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Original Research Article

The Function of Private Sector in the Provision of Decent Accommodation to General Public in Lafia Metropolis

Aliyu Ahmad Aliyu, Mohammed Alfazazi Okugya, Samirah Ibrahim Jibril

Department of Estate Management and Valuation, Faculty of Environmental Technology, Abubakar Tafawa Balewa University, Bauchi, P.M.B. 0248, Bauchi, Bauchi State, Nigeria

Corresponding Author: Aliyu Ahmad Aliyu

ABSTRACT

The study aimed at investigating the role of private sector in the provision of affordable housing to the public with a view to establishing strategies for affordable housing ownership using Lafia as the study area. A Survey Research was carried out through the use of questionnaire instrument. Two types of Questionnaires were administered, one for the households and the other for Private developers. The stratified sampling technique was adopted for the study; while Data obtained from the field were processed using Statistical Packages for Social Sciences (SPSS). The results revealed that production of physical housing units as well as building materials particularly the local contents are the major role played by private sectors. It has been discovered that most of the private developers used imported building materials for housing development. The findings also revealed that rising cost of land, construction materials, land scarcity with infrastructure and inflation during the project life are the major challenges faced by private developers. Moreover, personal savings and mortgage loan are the most preferred housing finance options by households. The study therefore recommended that there should be well-developed Mortgage Institutions in Nigeria to assist developers and purchasers of the housing stock to obtain mortgage loans at low interest rates. Workable policies are needed to give more access to appropriate affordable building materials. By and large, research and development into innovative technologies should be supported. Above all, the government should facilitate the development of Building Materials Producers Association of Nigeria (BUMPAN), the Real Estate Development Association of Nigeria (REDAN) and other associations in the housing industry. There should also be a macroeconomic stability, by keeping inflation and interest rates down with a well regulated and structured market that will give investors confidence about the economy. This will facilitate affordable housing supply by private developers to the expected housing needs.

Keywords: Affordable Accommodation, Housing Delivery, Housing Finance, Private Sector and Property Development.

1. INTRODUCTION

In recent times, the growing urban population and the poor housing conditions of the vast majority of urban dwellers in developing countries have become an important issue in global discourse. Many of these countries are experiencing severe pressure on urban housing as a result of mismatch between their housing provisions and urbanization trends. In many countries in Africa, rapid urbanization and rising urban housing costs coupled with high rate of urban poverty, weak governance, and inefficient public services have continued to aggravate the situation. Africa's annual urban population growth rate of 3.23 percent in 2011 (United Nations, Department of Economic and Social Affairs, Population Division, 2012), makes it the fastest urbanizing continent in the world. Demographic growth has continued against a considerable and constantly increasing housing deficit (UN-Habitat, 2010). Thus, housing shortages, poor housing qualities,

slums, and squatter settlements are commonplace.

Housing has a profound influence on the health, efficiency, social behavior, satisfaction and general welfare of the community. Okedele, Adebayo, Iweka, Aco and Uduma-Olugu (2009) opined that, in the evaluation of man's comfort, growth and development, it is inevitable that housing be considered as a critical element. This issue was highlighted at the United Nations conference on Human Settlement (Habitat 1) which was held in Vancouver, British Columbia, Canada in June, 1996; during the international year of shelter for the homeless in 1987 and at the Habitat II conference held at Istanbul, Turkey in June 1996. These emphasize the importance of providing adequate and affordable houses in every human society and dispensation. The United Nations Organization (UNO), (1996) affirms this by declaring that housing is very crucial to the survival, welfare and health of individuals.

The United States Department of Housing and Urban Development (HUD) policy makers stated that for a housing scheme to be affordable, the family should pay nothing more than 30% of its total income on rent and utilities, where they own their own house, not more than 30% of their mortgage payment, insurance, taxes and utilities. This definition recognizes the fact that every household has additional essential expenses to keep. Housing is thus affordable only if it meets this 30% test. Affordable housing, according to Andrew (1998) is that housing which does not cost more than 30% of the income of the occupant household and that any family that pays 50 percent or more of house hold income are under severe housing burden. Families that pay more than 30 percent of their income on housing are considered cost burden and may have difficulty affording other necessities, such as food, clothing, transportation and medical care (HUD, 2005).

Cox and Partelich (2010) are of the opinion that for metropolitan area to rate as affordable and ensure that housing bubbles are not triggered, housing prices should not exceed three times gross annual house hold income. In plain terms, AHURI, (2004) states that housing affordability refers to the capacity of households to meet other basic cost of living. Thus, it will be seen that the housing affordability issue is a crucial determinant of quality of life of people. It is crucial to state that while the state governments built estates that are more or less allocated to civil servants on owner occupier basis, the ones built by private developers are sold at exorbitant rates. This situation is explained by Adejumo (2009) when he asserted that, in all cases the houses are not for rent, but for sale, because these developers have taken large loans from banks to finance their building projects, their objective is necessarily to get a quick return on their money; hence they prefer to sell these houses, usually at high prices, to ensure that they have a minimum of 50% profit. After completion of the sale, they usually have 100% profit, if not more. This leaves Nigerians who are not civil servants and are not rich in cold in matters of adequate shelter.

The cost at which the house reaches the market will go a long way to determine affordability. The income of an employee determines his ability to afford a house. Where per unit cost of building is abnormally high as we have today, the simple implication is that few people will be able to afford it (Bello, 2008). The limited finance available will not be able to spread around the potential home owners. The gap between income and shelter cost in Nigeria is very wide. This has eliminated the low-income earners from the housing market. According to Bello (2008), high cost had been attributed to the following: Rising cost of building materials, inflation rate in the economy, high space and quality standards adopted by designers, fees of professionals involved in designs and construction, excessive profit of contractors. The average income of Nigerians is too low to support the construction of buildings within a short or even medium time span (Opaluwa, 2010).

Many even find it difficult to cope with regular and prompt rent payment. This makes the aspiration of the average Nigerian to own a house or occupy adequate rented apartment almost elusive. Ademiluyi and Raji (2008) stated that a recent World Bank report noted that two of the most critical urban development issues facing Nigeria are the financing of urban infrastructure and the institutional arrangements for housing delivery in urban centers. The provision of basic utilities and services particularly housing is partly the responsibility of the government, which has been handicapped in recent times by declining political will and many more factors. Ajanlekoko (2001) posits that, housing finance by its very nature is capital intensive venture which if it is to be financed through personal finance resources will require slow and tedious accumulation of savings.

The concept of the National Housing Fund or proposed in the National Housing Policy is to ensure a continuous flow of long-term funding for housing development and to provide affordable loans for low income housing. This is a welcome development that the realities of the present day Nigerian living condition will not permit. It is therefore obvious that if housing affordability will be within the reach of the average Nigerian, government must be prepared to do more by way of creation of enabling environment for private sector participation that will encourage the coverage of the entire country rather than focusing on big cities alone where their monetary interests will be protected.

The housing sector plays a more crucial role in the country's welfare as it directly affects not only the well-being of the citizenry, but also the performance of other sectors of the economy. In recognition of this, the Nigerian government has over the years initiated policies and programmes to address the housing challenges, but with little/no success. Experts have put the housing shortage in Nigeria as at 2005 at between 12million to 14 million (Adejumo, 2008: Oluwaluyi, 2008). According to Babade (2007), to adequately house the urban population in Nigeria, a conservative figure of 409,227 housing units should have been constructed in 1990. Due to neglect, the figure rose to 783,042 units in 1995; 1,333,176 units in the year 2000; 1,543,318 units in 2003 and 2,171,603 units in 2010. This is serious considering the poor showing of the housing sector.

