

**DELIVERY OF LOW INCOME HOUSING IN NIGERIA: PROSPECTS  
AND CHALLENGES**

**BY**

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## **ABSTRACT**

The research is an assessment of the delivery of low income housing in Nigeria, it analyzes the prospect and challenges of delivery of low income housing in Nigeria and intends to proffer recommendations toward an efficient delivery of low income housing in Nigeria.

# **CHPATER ONE**

## **INTRODUCTION**

### **1.1 BACKGROUND OF THE STUDY**

Housing is paramount to human existence as it ranks among the top three needs of man. Its provision has always been of great necessity to man. As a unit of the environment housing has profound influence on the health, efficiency, social behaviour, satisfaction and general welfare of the community. It is a reflection of the cultural, social and economic values of a society and one of the best historical evidences of the civilization of a country (Olotuah, 2000).

The provision of adequate housing in any country is very vital as housing is a stimulant of the national economy. Housing is a set of durable assets, which accounts for a high proportion of a country's wealth and on which households spend a substantial part of their

income. It is for these reasons that housing has become a regular feature in economic, social and political debates often with highly charged emotional contents (Agbola, 1998).

In Nigeria, like in many other developing nations of the world housing problems are multi-dimensional. The problems of population explosion, continuous influx of people from the rural to the urban centres, and the lack of basic infrastructure required for good standard of living have compounded housing problems over the years. Access to this basic need by the poor who constitute the largest percentage of the world population has remained a mirage and it needs to be critically addressed. Ogiato (1987) has observed that the disparity between the price and quantity of housing on the one hand, and the number of households and the money available to them to pay these prices on the other, constitutes the central problem of housing. The cost at which houses reach the market goes a long way to determine affordability. Where the unit cost of

houses is abnormally high only a few people are able to afford the houses. According to Okupe and Windapo (2000) the gap between income and shelter cost in Nigeria is very wide.

This has almost eliminated the low-income earners from the housing market, The research intends to provide an assessment of the delivery of low income housing in Nigeria ;its prospect and challenges.

Shortage of adequate housing virtually abounds in every country, particularly in the developing and third world countries. The shortage, in both quantitative and qualitative terms, is more acute in the urban centres. Omojinmi (2000) observed that people that sleep in indecent houses in urban Nigeria are more than people who sleep in decent houses. Thus, it is assertive that there is inadequacy in housing to cope with the ever-increasing population in Nigeria (Arayela, 2003). The causes of this dearth in housing are

numerous. High construction cost is found to be present in all countries, albeit in varying degrees of significance (Adedeji, 2007). Afolayan (1987) attributes the high cost of construction to rising cost of building materials, inflation rate in the economy, high space and quality standard adopted by designers, professional fees for housing design and construction, excessive profit of contractors and 10% interest payable on National Housing Fund in Nigeria (NHF). Cases of high cost of housing compared to the low salaries of civil servants in Nigeria could be seen in the sale of 2-bedroom bungalows at Otedola Estate in Lagos, which according to LSG (1999) was the cheapest obtainable and the subsequent sale of 2-bedroom flat at Ikorodu by LSDPC (Lagos State Development and Property Corporation) at N1.7 Million. The research intends to investigate the delivery of low income housing in Nigeria; its challenges and prospect.

## **1.2 STATEMENT OF THE PROBLEM**

The inability of many Nigerian workers to afford good housing has grown to a greater dimension, the implication resulting in low morale and productivity. However, in view of the significance of housing delivery it is pertinent that the issue of housing delivery be properly addressed. The research intends to investigate the delivery of low income housing in Nigeria; its prospect and challenges

## **1.3 RESEARCH QUESTIONS**

1. What is the nature of low income housing delivery in Nigeria?
2. What constitute the challenges and prospect of low income housing delivery in Nigeria?

## **1.4 OBJECTIVE OF THE STUDY**

1. To appraise the nature of low income housing delivery in Nigeria.

2. To determine the nature of the challenges of low income housing delivery in Nigeria.

3. To appraise the prospect of low income housing delivery in Nigeria.

### **1.5 SIGNIFICANCE OF THE STUDY**

The research shall provide an assessment of the challenges and prospect of low income housing delivery in Nigeria and shall serve as a veritable source of information on low income housing delivery.

### **1.6 STATEMENT OF HYPOTHESIS**

1. H<sub>0</sub>: The delivery of low income housing in Nigeria is low

H<sub>1</sub>: The delivery of low income housing in Nigeria is high

2. H<sub>0</sub>: The challenges of low income delivery in Nigeria is high

H<sub>1</sub>: The challenges of low income delivery in Nigeria is low

3. H0: The prospect of low income delivery in Nigeria is low

H1: The prospect of low income delivery in Nigeria is high

## **1.7 SCOPE OF THE STUDY**

The scope of the study is focused on the assessment of the delivery of low income housing in Nigeria .It analyzes the challenges and prospect of the delivery of low income housing in Nigeria.

