers need in order to access finance to build houses in and around Jos, will become more concentrated in the State Government land registry and will also be monopolised by the State Governor. This development will possibly undermine the idea of decentralisation and the anticipated role of Local Government authorities.

Lastly, there are practical difficulties around the arrangement for the supply of development subsidies. The developers and government officers confirmed the government's failure to subsidise the cost of primary infrastructure (road, water and electricity) as it was proposed in the housing policy. This failure is not unconnected to absence of a supporting legislation which can institutionalise and legitimise the practice in bureaucratic institutions at the local level.

Uncertainties and investment risk for private house-builders

The supply of new housing through the subsidised credit market is substantially carried out by public bureaucracies some of which create unfavourable conditions for the financial investors and risks for small and medium scale house building companies. The developers in Jos expressed concern over a delay that was experienced before they were able to acquire land. After acquiring the land the developers were faced with a further delay from the process of obtaining C of O from the State Government land registry. Similarly, the process of accessing finance from the FMBN was also associated with a delay. Though the developers were silent over the delays associated with obtaining building permits, a recent study by the World Bank (2010 p. 45) recorded 15 procedures which took an average of 84 days to accomplish in Jos. These findings suggest the presence of multiple risks that affect the activities of small- and medium-scale developers. Future study will examine this aspect.

Conclusions and policy recommendations

The study was set out to examine changing housing policies in Nigeria and housing provision in the city of Jos. A number of conclusions are reached on the basis of the study's findings and policy recommendations are proffered:

- 1 The shift from a state-led to an enabling approach for housing did stimulate the activities of private house-builders and primary mortgage institutions. However, their activities are not spread across the regions of Nigeria. The limited activity of private house building companies in Jos is due to the unfavourable investment environment. This situation could be reversed if the local authorities undertake a number of reforms: firstly, the bureaucratic agencies responsible for issuing of building permits are

requiring reforms that could speed up their operations. Secondly, the land titling process is associated with unnecessary delays. The government could overcome this by reforming the relevant agencies or providing a special arrangement whereby house-building companies could obtain land title documents without delays. Lastly, the Council officers in Jos appear to have a good understanding of kinship relations and how they affect the land acquisition process and are able to manoeuvre to acquire the land to sell to the public. If Councils were given more power to issue C of O titles on urban land, they could be more helpful to the developers than the State and Federal Government agencies and their officers, who appear to have less understanding of the grassroots arrangement.

2 The issue of equitable allocation of public housing across the regions of Nigeria by the federal agencies has not been addressed by the enabling policy framework. The federal agencies tend to allocate housing across the regions by political and administrative decision, and this creates inequity in the allocation process. This situation can possibly be corrected if allocation is made based on need and demand. To achieve this, the three tiers (federal, state and local) of government will have to partner together to undertake periodic housing need and demand assessment in all the cities, towns and villages in Nigeria. The resulting data can be used as a basis for housing allocation. Evidence (Monk, Clark and Grant, 2011) suggests that this approach is helpful in the allocation of housing in Britain and the UN-Habitat advocates its use in developing countries. Specifically, the UN-Habitat advocates that the developing countries should undertake housing profile, and use this to inform housing and urban policy (UN-Habitat, 2010).

3 The idea of decentralising of housing provision roles was introduced on the assumption that it will help in the formulation of local-level housing strategies and the coordination of housing provision. In Jos, decentralisation did help in formulation of strategies by the State Government authorities but did not result in the formulation of strategies by the Local Government Councils. This problem tends to arise from the practice of federalism whereby the Federal Government of Nigeria is constitutionally allowed to have overbearing influence over the State and Local Governments. In like manner the State Government is having overbearing influence over the LGCs. Also, the framework for policy formulation is based on a top-down fashion where the Federal Government authorities make policies and pass down to State and Local Government levels. In some instances, the federal policies do not suit local and contextual conditions. The issue of federalism need to be reconsidered in Nigeria and the government can learn from the practice of federalism in other countries. In Germany for example, the federal government is assigned a greater legislative role and the Land (regional) governments a greater administrative role (Baier, Kroll and Zenker, 2013 pp. 20-21). Furthermore, the areas of shared responsibility for the Lander and the federal government are clearly defined, and there are joint areas of action for instance in regional economic development. However, the Landers retain significant powers for autonomous revenue generation. In German's federalism, there is a minimal use of mixed federal-state funding but there exist a statutory provision for federal financial assistance to the Landers (Baier, Kroll and Zenker, 2013 pp. 20-21). Nigeria could borrow from this practice by clearly dividing legislative powers and abolishing of framework legislation and policy formulation. In addition, the responsibilities for

housing provision for the three tiers of governments need to clearly define and legitimise in the federal constitution.

4 The subsidy proposal which requires local authorities to provide land and infrastructure for low income housing is experiencing practical challenges in Jos. The LGC do fulfil this role but their efforts benefits the informal house-builders to the exclusion of formal developers. The State and Federal Government agencies completely refused to accept the role of subsidising housing development. As a consequence, the cost of low-income housing goes beyond the limit set by the Federal Government. This problem arises from two possible reasons: one, there is a lack of legislation and political commitment in support of the subsidy proposals. As it is clearly evident, the national housing policy decision is a necessary condition for low-income housing provision but not sufficient for its practice at the local-level. Thus, the enactment of legislation by the State Government and a bye-law by Local Government Councils will help to legitimise the housing policy decision and the subsidy proposal in the local-level agencies. In addition, the endorsement of the proposal by political leaders in Jos will be helpful. Two, the absence of local-level partnership among agencies responsible for organising housing supply partly accounts for the failure. This study found that among the agencies that are responsible for various organisational roles within housing provision, none is dominant over the others in the coordination of the relevant actors in the partnership. It is for these reasons that there is no partnership of institutions whose actions are directed at predetermined housing supply goals. There is need for the State and Local Government authorities to provide a framework for local-level coordination and organisation of housing provision in Jos. Such a framework should specify roles and responsibilities for the local agencies, and possibly be legitimised by local-level legislation.

5 With regard to finance, the people in Jos are not aware of the policy, hence, a very low participation of workers in the NHF scheme. There is also a problem of mistrust about government policy. These call for a sensitisation and enlightenment of the public about government policy, its benefits and how people can benefit from it. It also calls for sincerity, transparency and accountability to the public. If government is able to do these, it will reverse the negative perceptions that workers have against the policy of government.

6 Finally, the study found that the combined failures of the Federal Government and those of the local authorities contribute to the poor supply of low-income housing in Jos. These conclusions are prompting for further empirical study to examine the participation of local and foreign institutional investors in the supply of housing finance through the FMBN. In like manner, the extent of Federal Government's participation, through the supply of public finance to support the FMBN as it promise was not ascertained. This is also deserving of empirical research.

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