For instance, out of the 202,000 housing units target in the 1975-80 plan period, less than 15 per cent was achieved (FGN, 2004). Equally, in 1979-83 civilian administration, a total of 40,000 units were to be constructed annually nationwide, but the overall achievement rate was put at 20 per cent (FGN, 2004). It should be noted that the poor performance of the housing sector to meet the housing need of the people can be blamed on both the public and private sectors. On the part of the public sector the factors include bad governance, failure of our national documents such as the land use act of 1978, national housing fund, federal housing authority, state housing corporations, federal mortgage banks as well as the primary mortgage institution. For instance, in the almost 40 years of creating the Federal Housing Authority, it has only succeeded in building about 40,000 housing units nationwide (Adediji, 2009) which translate to 1,000 units per annum. Although the history of housing development in the country is that of the private sector driven, it has also failed to provide affordable housing to the public. The key elements lacking in the private sector initiatives are that of affordability, end-user driven and value management. Hence it is against this background that this research seeks to assess the role of private sector in the provision of affordable housing to the public so as to device strategies for improving affordable housing provision in lafia.

2. REVIEW OF CURRENT LITERATURE

2.1 Related Studies on Housing Delivery and Development

Enormous literature exist on the concept of housing but the review of literature under this heading is restricted to issues that have to do with housing delivery and development which is the basis for understanding private sectors role in affordable housing provisions.

Among such studies was a research conducted on the challenges of housing delivery in metropolitan Lagos alongside factors affecting housing delivery by Olugbenga and Adekemi, (2013). Their findings revealed that land plays a major role in ensuring effective housing delivery. The study suggests that government need to pay urgent attention to all institutions that are responsible for housing delivery in ensuring that everybody has access to a decent place of abode.

Aliyu, Kasim and Martin (2011) were of the opinion that the major factors affecting housing development in Makama Jahun area of Bauchi metropolis were: high cost of building materials, non-use of local building materials, low income of the majority of the respondents and poor sources of finance. The study recommends that the use of local building materials by the respondents will solve residential property development problems identified in the study area

Similarly a study on the major challenges to housing development and delivery in Anambra state of Nigeria by Ugonabo and Emo, (2013) identified a multiplicity of factors inhibiting effective housing development and delivery in Anambra state to include lack of secure access to land, high cost of construction, limited access to finance, bureaucratic procedures, high cost of land registration and titling, uncoordinated policies and implementation at Federal and State levels, ownership rights under the Land Use Act, lack of critical infrastructure, affordability gap, inefficient development control, youths harassment of developers, inelegant revocation and compensation process among others. In order to comprehensively address the challenges the study recommended the need for holistic approach to housing development and delivery that will involve the Federal Government, the State Government and the private sector (both formal and informal). In view of the fact that the private sector has displayed greater flexibility and potential for housing production, the study was on the opinion that in line with the provisions of 2012 National Housing Policy, government should provide the enabling environment for the private sector to provide safe, adequate and affordable housing for the citizens.

Akeju, Ajibola and Andrew (2007) are o the opinion that the major challenges to providing affordable housing in Nigeria include, legislation such as the land use act, registering property, risk sharing, absence of a national credit database, stable macroeconomic environment, knowledge gap, dealing with licenses, taxes, enforcing contracts, high cost of building materials, infrastructure and the likes. They concluded that the goal of providing affordable housing can be achieved, but the necessary ingredients have to be put in place. Investors can work in difficult environments in the short-term if there is convincing evidence that the reforms that will improve the investment climate will be implemented as quickly as possible. It is important that Government provides mortgage insurance to first time home buyers who do not have credit history and to low-to middle income families in order to achieve the aim of providing affordable housing.

Daramola (2006) affirmed that all governments in Nigeria since independence, over 50 years ago have given priority to the housing sector but found it difficult to develop a vibrant mortgage market. There was for instance, housing policy initiatives by the Shehu Shagari administration in 1979, the policy was unable to meet the nation's housing need because it was based on unsustainable tenet that houses will be built by the Federal Government (Akeju, 2007). There was also the National Housing Policy by Federal Government, initiated to

address the severe shortages and cost of housing.

According to Buckley et al. (1994) the policy embraces the private sector addressing the housing problem and calls for the government to become an enabler, promoter and facilitator, rather than a direct implementer of the housing policy as it has attempted in the past. Akeju (2007) in support of this position argued that "it is anomaly for government to take on the responsibility of building houses because experience has shown that it is unsustainable in the long run"

Olotuah and Taiwo (2015) conduct a study on housing strategies and quality of housing in Nigeria. They found that housing need in Nigeria particularly in urban centers has continued to increase phenomenally while effective demand by the vast majority of the populace has not shown any visible improvement. They further explained that a consequence of all the interplay of forces in housing provision has been poor quality of housing in the country. They finally concluded that the involvement of the public sector in housing in Nigeria has been more of policy formulation than housing delivery. Despite huge allocations of money to the housing sector in the National Development Plans, very little has been achieved in terms of meeting specified targets in housing construction.

Ukwa et al (2012) assessed housing delivery in Nigeria using Federal Mortgage Bank scenario. They found that between 2002 and 2005, the mortgage finance bank was able to mobilized ₦19.175 billion compared to 1992 to 2002 with a value of ₦11.451 billion showing a growth rate of 82%. It was discovered that the bank granted loan value of ₦4.531 billion to 4,151 national housing fund to contributors to either build or renovate their houses. Nevertheless, the mortgage finance bank has recorded little or no success but has appreciably improved in terms of fund mobilization which has aided increase in housing delivery in Nigeria.

Balchin (1995), Onibokun, (1990), Baer (1991), Mtafu et al, (2011), Aribigbola, (2006), Kabir, (2004), and Charles (2003) have suggested that housing problems cannot be eradicated. Even the developed countries still have some pockets of homeless people. In Nigeria, the problems of squatting, forced eviction and homelessness are common phenomena in major urban centers like Lagos, Kano, Port Harcourt, Ibadan, Oweri and Kaduna. With a population of over 140 million people and over 35% living in the cities, the housing problem is very cumbersome.

In fact, Falade (2007) projected that given an annual population increment of 2.8% and all other factors being equal, more than 62% will be living in urban centers in Nigeria by the year 2020. Presently, urban centers are characterized by shortage of housing quantitatively, slum dwelling, squatter settlements, inadequate infrastructural amenities, squalor, overcrowding and generally poor living condition.

Akinyode and Tareef (2013) carried out a research on housing provision during the last two decades in the context of Nigeria, in Ogbomosho. They discovered that there is a significant increase in the housing demand in spite of increase in the provision of housing supply within this period that led to shortage in housing supply thereby leading an increase in house rent. The study recommends that review of federal government policy is needed to reduce or eliminate the pressure on housing.

Another study was conducted on the determinants of house construction cost in Kenya by Moko, (2014). The study adopted a descriptive research survey. The data was analyzed using mean and standard deviations and Pearson correlation analysis. The study found out that land, building materials and infrastructure determinants have the most influence on the housing cost in Nairobi, Kenya. The study also found out that there are possible strategies and initiatives that can be implemented to reduce the cost of constructing houses

which includes private-public-partnership, government facilitation and use of alternative building technology. Based on these findings, the study concluded that the most influential determinants of cost of constructing a house in Nairobi, Kenya are: land, building materials and infrastructure costs. The study therefore recommended the implementation of a number of strategies and initiatives to make the houses accessible and affordable to most of the population in Nairobi, Kenya namely; encouraging public-private-partnership, government offering incentives and enabling regulatory and business environment to private sector participation and adoption of new alternatives building technologies by the professionals in the housing sector.