## **1.8 DEFINITION OF TERMS**

### **NATIONAL HOUSING FUND DEFINED**

The National Housing Fund (NHF) scheme came into being through an Act of the National Assembly (Act No.2 of 1992). National Housing Fund provided that 2.5% of the income of workers be paid to the fund as mandatory savings.

## **LOW INCOME EARNERS DEFINED**

The Nigerian National Housing Policy (FGN, 2004) defines the low-income group as all employees and self-employed persons whose annual income is N100, 000:00 and below (i.e. the equivalent of salary grade level of 01-06 within the civil service). Interestingly, the national minimum wage is N44, 000. 00 per annum. About fifty-seven percent (57%) of the Nigerian population falls below the poverty line, which is on the average of US\$1 per day (Wahab, 2006). In reality, most employees who work outside the public sector or outside the organized private sector, as well as many self-employed Nigerians earn well below the national minimum wage.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 INTRODUCTION**

This chapter gives an insight into various studies conducted by outstanding researchers, as well as explained terminologies with regards to modern strategies for housing delivery in Nigeria.

The chapter also gives a resume of the history and present status of the problem delineated by a concise review of previous studies into closely related problems.

#### **2.1 CONCEPTUAL ISSUES**

Housing, literally is defined as buildings or other shelters in which people live, a place to live, a dwelling and to Nations a critical component in social and economic fabric. Housing represents one of the most basic human needs. To most groups housing means

shelter but to others it means more as it serves as one of the best indicators of a person's standard of living and his or her place in the society (Nubi, 2008). It is a priority for the attainment of living standard and it is important to both rural and urban areas. These attributes make demand for housing to know no bound as population growth and urbanization are increasing very rapidly and the gap between housing need and supply becomes wider. Cultural factors such as preferences and values or social status, taste and financial resources, also influence a house's physical characteristics. In developing countries, poor housing delivery has been attributed to inadequate mechanisms and systems for land allocation, funding, mortgage institutions and infrastructure (Encarta, 2007).

Despite the significance of housing, adequate supply has remained a mirage to all carder of the society in Nigeria.

The situation is very particular to most developing countries where population grows at exponential rate and rapid urbanization

becoming a norm, and discrepancy in housing need and supply is high. Various authorities have proffered strategies for improving housing delivery in Nigeria. Fasakin (1998) suggested the cooperative housing model while Oduwaye (1998) advocate for simply land allocation system and Omole (2001) suggested affordable financing model.

### **2.1.1 Necessity for affordable Housing**

Nigeria is perhaps the fastest urbanizing country in the African continent. One of the most important challenges facing the country is the provision of affordable housing. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently dressed (Raji, 2008).

A recent study of housing situation in Nigeria put existing housing stock at 23 per 1000 inhabitant. Housing deficit is put at 15 million

houses (Mabogunje 2007) while N12 trillion will be required to finance the deficit.

This is about 4 times the annual national budget of Nigeria (FHA, 2007). House prices and rents, on the other hand, have grown ahead of general inflation. Making matters worse, the composition of houses for sale and rent on the market has been inexorably shifting towards very expensive houses (Nubi, 2008).

### **2.1.2 Past Strategies on Housing Delivery in Nigeria**

Between 1975 and 1980, there were plans to deliver 202,000 housing units to the public but only 28,500 units, representing 14.1% was achieved. Also, out of 200,000 housing units planned to be delivered between 1981 and 1985, only 47,200 (23.6%) was constructed. Under the National Housing Fund (NHF) programme initiated in 1994, to produce 121,000 housing units, it was believed that less than 5% was achieved. In spite of a series of government

policies towards housing delivery, there exists a gap between housing supply and demand.

Research has shown that 75% of urban housing is situated in slum conditions (UNDN, 2005), and indeed the quality of the housing is poor and clearly an affront to human dignity (Agbola and Olatubara, 2003). As part of effort to increasing qualitative, affordable housing for the masses in the country, the Federal Government in 2004, pledged to adequately fund research pertaining to the manufacture and the use of local materials in the sector.

Housing delivery in Nigeria is provided by either the Government or Private sector, but despite Federal Government access to factors of housing production, the country could at best expect 4.2% of the annual requirement. Substantial contribution is expected from other public and private sectors. The production of housing in Nigeria is primarily the function of the private market; approximately 90% of

urban housing is produced by private developers. Due to housing demand created by rural-urban migration, which account for 65% of urban population growth, the fixed supply of urban land, and inflation of rental and housing ownership cost (Taylor, 2000).