Ibem, anosike and azuh (2011) investigated the challenges in public housing provision in the post-independence era in Nigeria. Using data derived from a survey of fifteen public housing agencies in southern Nigeria, the study found that scarcity of housing finance, lack of consistency and continuity in housing policy formulation and poor implementation strategies, unfavorable political environment and declining population of tradesmen in the construction industry were the key contextual challenges militating against public housing provision. In addition, low level of inter-agencies collaborations, poor staff motivation and rewarding system as well as inadequate operational equipment and vehicles were responsible for the inability of public housing agencies to deliver on their housing mandate in the study area. They suggested that stable polity, consistency in housing policies and programs and capacity building in public housing agencies through public-private partnerships are needed to improve on the quantity and quality of public housing in Nigeria.

2.2 Affordable Housing

Affordable housing refers to housing that is affordable to those on low or moderate incomes to rent or purchase and is priced so that households can meet other living costs (Abelson 2009). Milligan, Gurran, Lawson, Phibbs and Phillips (2009) suggested that 'affordable housing is intended generally to provide households access to appropriate housing in the market without assistance. This concept is explored in more detail by Disney (2007) and highlights that affordable housing should reflect general public usage while also being compatible with appropriate policy goals. The most widely used measure of affordable housing is the "30/40 split" and calculates that low or moderate income households (bottom 40 per cent of incomes groups) should spend no more than 30 per cent of their gross household income in meeting their housing costs (Radford and Sarris 2002; PIA 2007; Disney 2007; Pullen et al. 2010; Ruming, Gurran and Randolph 2011).

Disney (2007) continues to give meaning to the concept of affordable housing as housing that is reasonably adequate in standard and location for lower or middle-income households and does not cost so much that households are unable to meet basic living costs on a sustainable basis. This implies that there are much deeper social, economic and environmental factors that need to be explored when developing affordable housing.

2.2.1 Related Studies on Affordable Housing

There are several studies on housing affordability. Among them was a study carried out by Shaqra'a, Badarulzaman and Roosli, (2014) on the residents perception of the affordability of private housing schemes: lessons from Aden in Yemen and in Istanbul, Turkey. The sample of the study was 369 of resident's respondents. The results of the study showed that the housing cost in Aden was beyond the reach of the majority of the population and that most families in Aden were financially incapable of purchasing the private houses without credit availability. It also showed that the majority of the respondents in both projects disclosed that their housing condition is inadequate in quality. The study

recommends that efforts should be undertaken by the local housing authority to facilitate financial support to potential home buyers of low-cost housing projects as well as enforcing more flexible house purchase mechanism for the benefit of the people.

While describing the need for affordable livable sustainable housing based on Maslow's Theory of need in Malaysia by Baqutayan, Ariffin, and Raji, (2015) asserted that housing need to be adequate and of basic standard that is safe and secure, provides reasonable access to work opportunities and community services and that is available at a cost, which does not cause substantial hardship to the occupants. Furthermore, the findings of the study clearly indicated that majority of the respondents need houses that are sustainable. Sustainability is the fundamental need for all residents. Sustainability covers good neighborhood. Livability is the second important need for all dwellers. Livability covers safety and security in and around the house. People need housing that is affordable and available at a cost which does not cause substantial hardship to the occupants.

Wan Abd Aziz, Hanif, and Singaravello, (2014) conducted a study on affordable housing within the middle income households in the major cities and towns in Malaysia. They established that middle income households can be categorized into three main sub-groups; Low-Middle Income, Middle-Middle Income and Upper-Middle Income. The acceptable price range for affordability is between RM120, 000 and RM150, 000 except for Kuala Lumpur. In Kuala Lumpur, the findings revealed that a median of between RM180, 000 and RM200, 000 is the affordable price. For Kota Bharu and Kuantan, the range for affordability is wider to be between RM120, 000 and RM180, 000. Further analysis on the affordable price by both current middle home owners and prospective buyers compared to mean housing price according to state explicitly suggest mismatched between affordability and housing price for the middle income group. The study concluded that more government intervention is warranted to address this affordability issue in relation to the types of houses preferred by middle income group.

Mulliner and Maliene (2011) conducted a study on the criteria for sustainable housing affordability in Vilnius, Lithuania. They reported that housing affordability must be defined and evaluated by a broader range of criteria if more sustainable outcomes from housing policy are desired. It is important that housing affordability and sustainability issues have closer association in order to provide households with a high quality of life and to assist in creating sustainable communities.

Ajibola, Oluwunmi and Eguh (2012) carried out a research on the factors contributing to affordable housing in Kosofe Local Government Council Area in Lagos State of Nigeria. They found that the major factors contributing to affordable housing are ease of obtaining finance, availability of cheap land and stable economy. The study further revealed that the major problems confronting provision of affordable housing in the study area are lack of funds, high cost of land and high cost of building materials. The study recommended that government should interfere in reducing the cost of land by ensuring equitable marginal distribution of land as well as reduction in the cost of obtaining title to land. They also recommended that domestic production of building materials should be encouraged so as to increase the construction of houses as well as reduce the cost of construction in the study area.

Bujang, Zarin, & Jumadi (2010) investigated relationship between demographic factors and housing affordability in Malaysia. They found that there is significant correlation between demographic factors such as marital status, number of household, age distribution, education level, and household income of different respondents as it might have influenced the housing market and have

resulted in different level of affordability. The study also disclosed that affordable housing price in the study area was not more than RM150, 000 per unit. Besides, people preference was more focused on double and single storey terraced houses.

2.3 Challenges of Financing Affordable Housing

African cities are experiencing some of the fastest rates of urbanization in the world. The most striking aspect of these urbanizing cities is the extent of informal development. It is not just the urban poor that live in informal settlements but modest and middle income households are unable to access affordable housing (UN-Habitat, 2005). Notwithstanding, challenges of affordable housing provision could be spelt out in the context of: financial constraints, building standards, confused state of land tenure and delays in land title registration as critically examined below.

2.3.1 Financial Constraints

Ferguson (1999) posited that characteristics of traditional mortgage market do not suit conditions of low or moderate income households. The quest to finance decent housing affects estate developer and consumer of the housing unit. Neither the builder nor the consumer can readily obtain affordable housing finance in a country; many housing developers have difficulty obtaining funding for their projects (Quayson, 2007). In Ghana, only 5% of those who want to own a house can do so from their own resources, 60% would need some form of financial assistance and remaining 35% are not capable of owning or building a house in their lifetime (Derban, 2002).

At least three major reasons can be singled out for the inability of majority of the population in developing countries to get access to housing loans. These are: absence of good collateral, informality and instability of income and lack of information on borrowers. Banks tend to offer short term credit to large enterprises with better information and financial strength. Instability in income combined with long maturity makes housing finance a very risky business for Commercial Banks (Erhard, 1999).

2.3.2 Building Standards

Choguill (1985) observed that imposition of high standards in housing makes it difficult for low income groups to meet repayment requirements under full cost recovery policies; a factor which puts their properties in jeopardy. Moreover, these standards are designed along western lines and are not modified to suit local requirements.

2.3.3 Confused State of Land Tenure and Delays in Land Title Registration

According to a report by Centre for Democratic Development (CDD) in Ghana, lack of uniformity, administrative requirements and dualism in land tenure is risky for an effective housing finance market (CDD Report, 2000).

The 2004 World Bank Report estimated that registering formal ownership/lease over a piece of unencumbered land in Ghana is the third longest registration process in the world (World Bank, 2004).

2.4 Prospects of Financing Affordable Housing

The benefit of quality and affordable housing to every nation is extremely massive; it impacts on the economic, socio-cultural and political life of people; it provides shelter for sleep; serve as a shield against elements of the weather and other hazards; it affects efficiency and stability of a whole economy and financial markets; and hence has a significant impact on the productivity and growth of all nations (Ethiopian Journal of Environmental Studies and Management Vol.3 No.3 2010.). The prospects of financing affordable housing are addressed in relation to increase in house ownership and job creation as critically evaluated below.

2.4.1 Increase in House Ownership

Advancement in the housing industry could lead to increase in home ownership and vibrant rental market.

Formation of housing development cooperatives lowers individual housing costs and offers economies of scale in housing development. Indian Housing Cooperatives enjoy preferential treatment in the allocation of government land, credit and other subsidies such as low interest rates and duty exemptions and this effectively increases supply of housing units (Sukumar, 2001).

In China, housing market was liberalized during the late nineties. For people living in sub-standard living conditions, a one-time equity grant based on the market value of their existing housing are given to enable them access mortgage instruments. Land leases are auctioned to developers to supply housing on a home ownership basis. Developers are provided with incentives in the form of tax exemptions and China has developed more than 20 million housing units during the last five (5) years. Chile has pioneered in the upfront capital subsidy programme in housing for the poor since 1977 and has set aside 5.8 % of its national budget for providing such Subsidies (European Journal of Economics, Finance and Administrative Sciences, 2010: Issue 19).

2.4.2 Job Creation

It is important to note that affordable housing investment has the tendency to provide employment in a country. Wood (2004) revealed that $61.4 million paid by the United States Department of Housing and Urban Development (HUD) to housing providers eventually resulted in the creation of 1,100 jobs.

2.5 Housing Stress

The best way to describe affordable housing problems is housing stress. Households, which pay more than 30% percent of their income on housing and are in the lowest 40% percent of the income distribution range, are considered to be in financial housing stress (National Housing Strategy, 1991). They may have difficulty having enough money to buy other necessities such as food, clothing, transportation, medical care and education (National Housing Strategy, 1991; United States Department of Housing and Urban Development Affordable Housing, 2003).

In recent years, there has been a series of studies that have attempted to identify the correlation between housing affordability and stress. Many studies have exploited the financial hardship variables on housing stress. Eventually, they concluded that housing stress is highly correlated to financial hardship (Rowley & Ong 2012).

Yates (2007) and Hulse et al. (2010) examined the financial hardship indicators on household expenditure; include inability to pay utility bills on time; inability to heat one's home; having to seek assistance from family and friends; and so on. Yates (2007) buttressed that a household as being in housing stress according to the 30% percent rule; a household was defined to be in some (high) financial stress if they reported one or more occurrence of any of the financial hardship indicators in the household expenditure.

Based on the above, housing stress refers to the financial burden for a household arising from high housing costs relative to their income. While the housing stress indicator has a number of variants, some scholars used a variant known as the 30/40 rules. This variant of housing stress has been found to be less sensitive across tenure types and choice of income types (Nepal et al., 2010). According to this measure, a household is defined to be in housing stress if it spends more than 30% percent of its income on housing costs and is also in the bottom 40% per cent of the income distribution (Vidyattama, Tanton, and Nepal, 2011).

However, there are several reasons why housing stress could occur in many countries. First, although it can be confirmed that, on average, housing costs are getting higher and higher especially in capital cities, it can also be shown that the average income is also getting higher as well. However, the housing costs are rising faster than incomes (Darebin City Council,

2010). The other fact is that, the quality of the houses and the so called affordable housing is not livable at all.

According to Animashaun (2010), the problem of inadequate supply of residential housing and rising cost seems to be very serious issue in many countries. In addition, the housing problems vary from inadequate quantity and quality of housing to the attendant impact on the psychological, social, environmental and cultural aspects of housing. Based on the previous studies, the housing stress not only focuses on the households who pay more than 30% on housing cost but also on other factors related to the house that affect the entire family. For instance, safety, poor repair, house that costs a lot to heat and/or cool, staying far from work, family or other supports, doctor/healthcare, school/University/college, living in a house that is crowded or shared with others, spending more on transport, childcare and/or energy, and finally, the house is not suitable for the disable or old people. All those are important factors that create stress to whole family members.

2.6 The Role of the Private Sector in Housing Provision

Private sector housing is defined as any production which is not connected at all with the actions of the state, neither directly constructed by the state nor financially sponsored by the state, where production is not expected to have a social element (Golland, 1996). Barlow Ambros and Duncan (1987) have argued that three factors are important in influencing the level of new house building. These are direct capital investment by the state for public housing, state support for production and consumption and changes in the profitability of house builders in the private sector. The private sector can play an important role in housing provision, provided that the state offers sufficient and appropriate incentives to the sector (Mitullah and Wachira 2003).

In Nigeria, the private sector, both formal and informal, remains the largest producer of housing units in the country. Initiatives by the private sector can be both large-scale and deep in impact, contrary to the government initiatives which may be large-scale but usually limited in impact (Otiso, 2003).

The private sector is capable of providing living needs to large segments of the urban community if they operate within a well-conceived competitive environment where there is a possibility of charging consumers and making a profit, absence of daunting obstacles such as technology and scale of investment and the presence of competent governments with the capacity to enforce standards, contract fulfillment and service provision (Otiso, 2003). Ball (1999) suggests that the trigger of development activity is an analysis of market opportunities by developers who see demand for new housing, anticipate adequate return on investment, gear their resources towards purchase of land and housing production and then sell these housing units with a view to maximizing profits. Profitability in housing is advocated to be based on three variables: House prices, land prices and building costs, where: Profit = House Prices – {Land Prices + Building Costs} (Golland, 1996).

Macoloo (1994) defines the key components of housing to be land, finance, and building materials and construction technologies. All these relate to the costs in the profit model above. In a survey of developers, Thalmann (2006) however purports that few market developers actively monitor the market for business and profit opportunities but instead respond to market triggers, such as availability of land. As such, the supply of housing may not respond only to market signals and incentives.

2.6.1 Related Studies on Private Sector's Involvement in Housing Provision

Elegbede, Olofa, and Olojede (2015) examined the performance of private developers in housing provision in Nigeria. They found that incentives have not been well received by private developers through the government. Policies on ground are also

not favorable to the private developers especially on funding. Despite all the constraints the private developers have proven to be a vital tool to housing development for housing needs in Nigeria today. They, therefore, recommended that there must be macro stability on inflation and interest rates so that investors could build confidence in the economy. Housing laws to be passed or enacted must take into consideration the private developers as a matter of fact.

Similarly, Gbadeyan (2011) adopted a survey research method through the use of questionnaire instrument to assess private sector's contributions to the development of the Nigerian housing market. He found that private developers appeared to be making the most significant contributions to the development in the Nigeria Housing Market. His findings further revealed that one of the major problems facing these private developers was the lack of finance to embark on meaningful housing delivery services amongst others. He recommended that Government housing policy need to be proactive, most especially in respect of addressing delay in getting title registration on lands. The Government should also focus its attention on the problem of poor infrastructural facilities in Nigeria. In 2007 Salford City Council commissioned a survey of the condition of private sector dwellings across the city. Fordham Research Group Ltd completed at total of 998 inspections out of 68,877 privately owned dwellings. The main findings from the survey were: Approximately 25,563 private sector dwellings do not meet the decency standard (37%), and The main reason for failure was category 1 hazards (14,103 homes) 13.3% of total stock, 20.1% of private sector stock surveyed; Around two-thirds of non-decent homes fail only on one of the four categories; Groups with high levels of non-decency included private rented, pre-1919 dwellings, converted flats and vacant properties; Households that show high levels of non-decency include single pensioner and vulnerable households The total cost of remedying non-decent homes is £70.4m, which equates to approximately £2752 per dwelling; Salford has a higher than national average proportion of non-decent private sector dwellings.