Unfortunately, the private sector is saddled with numerous problems which make supply always fall far short of demand and lower production quality (Nubi, 2008). The problem of affordable housing has been a concern for both the government and individuals. Appreciating these problems, both public and private sector developers make effort through various activities to bridge the gap between housing supply and demand, but the cost of building materials, deficiency of housing finance arrangement, rigorous loan conditions from mortgage banks, government policies amongst other problems have affecting housing delivery significantly in Nigeria (Raji, 2008).

With different Policies and user solutions that are abound for the purpose of reducing quantitative housing deficiency. It could be possible to solve the problem if housing were used only for shelter needs. However, in addition to serving as a shelter, housing is also a produced commodity, consumer good, assurance for families, means used for reproducing social relations and an investment tool protecting the value of money against inflation.

## **2.2 STRATEGIES, POLICIES AND PROGRAMMES ON HOUSING DELIVERY**

Pre- 1928: Before the advent of the colonial rule at the dawn of the 20th Century, a communal system of housing delivery was practice in most Nigerian communities. Houses are built through communal efforts by peer groups, members of age group would turn out en masse on appointed day to assist the builder in whatever task of the project. In return, the builder would provide sumptuous meals while the project lasted and vice versa. This system continued up to

1928, and still lingers in some communities to date despite the disruption of the people's communitarian values by the westernization.

The Colonial period (1928- 1960): Government starts to intervene in the housing sector in 1928, during the Bubonic Plague of 1928 – 1929 (NHP, 1991), by the then government of the defunct Lagos Colony, wading into the housing sector brought into existence by law the Lagos Executive Development Board (LEDB) which was charged with the responsibility of planning and Development of the capital city of Lagos. But that housing scheme had only civil servants as its beneficiaries. It was only possible to sell the units of houses in that estate to civil servants through payroll deduction system. During preparation for independence, the slum clearance resulted into the construction of additional houses in Surulere which was the first attempt in urban renewal in Nigeria.

Nigerian Building Society (NBS): Established after the World War II, by colonial government with the aim of extending housing opportunities to more Nigerians including those in the private sector. This was a carryover from the British system where mortgage bankers are called building societies. The effect of the NBS was felt almost exclusively within the Lagos enclave. Only an insignificant number of people outside Lagos benefited from the programme. But the NBS could not stand the test of time because it was dependent on government for funding.

Urban Redevelopment or Renewal: Two of the hallmarks of the colonial approach to African urban housing in the fifties were the Redevelopment of decaying 'core' areas combined with the renewal of 'slums' or squatter Areas, and the construction of large rental public housing estates. The first attempt in the country was in 1951.

1952-1960: Nigeria in 1952 - 1960 was carved up into three regions namely: Eastern Region, Western Region and Northern Region. The regions established respective housing corporations in 1964. With a function of developing estates and at the same time providing mortgage for the people to build houses and pay back over many years. Like the Nigerian Building Society, the housing corporations had impacts only in the capital cities of the respective regions i.e. Enugu, Ibadan, and Kaduna. One of such is Bodija Estate in Ibadan developed by the defunct Western Regional government (NHP, 1991).

1960 – 1975: Prior to 1975, that is, within the first two national development plans (1962 – 68) and (1970 –75), International Journal of African and Asian Studies - An Open housing was regarded as a social sector, a consumption – oriented, less preferred, non – income generating sector.

Insignificant sums of money were accordingly located. With this type of wrong signal from the public sector, the private housing sector which provides over 80 percent of residential units was not encouraged to invest in housing. Investors were misled into believing that they could not recoup their investment in housing (especially for the low – income people) as fast as in other sectors and with any appreciable margin of profit. Accordingly, the (financial) loans to prospective house builders were few, poorly organized and ineffective.

1976 – 1985: By 1975, however, the housing problem of the country as manifested in the increasing housing shortage, rising house rents, increased overcrowding resulting in slum and unhygienic conditions, etc. can no longer continue unnoticed. The government felt compelled to act.

Consequently, the plan contained the first explicit statements, programmes and targets specifically aimed at alleviating housing

problems. Amongst these were significant and commendable steps taken to make housing loans available to an increasing number of Nigerians through the manipulation of monetary instruments and the reconstitution of the Nigerian Building Society into the Federal Mortgage Bank of Nigeria to serve as the apex lending institution for house loans in Nigeria.

In addition, a number of administrative steps were taken to increase the source generally. Some of these were the encouragement of the state and local governments and also private employers in the provision of houses or the granting of house loans to their employees. It was within this framework that the Employees Housing Schemes (Special Provision) Decree Number 54 of 1979 came into being. The decree made it obligatory on any employer having a specified number of employees (fifty) to establish, execute and maintain a housing scheme for these employees. The various governments were to help in the provision of land and other

materials. The federal government, through the Central Bank of Nigeria, directed that commercial banks, especially, should devote about 5 – 6 percent of their total deposit (and the insurance companies up to 25 percent of their life deposits) in real estates. Despite all the aforementioned steps taken by the federal and most state governments, it was discovered that the housing delivery situation in Nigeria was getting worse.

National Housing Policy (NHP 1991): The Nigerian National Housing Policy was formulated in 1991 with the goal of ensuring adequate access to decent and affordable housing by all Nigerians. The housing situation in Nigeria since its formulation has shown quite glaringly that the implementation of the policy and the operational strategies adopted for it have been deficient. The policy was revised in 2004 to take care of the problems encountered in the implementation. A Presidential Technical Committee on Housing and Urban Development was set up by government to address the

new housing reforms. It recommended amongst other things the restructuring of the Federal Mortgage Bank of Nigeria (FMBN) and the creation of Real Estate Developers Association of Nigeria (REDAN), and Building Materials Producers Association of Nigeria (BUMPAN). The new housing reforms created financial mechanisms and institutions that will make available to the private sector (developers) funds for the production of mass houses, and allow purchasers (mortgagors) to have easy access to borrowed money through the Primary Mortgage Institutions (Ebie, 2004). It also acknowledged, finance as constituting the centre piece, among other major pillars, of housing delivery (Abiodun, 1999). The poor performance of Federal Mortgage Bank of Nigeria (FMBN), which gave loan to 8,874 out of over 1,000,000 applications between 1977 and 1990, was very worrisome.

## **2.2 Housing Finance Structure**

Arilesere, 1998 summarized the major strategies and guidelines of the National Housing Policy (NHP, 1991) on Housing finance as follows:

- Mobilization of savings into Mortgage Institution
- Provision of incentives for the capital market to invest in property development
- Provision of policy controls over the allocation of resources between the housing sector and other sectors of the economy.
- Facilitation of flow of domestic and international resources into the priority housing areas, such as low income housing.
- Need for government to establish voluntary schemes, mandatory schemes and provide substantial budgetary allocations and financial transfer to the housing finance system. Establishment of

National Housing Fund (NHF) to be administered by the Federal Mortgage Bank.

- Ensuring that Commercial Banks, Merchant Banks and Insurance Companies are given reasonable conditions to encourage them to invest in mortgage business.

Apart from the above, the policy spelt out other functions of the FMBN – These are:

- To develop a secondary mortgage market for housing finance to improve the liquidity of the system
- To act as guarantor for loan stock floated by the primary mortgage institutions
- To manage the National Housing Fund.

### **2.2.1 The Federal Mortgage Bank (FMBN)**

Nigerian Building Society was converted to Federal Mortgage Bank in 1977, with a capital base of twenty million naira and increased to One hundred and fifty Million Naira (N150m) in 1979. The impact of

Federal Mortgage Bank then was insignificant as only few loans were given principally to few middle and high income International Journal of African and Asian Studies - An Open groups in the country (NHP, 1991). As pressure due to increase in housing deficit continue to rise, an inclusive Housing policy was started in 1980, targeting low income group whose annual income did not exceed five thousand Naira. The Federal Mortgage Bank (FMBN) as a vehicle for Housing delivery in Nigeria, was combining the functions of primary and secondary mortgage institutions.

The Federal government separates the two functions by creating the Federal Mortgage Finance of Nigeria (which is now phased out). The FMBN was therefore left to operate exclusively as a secondary mortgage market and open the primary mortgage market to the private sector. Many leveraged that opportunity to go into mortgage banking. But their impact on the built environment has been short of expectation. With the FMBN operating as the secondary mortgage

market, the next problem was where to source the money to lend to the Primary Mortgage Institutions (PMIs).

In 1992, the Federal government enacts a policy which made it mandatory for every Nigerian earning up to N3,000 monthly to contribute 2.5 per cent of his monthly salary to a National Housing Fund (NHF) (This day online, 2009). This fund was to be managed by the FMBN, from which it could lend to the PMIs. The contributors to the fund were also entitled to borrow money from the fund, through the PMIs, after six months, to develop houses.

The Federal Mortgage Bank of Nigeria, a scion of the Nigerian Building Society, the FMBN has undergone several transformations since it came into being in the 1970s. It is today Nigeria's secondary mortgage institution, charged on the one hand with managing the NHF; and on the other hand, with lending money to housing developers through the PMIs. The bank has taken a number of measures in the recent times to ensure that estate developers can

build to target prices. Akinlusi, 2007 strongly advocate for mortgage facilities as vehicles for mass housing delivery in Nigeria.