Dwijendra (2013) examined the quality of affordable housing projects by public and private developers in Indonesia and found that the low-quality affordable housing provision is often unsuitable for dwellers because of developer constraints, and the lack of power or means of households to direct or influence the inception or delivery of the projects.

In another study by Ademiluyi and Raji (2008), on the role of public and private developers as agents in urban housing delivery in sub-Saharan Africa: the situation in Lagos state. They reported that while majority (65%) of respondents of public developers depend on the use of local materials in housing delivering process, majority (55%) of the respondents of private developers mostly depend on the use of imported materials. From their findings, one can infer that public developers do make use of local housing materials while private developers are found to be making use of imported materials. The findings are likely pointers to the prices of buildings constructed by private developers which are relatively more expensive. Also, despite an increase in the use of local materials in housing delivery process as indicated by respondents of public developers, prices of buildings are not cheap for urban poor to acquire.

On the other hand Eni andPeter (2014) examined the private sector participation in urban housing supply in Calabar, Nigeria. The systematic sampling method was adopted while the multiple regression technique was used to test the hypothesis. The results show that the actual critical factors that affect private sector supply of housing in Calabar are: the cost of housing production, the cost of land, housing rents, and the per capita income of urban residents.

Abdullahi et al. (2014), revealed the extent of gap bridged between housing demand and the private sector response in Malaysia and Nigeria and the adequacy and affordability of houses developed for the low income group. The study concluded that housing policies integration and the demonstrated quality of institutions managing the private sector participation account for the distinct and different outcomes of housing development delivery for the low income group in the two countries. It suggests that the success of private sector depends on the existence of a favorable socio-economic environment and an effective institutional and regulatory framework.

3. METHODOLOGY

3.1 Research Design

The research employed the survey research design to carry out the investigation. The research design was preferred because it allowed unlimited collection of data and enhanced a comprehensive and in-depth scrutiny of the phenomena under research. The research used questionnaire to collect the pertinent data. Survey designs are suitable when results are intended to be generalized to a wider population as in this research. Likewise, questionnaire has the ability to enhance objectivity in response and to minimize respondents' bias. It also provides higher response rates that cannot otherwise be achieved with qualitative methods especially when studies are geographically widespread as the current research.

3.2 Study Population

The study population is the total number of all individuals who have certain characteristics and are of interest to the researcher. The target population for this study is mainly urban households on rental housing tenure and private estate developers in Lafia.

3.3 Sampling

The population for the study is large and widely distributed geographically and so it could not be covered in a study of this nature. Therefore, a sample of the population would be selected for the survey.

3.4 Sample Frame and Sample Size Determination

The sample frame is the total number of items and of the sample population. The study focuses on private estate developers in Lafia as well as urban households on rental tenure. The sample frame of the study is ten (10) estate developers and seven hundred and five (705) urban households on rental tenure.

The sample size of the urban household on rental tenure is 255 as obtained from the Taro Yamane sample size formula. The sample size was derived using the following formula.

$$N = \frac{N}{1 + N(e)^2}$$

Where n=sample size required

N = the population size

e = the level of precision (margin of sampling error) expressed in decimal which 5%=0.05

$$\frac{705}{1+705\,(0.05)^2} = 255$$

3.5 Sources of Data Collection

Primary data were collected using questionnaires administered to the target respondents. Primary data collections involved both open and close-ended questions in the questionnaire. The questionnaires were administered personally by the researcher himself. This approach was chosen because it is affordable, time saving and allows for in-depth data collection as it fosters high rates of personal responses (Kumar, 2011).

On the other hand, secondary data were collected from extant publications and researches. Thus, such data were gathered from, government releases, editorial in newspapers, editorials in journals, newsletters, non-published dissertations, published dissertations, and conference papers, institution of higher learning publications, international journals, regional journals, published books, online books, and

book reviews amongst others on the role of private section in the provision of decent accommodation.

3.6 Instrument of Data Collection

In this research, questionnaire was used to collect necessary information so as to provide answers to the research question. Both open and close-ended questions were used to put the questionnaire together. The questionnaire consisted of two types, the first was designed and administered to private estate developers and the other was designed for urban households on rental tenure.

3.7 Sampling Technique and Procedure

Stratified random sampling technique was adopted for the study. In designing the sampling procedure for the survey; the study would consider the need for an efficient spread of the sample and an even distribution of the survey. As earlier stated, the structure of the population necessitated that the survey covers high, medium and low densities in terms of development. Treating each of the three density areas as a separate stratum would be essential in the study to ensure a fair representation of the different segments of the population.

Having considered all the relevant factors involved in the research design, the research has adopted the stratified random sampling with optimum allocation of samples as the sampling design. The population was stratified into three based on high, medium and low densities in terms of development accordingly, the strata include Angwan Doka (High density area), Tudun Gwandara (Medium density area), and Angwan Tiv (Low density area). These three areas were selected using density of development for detail study.

3.8 Method of Data Analysis

Data obtained from the field was processed and analyzed using statistical packages for social science (SPSS). The findings were presented using tables, and other relevant statistical tools. Qualitative data were analyzed through narration and discussions.

4. RESULTS AND DISCUSSION

4.1 Marital Status of the Respondents

It is an established fact that a couple might be in desperate need of housing accommodation compare to unmarried people. In a community where most of the inhabitants are married, the demand for housing accommodation would be on the increase. More ways of owning residential properties would be devised by the natives. This is the situation being experienced in the study area as the people were triggered by the circumstances they found themselves. Below is a table depicting the marital status of the respondents in the study area.

Table 4.1: Marital Status of the Respondents

S/N	Marital status	Frequency	Percentage (%)
1	Single	27	13.8
2	Married	123	63.1
3	Divorced	33	16.9
4	Widowed	12	6.2
	Total	195	100

Source: Field Survey (November, 2016)

The data in table 4.1 showed that majority of the respondents are married as twenty seven (27) respondents representing 14% are single, One hundred and twenty three (123) respondents representing 63% are married, and thirty three (33) representing 17% are divorced while twelve (12) respondents representing 6% are widowed.

The results indicate that the substantial proportion of the sample population comprised households of more than one person. So, earnings are expected to come from more than one household member in most cases.

4.2 Educational Qualification of the Respondents

Education plays a measure role in determining an individual's earning as well as his status in a community. It invariably indicates a person's saving for purchasing or building residential accommodation. The table below presents the educational background of the respondents in the study area.

Table 4.2: Educational Qualification of the Respondents			
S/N	Educational Qualification	Frequency	Percentage (%)
1	First School Leaving Certificate	13	6.7
2	Bachelor Degree/HND	72	36.9
3	OND/NCE	50	25.6
4	O' Level	24	12.3
5	Masters Degree	21	10.8
6	PhD	15	7.7
	Total	195	100

Source: Field Survey (November, 2016)

As indicated in Table 4.2 above, the typical household head had some formal education. The findings reveal that majority of the respondents had some level of formal education, while a small minority did not have. In the study area, the majority of the respondents had degree or higher national diploma (HND). On the other hand, thirteen (13) respondents representing 7% had first school leaving certificate. In the same vein, seventy two (72) respondents representing 37% had degree or HND, while fifty (50) respondents representing 26% had OND or NCE. It was discovered that twenty four (24) respondents representing 12% had O'level certificate while twenty one (21) respondents representing 11% had masters degree. In the study area, according the samples respondents, fifteen (15) respondent representing 8% had PhD.