### **2.2.2 National Housing Programme (NHP 1994 – 1995)**

1994-1995 National Housing Programme was designed to provide 121,000 housing units nationwide, for all income groups. The basic objectives of the programme included the following: to increase the housing stock in the country; provide easy access to home ownership; translate the national housing policy objectives into reality; and enhance resource mobilization. Others were: to establish permanent housing delivery system which will be self-sustaining and enduring, without reliance on the government treasury, after an initial take-off grant; strengthen institutions within the system to render their operations more responsive to demand; and encourage greater private sector participation in housing development. The programme, nevertheless, failed due to reasons of inadequate funding,

inadequate planning and conception, flaws in execution, attenuated public confidence, problems of access to the NHP, under-pricing and costing, inflation etc. In view of this, the FHA and the Federal Ministry of Works and Housing were jointly appointed the executing agency of the NHP at its inception (Thisdayonline, 2009).

### **2.3 PROSPECTS OF LOW INCOME HOUSING**

According to a report by the Urban Institute, 25% - 40% of all low-income families in the United States experience hardships related to food and housing. This translates into millions of families with approximately 19 million children who need to be assisted.

Thus, the term "low income housing" or even "affordable housing" is used to describe housing and apartments that are within financial reach to individuals and families with low annual household incomes. Such housing is made available by many sources, including city, county, state and federal government programs.

There are also programs available through non-profit organizations and foundations, and private real estate or property management firms.

## **HOW DOES IT WORK?**

Via the federal government's Section 8 housing programs, which is also known as government subsidized housing, residents are given a place to live and only required to pay 30% of their monthly income as rent. The government itself will pay the difference, according to fair market price.

There are other low income housing programs that are not subsidized by the government, but are created and controlled by local non-profit organizations that receive grants to provide assistance to needy families. How much residents are required to pay depends on the organization's rules and regulations. Contrary to popular belief, minority groups do not make up the majority of

low income households in the United States. Although some Black and Hispanic communities in urban cities can be mostly low income households, there are far more low income households overall in rural areas where mostly White Americans live. This includes areas that are 30 miles or more outside of the nearest metropolitan city.

## **2.4 CHALLENGES OF LOW INCOME HOUSING**

Housing is one of the most basic of human needs. Provision of houses through the creation of mortgages is taken for granted in developed countries; however, it remains a major challenge in developing countries, especially in sub-Saharan Africa. All governments in Nigeria since independence highlighted housing as a major priority. Unfortunately for over 47 years of its independence, Nigeria is yet to develop a vibrant mortgage market

and houses continue to be provided through the tortuous traditional method of buying land and building over some years, which could be an individual's entire life time. In many cases such buildings are left uncompleted or individuals have to deplete their entire life savings in order to build a home. One of the major housing policy initiatives was the Policy on Affordable Housing that was initiated in 1979 by the Shehu Shagari Administration. The policy though laudable was unable to meet the nation's housing needs because it was based on the unsustainable tenet that houses will be provided by government (this remains the anomaly that we must resolve). The implementation of the 2002 housing policy reforms was a promising beginning, but a lot remains to be done. In a recent news report on the Nigerian Housing Sector aired on African Independent Television (AIT), it was stated that between 1973 and 2006, the Federal Housing Authority (FHA) built only 30,000 housing units nationwide. According to Mr. Tunde

Ipinmosho of the Federal Housing Authority (FHA), the current housing deficit is about 12 million homes. If we take the current population of 140 million Nigerians as reported by the National Population Commission after last year's census exercise and assume 30 percent of the population as working adults we have 42 million estimated working adults; assuming about 45 percent or 18.9 million of the working adults qualify for mortgage loans, and assume an average house final selling price at about Naira 2.8 million for a 2-bedroom flat, the possible size of the mortgage market is close to Naira 53 trillion. Looking at the statistics we see that there are tremendous opportunities in the Nigerian housing sector waiting to be tapped. We should note that the government alone cannot fill the housing gap. In order to fill the gap we would have to leverage on the resources available in the private sector, while also encouraging foreign investment (in short government has no business building houses). Government (federal and the sub-

national governments) should focus on providing a favourable investment climate, infrastructure, and mortgage insurance to first time home buyers and low-to middle income families. We must however, note that there are challenges to harnessing the huge potentials inherent in Nigeria's housing sector, and invariably providing affordable housing in Nigeria.

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## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 INTRODUCTION**

This chapter states the various methods used in research, as well as the population of the study, and sampling techniques used in determining the sample size for the research. How data was collected and analysed is also discussed in this chapter.

The main objectives of this research were achieved through quantitative methods, as inferential statistics were used to measure the level of accuracy and validate responses from the respondents in accordance to the objectives of the research.

#### **3.1 STUDY AREA**

Abuja, the capital of Nigeria was the study area for this research.

It is located in the centre of Nigeria, within the Federal Capital

Territory (FCT). Abuja is a planned city, and was built mainly in the 1980s. It officially became Nigeria's capital on 12 December 1991, replacing Lagos, though the latter remains the country's most populous city. At the 2006 census, the city of Abuja had a population of 776,298, making it one of the ten most populous cities in Nigeria. Abuja has witnessed a huge influx of people into the city; the growth has led to the emergence of satellite towns such as Karu Urban Area, Suleja, Gwagwalada, Lugbe, Kuje and smaller settlements to which the planned city is sprawling. The unofficial metropolitan area of Abuja has a population of well over three million and comprises the fourth largest urban area in Nigeria, surpassed only by Lagos, Kano and Ibadan.

### **3.2 RESEARCH DESIGN**

The research design used for this study was the descriptive research design. Since data characteristics were described using

frequencies and percentages, and no manipulations of data or variables were necessary, the researcher chose this research design. The researcher discarded other alternatives such as the causal and explanatory research designs, because accurate findings and data analysis may not be achieved.

### **3.3 POPULATION OF THE STUDY**

The population for this study are employees of the ministry of work and housing that have a deep knowledge of the topic delivery of low housing income in Nigeria and challenges.

### **3.4 POPULATION SIZE AND TECHNIQUE**

Since the population for the study was not large, and data could be collected from all the respondents, the researcher adopted the census sampling technique to successfully complete the study.

All 32 respondents were used for this study.

### **3.5 DATA COLLECTION METHOD**

Data for this study was collected from the respondents through the use of questionnaires. Questionnaires were shared to all 32 respondents of the organization, and field surveys through responses to questions in the questionnaire served as the main source of primary data for this study.

Other information were collected from text books, journals and other secondary sources of data.

### **3.6 DATA ANALYSIS**

Statistical Package for Social Science (SPSS) software will be used in analysing data for this study.

Data collected were analysed using frequencies chi-square; these frequencies enabled the researcher to clearly represent true data

characteristics and findings with a great deal of accuracy. Interpretation and analysis of data was also used to describe items in tables and charts used for this study.

### **3.7 LIMITATION**

Since this study is a descriptive research, validation of data characteristics and variables described maybe limited to some extent as other statistical tools such as arithmetic mean, variance, standard deviation, and the central limit theorem were not applied to further prove the accuracy of findings in this study.

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## **CHAPTER FOUR**

### **DATA PRESENTATION, ANALYSIS AND INTERPRETATION**

This chapter is devoted to the presentation, analysis and interpretation of the data gathered in the course of this study. The data are based on the number of copies of the questionnaire completed and returned by the respondents. The data are presented in tables and the analysis is done using the correlation test.

#### **4.1 Data Presentation and Analysis**

The data presented below were gathered during field work:

#### **BIO DATA OF RESPONDENTS**

Table 1

**sex of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid male	21	65.6	65.6	65.6
Valid female	11	34.4	34.4	100.0
Valid Total	32	100.0	100.0	

Source: Field Survey

Table 1 above shows the gender distribution of the respondents used for this study.

21 respondents which represent 65.6 percent of the population are male.

11 respondents which represent 34.4 percent of the population are female.

Table 2

**Age of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 20 years	3	9.4	9.4	9.4
Valid 21-30 years	6	18.8	18.8	28.1
Valid 31-40 years	10	31.3	31.3	59.4
Valid 41-50 years	8	25.0	25.0	84.4
Valid 51-60 years	5	15.6	15.6	100.0

Total	32	100.0	100.0
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Source: Field Survey

Table 2 above shows the age grade of the respondents used for this study.

3 respondents which represent 9.4 percent of the population are below 20yrs of age.

6 respondents which represent 18.8percent of the population are between 21-30yrs of age.

10 respondents which represent 31.3 percent of the population are between 31-40yrs of age

8 respondents which represent 25.0 percent of the population are between 41-50yrs of age.

5 respondents which represent 15.6 percent of the population are between 51-60yrs of age.

**Table 3: Educational qualification of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid WASSCE/SSCE	4	12.5	12.5	12.5
OND/HND/BSC	13	40.6	40.6	53.1
PGD/MS/PHD	10	31.3	31.3	84.4
OTHERS	5	15.6	15.6	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 3 above shows the educational background of the respondents used for this study. Out of the total number of 32 respondents, 4 respondents which represent 12.5 percent of the population have WASSCE/SSCE certificate.