As education provides opportunity to better-paying jobs, the result suggests that the majority of the household heads will have relatively good jobs which will impact positively on household income.

4.3 Occupation of the Respondents

Good or white-collar job attracts high remunerations and this will eventually help an individual in saving substantial amount of money for owning residential accommodation.

The occupational status of the respondents within the study area is illustrated below.

Table 4.3: Occupational Status of the Respondents			
S/N	Occupation	Frequency	Percentage (%)
1	Civil Servant	110	56.4
2	Private Employment	28	14.4
3	Pensioned	18	9.2
4	Business Owner	39	20.0
	Total	195	100

Source: Field Survey (November, 2016)

An analysis of the above table disclosed that one hundred and ten (110) respondents representing 56% are civil servants; twenty eight (28) respondents representing 14% worked with private organizations. However, eighteen (18) respondents representing 9% are pensioners while thirty nine (39) respondents representing 20% are business owners.

Based on the findings above, it can be deduced that most household heads are civil servants. However, significant minorities of the respondents were business owners, and only a small proportion of the respondents were employees in private organizations.

It can further established through the findings of this stud that building or purchasing residential accommodation in the stud are will quite challenging as more than half of the respondents administered with the questions were within that category. Other findings from the interview conducted with the respondents also revealed that most of the respondents were between the Salary Grade Level of seven (7) and twelve (12).

4.4 Type of Housing Unit Occupied by the Respondents

The type of accommodation owned by an individual is a function of many variables and indicators: income, occupation, education background and the likes. The table below highlights the various types of housing units occupied by the respondents in the study area.

Table 4.4: Type of Housing Unit Occupied by the Respondents			
S/N	Type of Housing unit	Frequency	Percentage (%)
1	Single Room	26	13.3
2	Room and Parlor	48	24.6
3	Two Bedroom Flat	65	33.3
4	Three Bedroom Flat	38	19.5
5	Four Bedroom Flat	18	9.2
	Total	195	100

Source: Field Survey (November, 2016)

Analysis of table 4.8 above shows that twenty six (26) respondents representing 13% lived in a single room, forty eight (48) respondents representing 25% lived in room and parlor, sixty five (65) respondents representing 33% lived in

two bedroom flats, thirty eight (38) respondents representing 20% lived in three bedroom flats while only eighteen (18) respondents representing 9% lived in four bedroom flats respectively. The data suggest that majority of the households in the study are lived in two bedroom flats.

4.4.2: monthly income earned by the respondents.

4.5 Monthly Income of the Respondents

Income of an individual has a direct bearing on his ability to own a place of abode. It is an established fact that the higher the income of an individual, the more his chances of owning residential accommodation and vice versa. Below is detailed explanation of the monthly income of the respondents in the study area.

Table 4.5: Monthly Income of the Respondents

S/N	Monthly Income	Frequency	Percentage
1	Below 60,000	93	47.7
2	70,000-95,000	39	20.0
3	96,000-140,000	25	12.8
4	141,000-250,000	16	8.2
5	251,000-300,000	16	8.2
6	Over 300,000	6	3.1
	Total	195	100

Source: Field Survey (November, 2016)

An analysis of table 4.5 above revealed that ninety three (93) respondents representing 48% earned less than ₦60,000 as monthly, thirty nine (39) respondents representing 20% earned between ₦70,000 and ₦95,000 monthly. In the same vein, twenty five (25) respondents representing 13% earned between ₦96,000 and ₦140,000 as monthly income. Furthermore, sixteen (16) respondents representing 8% earned between ₦141,000 and ₦250,000, while sixteen (16) respondents representing 8% earned between ₦251,000 and ₦300,000. Moreover, six (6) respondents representing 3% earned over ₦300,000.

This implies that the majority of the respondents in the study area earned nothing more than ₦60,000 on monthly basis. It could also be experienced that, with the majority of the respondents earning not more than 60,000, owning residential accommodation in the study area might be so difficult.

4.6: Assessment of the Affordability for Cost of Acquiring or Renting Housing

The table below illustrates an analysis on the assessment of the cost of acquiring or renting housing units occupied by the households.

Table 4.6: Assessment of affordability for Cost of Acquiring or Renting Housing

S/N	Options	Frequency	Percentage
1	Highly Unaffordable	98	50.3
2	Unaffordable	70	86.2
3	Affordable	27	13.8
	Total	195	100

Source: Field Survey (November, 2016)

An examination of the above table shows that ninety eight (98) respondents representing 50% agreed with the notion that the cost of acquiring or renting housing is highly unaffordable, seventy (70) respondents representing 86% disclosed that it is unaffordable, while only twenty seven (27) respondents representing 27% said that it is affordable. From the above finding, the result clearly indicates that the cost of acquiring or renting affordable housing units in the study area is unaffordable. It is beyond the rich of the low and middle income earners.

4.7: Number of Persons in an Apartment

According to the building regulations in Nigeria, the maximum number of people an apartment should accommodation should not exceed two (2) individuals. The table below presents the number of individuals in an apartment in the study area.

Table 4.7: Number of Persons in an Apartment

S/N	Options	Frequency	Percentage
1	One	28	14.4
2	Two	49	25.1
3	Three	57	29.2
4	Four and above	61	31.3
	Total	195	100

Source: Field Survey (November, 2016)

An analysis of table 4.7 above revealed that twenty eight (28) respondents representing 14% disclosed that only one person lived in their current

accommodation, forty nine (49) household heads representing 25% revealed that they have up to two persons living in their apartment. Furthermore, fifty seven (57) household heads representing 29 % reported that 3 persons live in their current apartment, while sixty one (61) household heads representing 31 % disclosed that more than 4 persons lived in their current apartment.

It can be deduced based on the findings above that due to law earning of majority of the respondents, a quite size-able number of them could not own a decent accommodation that will house them. They end up living in overcrowded, squalid, squatter and congested homes.

4.8: Production of Physical Houses as a Role of Private Sector

The table below highlights the response of the respondents as to whether production of physical houses is a role of the private sector. A likert scale of strongly agree, disagree, neutral, agree and strongly agree was employed to explore their opinion in that regard.

Table 4.8: Production of Physical Houses

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	1	10.0
2	Disagree	Nil	Nil
3	Neutral	Nil	Nil
4	Agree	3	30.0
5	Strongly Agree	6	60.0
	Total	10	100

Source: Field Survey (November, 2016)

Analysis of table 4.8 above shows that majority of the respondents agreed that the production and supply of physical houses at affordable price constitutes their major role. It has been observed through the findings of this study that six (6) respondents representing 60% strongly agreed, and three (3) respondents representing 30% agreed, while the minority representing only 10% disagreed.

4.9 Primary Mortgage Lending as a Source of Finance for Private Sector

In a situation whereby a private residential property developer is not having the required capital to embark on housing development, he has to resort to other means of financing residential development amongst which is loan from mortgage institutions. The greatest challenge in obtaining loan is the collateral security needed as well as the interest charge during the repay back period. Below is a response on the part of the respondents as to whether obtaining loan is an alternate to financing residential property development.