13 respondents which represent 40.6 percent of the population are OND/HND/BSC holders. 10 respondents which represent 31.3 percent of the population are MSC/PGD/PHD holders. 5 of the respondents which represent 15.6 percent of the population have other types of certificate.

Table 4: Marital Status of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
single	10	31.3	31.3	31.3
married	20	62.5	62.5	93.8
Valid divorced	1	3.1	3.1	96.9
widow	1	3.1	3.1	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 4 above shows the marital status of the respondents used for this study.

‘Out of the total number of 32 respondents, 10 respondents which represent 31.2 percent of the population are single.

20 respondents which represent 62.5 percent of the population are married.

1 respondent which represent 3.1 percent of the population is divorced.

1 respondent which represent 3.1 percent of the population is widowed.

Table 5: Level of experience of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid junior staff	20	62.5	62.5	62.5
Valid senior staff	12	37.5	37.5	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 5 above shows the level or experience of respondents used for this study.

Out of the 32 respondents, 20 which represent 62.5 percent of the population are junior staff. 12 which represent 37.5 percent of the population are senior staff.

**Table 6: Position of the respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
0-2 years	8	25.0	25.0	25.0
3-5 years	11	34.4	34.4	59.4
Valid 6-11 years	10	31.3	31.3	90.6
above 12 years	3	9.4	9.4	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 5 above shows the years of experience of the respondents used for this study.

Out of the 32 respondents, 8 which represent 25.0percent of the population have had 0-2yrs experience at work.

11 which represent 34.4 percent of the population have had 3-5yrs experience.

10 which represent 31.3 percent of the population have had 6-11yrs experience.

3 which represent 9.4 percent of the population have had more than 12yrs experience.

## TABLES BASED ON RESEARCH QUESTIONS

Table 7: The delivery of low income housing in Nigeria is high

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly agreed	10	31.3	31.3	31.3
agreed	15	46.9	46.9	78.1
undecided	5	15.6	15.6	93.8
disagreed	2	6.3	6.3	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 7 above shows the responses of respondents that the delivery of low income housing in Nigeria is high

10 respondents which represent 31.3 percent of the population strongly agreed that the delivery of low income housing in Nigeria is high. 15 respondents which represent 46.9 percent of the population agreed that the delivery of low income housing in Nigeria

is high. 5 respondents which represent 15.6 percent of the population were undecided. 2 respondents which represent 6.3 percent of the population disagreed that the delivery of low income housing in Nigeria is high.

**Table 8: The challenges of low income delivery in Nigeria is low**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	10	31.3	31.3	31.3
agreed	8	25.0	25.0	56.3
Valid undecided	1	3.1	3.1	59.4
disagreed	13	40.6	40.6	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 8 above shows the responses of respondents that the challenges of low income delivery in Nigeria is low. 10 respondents which represent 31.3 percent of the population strongly agreed that the challenges of low income delivery in Nigeria is low. 8 respondents which represent 25.0 percent of the population agreed

that the challenges of low income delivery in Nigeria is low. 1 respondent which represent 3.1 percent of the population is undecided. 13 respondents which represent 40.6 percent of the population disagreed that the challenges of low income delivery in Nigeria is low.

Table 9: The prospect of low income delivery in Nigeria is high

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	18	56.3	56.3	56.3
agreed	10	31.3	31.3	87.5
Valid undecided	2	6.3	6.3	93.8
strongly disagreed	2	6.3	6.3	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 9 above shows the responses of respondents that the prospect of low income delivery in Nigeria is high

18 respondents which represent 56.3 percent of the population strongly agreed that the prospect of low income delivery in Nigeria is high

10 respondents which represent 31.3percent of the population agreed that the prospect of low income delivery in Nigeria is high.

2 respondents which represent 6.3 percent of the population were undecided

2 respondents which represent 6.3 percent of the population strongly disagreed that the prospect of low income delivery in Nigeria is high

Table 10: Low income housing is economic in delivery

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly agreed	15	46.9	46.9	46.9
agreed	10	31.3	31.3	78.1
undecided	3	9.4	9.4	87.5
Valid disagreed	2	6.3	6.3	93.8
strongly disagreed	2	6.3	6.3	100.0
Total	32	100.0	100.0	

Source: Field Survey

Table 10 above shows the responses of respondents that low income housing is economic in delivery

15 respondents which represent 46.9 percent of the population strongly agreed that low income housing is economic in delivery

10 respondents which represent 31.3 percent of the population agreed that low income housing is economic in delivery

3 respondents which represent 9.4 percent of the population were undecided

2 respondents which represent 6.3 percent of the population disagreed that low income housing is economic in delivery

2 respondents which represent 6.3 percent of the population strongly disagreed that low income housing is economic in delivery

## **RESEARCH HYPOTHESIS**

H<sub>0</sub> The delivery of low income housing in Nigeria is low

H<sub>1</sub> The delivery of low income housing in Nigeria is high

Level of significance ( $\alpha=0.05$ )

Decision rule: reject H<sub>0</sub> if p-value is less than the level of significance; otherwise accept the null hypothesis

Table 11

**Test Statistics**

	The delivery of low income housing in Nigeria is high
Chi-Square	12.250 <sup>a</sup>
Df	3
Asymp. Sig.	.007

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.0.

**CONCLUSION BASED ON DECISION RULE**

Since the p-value is 0.00 which is less than the level of significance, we therefore reject the null hypothesis and conclude that the delivery of low income housing in Nigeria is high

**HYPOTHESIS 2**

H0 The challenges of low income delivery in Nigeria is high

H1 The challenges of low income delivery in Nigeria is low

Level of significance ( $\alpha=0.05$ )

Decision rule: reject  $H_0$  if p-value is less than the level of significance; otherwise accept the null hypothesis

Table 12

**Test Statistics**

	The challenges of low income delivery in Nigeria is low
Chi-Square	21.437 <sup>a</sup>
Df	4
Asymp. Sig.	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 6.4.

## **CONCLUSION**

Since the p-value is 0.00 which is less than the level of significance, we therefore reject the null hypothesis and conclude that The challenges of low income delivery in Nigeria is low

## **HYPOTHESIS 3**

H<sub>0</sub> The prospect of low income delivery in Nigeria is low

H<sub>1</sub> The prospect of low income delivery in Nigeria is high

Level of significance ( $\alpha=0.05$ )

Decision rule: reject H<sub>0</sub> if p-value is less than the level of significance; otherwise accept the null hypothesis

### Test Statistics

	The prospect of low income delivery in Nigeria is high
Chi-Square	22.000 <sup>a</sup>
df	3
Asymp. Sig.	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.0.

### CONCLUSION

Since the p-value is 0.00 which is less than the level of significance, we therefore reject the null hypothesis and conclude that the prospect of low income delivery in Nigeria is high

## **CHAPTER FIVE**

### **SUMMARY CONCLUSION AND RECOMMENDATION**

1. To appraise the nature of low income housing delivery in Nigeria
- 2 To determine the nature of the challenges of low income housing delivery in Nigeria
- 3 To appraise the prospect of low income housing delivery in Nigeria.

### **FINDINGS**

1. The delivery of low income housing in Nigeria is high
2. The challenges of low income delivery in Nigeria is low
3. The prospect of low income delivery in Nigeria is high
4. Low income housing is economic in delivery

## **CONCLUSION**

From the summary of findings and the result of the data analysis above; we therefore conclude that the delivery of low income housing in Nigeria is high.

## **RECOMMENDATION**

It is therefore recommend that:

1. the federal government of Nigeria should assist in the resolution of the problem facing the low housing delivery.
2. The federal government of Nigeria should increase the efficiency of delivery of low housing through its prospects.

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## APPENDIX

### QUESTIONNAIRE

**INSTRUCTION:** Please endeavor to complete the questionnaire by ticking the correct answer (s) from the options or supply the information required where necessary.

#### **SECTION A:** Personal Information/Data

1. Gender

a. Male

b. Female

2. Age grade

a. Below 20yrs

b. 21-30yrs

c. 31-40yrs

d. 41-50yrs

e. 51-60yrs

f. Above 60yrs

3. Educational qualification

a. WASCE/SSCE

b. OND/HND/BSC

c. MSC/PGD/PHD

d. Others

4. Marital status

a. Single

b. Married

c. Divorced

d. Widowed

5. Experience/years of service

a. 0-2yrs

b. 3-5yrs

c. 6-11yrs

d. Above 12yrs

6. Level/position

a. Junior staff

b. Senior staff

**SECTION B:**

**QUESTIONS ON THE DELIVERY OF LOW HOUSING INCOME IN  
NIGERIA PROSPECTS AND CHALLENGES**

7. The delivery of low income housing in Nigeria is high.

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed

8. The challenges of low income delivery in Nigeria is low

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed

9. The prospect of low income delivery in Nigeria is high

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed

10. Low income housing is economic in delivery.

a. Strongly agreed

b. Agreed

c. Undecided

d. Disagreed

e. Strongly disagreed

11. Briefly outline other benefits of low income housing.

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