Table 4.9: Primary Mortgage Lending as a Source of Finance for Private Sector

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	4	40.0
2	Disagree	2	20.0
3	Neutral	1	10.0
4	Agree	1	10.0
5	Strongly Agree	2	20.0
	Total	10	100

Source: Field Survey (November, 2016)

Analysis of table 4.9 above shows that four (4) respondents representing 40% strongly disagreed with the statement, while two (2) respondents representing 20% disagreed. In the same vein, one (1) respondent representing 10% is neutral and one (1) respondent also representing 10% agreed. Nonetheless, two (2) respondents representing 20% strongly agreed.

These findings revealed that primary mortgage lending does not constitute private sectors role in providing affordable housing to the generality of the public, since a significant percentage of the respondents strongly disagreed.

4.10 Investment in Mortgage Securities as a Role of Private Sector

The table below gives a detailed account on whether investment in mortgage securities plays a major role in financing residential development.

Table 4.10: Investment in Mortgage Securities

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	5	50.0
2	Disagree	1	10.0
3	Neutral	2	20.0
4	Agree	2	20.0
5	Strongly Agree	Nil	Nil
	Total	10	100

Source: Field Survey (November, 2016)

It has been observed from the analysis of table 4.10 above that investments in mortgage securities does not constitute the major role of the private sector in providing affordable housing to the generality of the public. This is because the majority of the respondents, that is, fifty (50) representing 50% disagree with the notion while only two (2) respondents representing 20% agree.

4.11: Production and Supply of Building Materials by Private Sector

Private sector plays a vital role in housing affordability through provision of local building materials to the populace. The table below presents the response of the respondents in that regard.

Table 4.11: Production and Supply of Building Materials

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	2	20.0
2	Disagree	2	20.0
3	Neutral	Nil	Nil
4	Agree	1	10.0
5	Strongly Agree	5	50.0
	Total	10	100

Source: Field Survey (November, 2016

The results in table 4.11 above indicate that two (2) respondents representing 20% strongly disagree, while two (2) respondents again representing 20% disagree. Furthermore, majority of the respondents, that is fifty (50) representing 50% strongly agree that they are responsible for the production and supply of building materials particularly local content. This implies that the production and supply of building materials particularly the local content constitutes the major role of private sectors.

4.12: Type of Building Materials used for Construction by Private Developers

The table below presents finding on the type of building materials was commonly used by the private sector in building their residential accommodation.

Table 4.12: Type of Building Materials used for Building Construction

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	4	40.0
2	Disagree	2	20.0
3	Neutral	1	10.0
4	Agree	1	10.0
5	Strongly Agree	2	20.0
	Total	10	100

Source: Field Survey (November, 2016)

It has been observed from the analysis of table 4.12 above that most private developers disregard the use of local building materials in the construction or developments of housing to the generality of the public and this is the prime reason why most housing unit developed by private developers is sold out usually at exorbitant price. As it could be seen, majority of the respondents, that is four (4) representing 40% strongly disagree, while one (1) respondent representing 10% disagree. Moreover, only two (2) respondents representing 20% strongly agree.

Table 4.13:Imported Building Materials

S/N	Options	Frequency	Percentage %
1	Strongly Disagree	1	10.0
2	Disagree	1	10.0
3	Neutral	1	10.0
4	Agree	3	30.0
5	Strongly Agree	4	40.0
	Total	10	100

Source: Field Survey (November, 2016)

Analysis of table 4.13 above shows that only one (1) respondent representing 10 % strongly disagreed, one (1) respondent representing 10% disagreed, one (1) respondent representing 10% is neutral and the majority which are four respondents (4) representing 40% strongly agreed and three respondents representing 30% agreed.

The research data suggest that most private developers uses imported building materials in the construction of housing units and this is why most housing unit developed by private developers are up to standard and that is why they are sold at exorbitant price.

4.4: Low Return on Investment

The analysis of low return on investment as a challenge faced by private developers in affordable housing provision is presented in the table below.

Table 4.4: Low Return on investment			
S/N	Option	Frequency	Percentage %
1	Strongly Disagree	4	40.0
2	Disagree	1	10.0
3	Neutral	2	20.0
4	Agree	2	20.0
5	Strongly Agree	1	10.0
	Total	10	100

Source: Field Survey (November, 2016)

An analysis of table 4.4 above indicates that four (4) respondents representing 40% strongly disagreed and one respondent representing 10% disagreed that they are not faced with the challenge of lower return on investment on housing development while only two (2) respondents representing 20% agreed and one (1) respondent representing 10% strongly agreed respectively.

Hence the data suggest that private developers in the study area are not faced with the problem of lower return on investments in housing stock.

4.5: Rising Cost of Land

The analysis of the challenges faced by private developers in venturing into affordable housing in relation to rising cost of land is illustrated in the below table.

Table 4.5: Rising cost of land			
S/N	Option	Frequency	Percentage %
1	Strongly Disagree	2	20.0
2	Disagree	Nil	Nil
3	Neutral	3	30.0
4	Agree	2	20.0
5	Strongly Agree	3	30.0
	Total	10	100

Source: Field Survey (November, 2016)

Data from table 4.5 above revealed that rising cost of land is one of the major challenges faced by private developers in providing affordable housing to the generality of the public as the cost of land keep escalating day in day out. This is because only two (2) respondents representing 20% strongly disagreed while the majority i.e. two (2) respondents representing 20% agreed and three respondents (3) representing 30% strongly agreed as a matter of fact.

4.6: Rising Cost of Construction Materials

Rising cost of construction materials as a challenge faced by private developers in the study area is presented in the table below.

Table 4.6: Rising Cost of Construction Materials			
S/N	Option	Frequency	Percentage %
1	Strongly Disagree	2	20.0
2	Disagree	1	10.0
3	Neutral	1	10.0
4	Agree	2	20.0
5	Strongly Agree	4	40.0
	Total	10	100

Source: Field Survey (November, 2016)

Table 4.6 above illustrates that only two (2) respondents representing 20% strongly disagree, one (1) respondent representing 10% disagree, one (1) respondent representing 10% is neutral while two (2) respondents representing 20% agree and four (4) respondent representing 40% strongly agree with the statement. This eventually implies that high cost of construction materials constitutes one the major challenges faced by private developers in venturing into affordable housing development in the study area.

4.7: Scarcity of Land with Infrastructure

The data on the scarcity of land with infrastructure as a challenge faced by private developers in venturing into affordable housing is presented in the table below.

Table 4.7: Scarcity of Land with Infrastructure			
S/N	Option	Frequency	Percentage %
1	Strongly Disagree	2	20.0
2	Disagree	1	10.0
3	Neutral	4	40.0
4	Agree	2	20.0
5	Strongly Agree	1	10.0
	Total	10	100

Source: Field Survey (November, 2016)

The research observed that majority of the respondents in the study area were neutral on the issue of land scarcity with infrastructure as a challenge faced by private developers in venturing into affordable housing. Because based on the table the neutral option constitute the majority. Hence it can be deduced that scarcity of land with infrastructure is neither a challenge nor a threat to affordable housing development in the study area.

4.8: High Interest on Loan from Mortgage Banks

Interest charged by mortgage banks may affect provision of affordable housing by private developers. The higher the interest charged by banks, the low the patronage of loan from the private developers. Table 4.7 presents the response rate from the respondents administered with the questionnaire.

Table 4.8: High Interest on Loan from Mortgage Banks

S/N	Option	Frequency	Percentage %
1	Strongly Disagree	1	10.0
2	Disagree	1	10.0
3	Neutral	Nil	Nil
4	Agree	3	30.0
5	Strongly Agree	5	50.0
	Total	10	100

Source: Field Survey (November, 2016)

Research data from table 4.8 above showed that a significant majority of the respondents' i.e. three (3) respondents representing 30% agreed and five (5) respondents representing 50% strongly agreed with the statement that high interest imposed on capital finance borrowed for housing development is high. This makes most private developers impose high price on the housing unit they produce to cover the interest rate imposed on them.

4.9: Complex Land Acquisition Process

Data on complex land acquisition as a challenge faced by private developers is presented below.

Table 4.9: Complex Land Acquisition Process

S/N	Option	Frequency	Percentage %
1	Strongly Disagree	5	50.0
2	Disagree	2	20.0
3	Neutral	2	20.0
4	Agree	Nil	Nil
5	Strongly Agree	1	10.0
	Total	10	100

Source: Field Survey (November, 2016)

Analysis of table 4.9 above disclosed that five (5) respondents representing 50% strongly disagree, two (2) respondent representing 20% disagree, and only two (2) respondents representing 20% are neutral, while only one (1) respondent representing 10% strongly agree. The data suggest that the majority of the private developers in the study area disclosed that complex land acquisition process does not affect them in venturing into affordable housing development and also it implied that land acquisition process in the study area is less stringent or less cumbersome.

4.10: Inflation during the Construction Process

The table below sought to determine whether inflation sets in during the course of carrying out the construction of the residential accommodation.

Table 4.10: Inflation during the Construction Process

S/N	Option	Frequency	Percentage %
1	Strongly Disagree	1	10.0
2	Disagree	1	10.0
3	Neutral	1	10.0
4	Agree	4	40.0
5	Strongly Agree	3	30.0
	Total	10	100

Source: Field Survey (November, 2016)

Table 4.10 above shows that majority of the respondents in the study area which are four (4) respondents representing 40% agreed and three (3) respondents representing 30% disclosed that inflation during the life of project constitutes the major challenge faced by private developers in affordable housing development. This is because during the period of inflation, prices of building materials keep escalating. However, few respondents strongly disagreed with the notion.

5. CONCLUSION

The study adds to the existing body of knowledge on the role of private sector in the provision of affordable housing to the public. Moreover, efforts were made within the housing industry by focusing on the sustainable approach of providing houses to the people, facilitating affordable housing supply, likely constraint limiting performances, encourage social housing provision and perspective of housing developers regarding government/ stakeholders incentives aimed at facilitating the implementation of a new housing delivery system. These incentives focus on

supporting supply-side drivers for the infra structural housing delivery system in order to open up opportunities for developers to derive competitive and business value advantages from innovation through cost-reduction measures. The findings show that incentives have not been well received by developers and are thus ineffective to promote the delivery of affordable housing. Even private developers who have adopted creating infrastructure on their own have often been willing to forego these incentives.

The key findings of the research include the following:

- Production of physical housing units as well as building materials particularly the local contents has being found out to be the major role played by private sectors.
- Findings from the research clearly showed that most private developers use imported building materials for housing development. This is the major reason why most housing units developed by private developers are sold at exorbitant price which in turn discriminates against the low income households.
- It has also been discovered that rising cost of land, construction materials, land scarcity of infrastructure as well as inflation during the project life are the major challenges faced by private developers in venturing into affordable housing provision.
- The research has also found out that most household in the study area prefer rent to owner-occupier allowance as it is the most effective means of financing their current accommodations.
- Evidence from the research finding also showed that prospective households in the study area disclosed that personal savings and mortgage loan are their most preferred ways in which fund can be raised for housing development.
- Lack of collateral security and high interest rate imposed on loans has been discovered to be the major reason why most households do not take bank loan for affordable housing development.
- The strategies for improving affordable housing provision found out to include, direct construction by the households, charging of minimal interest rate by mortgage institutions, the use of authenticated academic/professional certificates as collateral security and increment in workers' salaries so as to enable them build houses on their own.

6. RECOMMENDATIONS

Based on the findings of this research and the conclusions drawn from it, the following recommendations were made:

- Land should be readily available and accessible to potential property developers. Similarly, the process of building plan approval and issuance of certificate of occupancy should be made faster and less cumbersome. Also, mass production of building material should be encouraged. This will make the materials to be affordable to the low income households.
- Policies are needed to increase access to appropriate affordable building materials. Furthermore, research and development into innovative technologies should be supported. Above all, the government should facilitate and support the development of Building Materials Producers Association of Nigeria (BUMPAN), the Real Estate Development Association of Nigeria (REDAN) and other associations in the housing industry.
- Also, the government in Nigeria need to go beyond the provision of land and policy framework to granting incentives (import duty wavers on imported building materials and construction equipment and tax relief) to organize private sector housing developers involved in affordable housing delivery for especially low-income people as well as contributing to the provision of basic infrastructure.
- Urban infrastructure and rising cost of building materials among others have been the main bane for housing development, and these have stalled the supply of affordable homes. Government needs to prudently design and provide targeted subsidies and incentives like targeted intervention fund

that will provide infrastructure for serious private sector estate developers, and some measures that will bring down the cost of building materials in the country.

- There is need for key ministries and departments such as Nasarawa state urban development board (NUDB), ministry of land and survey, Nasarawa Geographic Information Systems (NAGIS) and ministry of housing and transport to create an enabling environment for private property developers towards providing housing at affordable price to the generality of public more especially the low income households. Moreover, the state government should adopt and implement strictly the provisions of 2012 National Housing Policy by providing enabling environment for private developers to provide affordable housing for the citizens of the state
- Regularly updated data on housing is needed to monitor the performance of the housing sector periodically and to supply the private sectors with necessary information for decision making in responding to effective demand within the housing sector. Also, developers need to be educated on the need to adhere strictly on the provisions of the master plan and development control guidelines. This would go a long way to reduce the present trend of constant removal of structures.
- There should be a well-developed Mortgage Institutions in Nigeria to assist developers and purchasers of the housing stock to obtain mortgage loans at low interest rates.
- There must be a macroeconomic stability, by keeping inflation and interest rates down with a well regulated and structured market that will give investors confidence about the economy. This will facilitate affordable housing supply by private developers to the expected housing needs.
- The Government policy on housing need to be changed for rapid development to take place in the real property market. There should be no delay in getting title registration on land. Government also need to encourage the private sector and Primary Mortgage Institutions in their bid to provide more housing delivery services to the people, by making funds available to them.
- To overcome the challenge of limited access to finance, government should encourage primary mortgage institutions to establish branches in the state, recapitalize its own primary mortgage institution and encourage the formation of co-operatives under the control of the State Civil Service Commission through which housing loans could be advanced to the civil servants and monthly repayments deducted from salaries and entitlements on retirement should equally be adopted.
- To reduce the high cost of construction in the state the blending of imported building materials and local materials should be encouraged.
- The Nigerian housing policy should be reviewed periodically in order to make it functional and acceptable. Apart from this, in order to attain effective housing delivery, there should be access to land, finance and building materials. This should be complemented by provision of infrastructure, housing maintenance, as well as the encouragement of insurance companies in building and selling of houses at affordable prices. Also, the implementation of housing policy should take cognizance of low income earners.
- Affordable Housing delivery strategies should include charging of minimal interests on loans by Mortgage institutions, authenticated academic and professional certificates should be accepted as collaterals, Nigerian workers' salaries should be increased for them to build their own houses, and lastly direct construction by prospective homeowners with loans from the Federal and State Governments.
- Apart from government intervention, the private sector should be encouraged in housing production with the aid of incentives, loans and subsidies. In addition, the Federal Mortgage Bank of Nigeria that is saddled with the responsibility of guiding and controlling the operations of mortgage institution should be empowered financially so as to perform more regulatory functions in the housing market.

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