MPRI-JECM| INTERNATIONAL JOURNAL OF ENV. DESIGN & CONSTRUCTION MGT.
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

EVALUATION OF THE EFFECTIVENESS OF HOUSING DELIVERY STRATEGIES IN ILORIN, KWARA STATE, NIGERIA

OLABISI SULAIMAN ADESOJI AND SULE ABASS IYANDA (Phd)
Department of Estate Management and Valuation, Federal University of Technology, Minna, Nigeria

Abstract

Nigeria is possibly the fastest urbanizing country and one of the most important constraints it has are effective housing delivery strategies. As more and more Nigerians make towns and cities their homes, the resulting social, economic, environmental and political challenges need to be urgently addressed. The aim of this study is to evaluate the effectiveness of housing delivery strategies at Mandate 3 and Irewolede Housing Estates, Ilorin with a view to improve effective housing delivery on a sustainable basis. This is achieved through the use of descriptive statistical tools and relative importance index (RII) where primary and secondary data were used to get viable information. Two Hundred and Forty Two (242) questionnaires were retrieved out of the Two Hundred and Fifty Four (254) that were administered. The information gathered were presented through the use of tables and it was found that a number of housing delivery strategies were employed and of which Public Private Partnership and modern sources of finance such as National Housing Fund and loans from Mortgage Institutions were the most effective housing delivery strategies employed in the study area. Within the study period, a total of 4014 housing units were delivered by both government and private investors. There are constraints in loan ceilings, high interest rate, high cost of construction and delay in processing Certificate of occupancy.

KEYWORDS:
Constraints, Effectiveness, Evaluation, Housing Delivery, Strategies.

Introduction

Nigeria faces a huge shortfall in housing delivery, especially in its urban areas (Ibem, 2010). It is a highly contentious and politicised issue that is of great concern to scholars, administrators and the public in Nigeria. In the last few decades, the natural population increase, the influx of people into urban areas and inadequate

responses by the government have contributed to the worsening housing situation in this country, to the extent that economic development and the welfare of the citizens are adversely affected (Ademiluyi & Raji, 2008; Akinmoladun & Oluwoye, 2007). These problems have become more critical in most urban cities, where tremendous housing supply deficits, high cost of housing, dilapidated housing conditions as well as proliferation of slums and squatter settlements exist (Daramola, 2006; UN-HABITAT, 2006; Adedeji, 2005; Iyagba & Asunmo, 1997). As a result, a large majority of urban residents, particularly the low income earners who constitute about 50% of Nigeria's 190 million people (United Nations, 2018), are forced to live in conditions that constitute an affront to human dignity (Aribigbola, 2008; Coker et al., 2007; UNFPA, 2007; Alkali, 2005).

According to Nigerian Real Estate Hub (NREH, 2016), both government and individuals are being so concerned in the provision of both quantitative and quality housing demand of the ever increasing population in Nigeria urban cities. Albeit, the efforts of the government at all levels (Federal, State and Local) and individuals in making provision for an adequate housing units for Nigerian populace has not yielded adequate result.

Also and in recognition of the fact that neither the public nor the private sector are able to address this problem individually, current efforts in addressing the housing situation in Nigeria are mostly based on collaborative efforts (Mabogunje, 2003).

Emiedafe, (2015) re-echoed the fact that in 1991, the Nigeria housing deficit was at 7 million, and that it since increased from 7 million in 1991, to 12 million in 2007, and 14 million in 2010 and now 17 million. The implications of this very high housing deficit is that tenants in rented apartments pay as high as 60% of their average disposable income far higher than the 20-30% recommended by the United Nations. He mentioned further, that experts believe that it is only 10% of those who desire owning a home in Nigeria can afford it, either by way of purchase or personal construction as against 72% in USA, 78% in UK, 60% in China, 54% in Korea, and 92% in Singapore.

According to Leadership Newspaper Nigeria (2018), Nigeria has over 17 million housing deficit, and that the Federal government will need about N80 trillion to unlock the huge investment potentials inherent in the housing sector.

A number of research studies (Fernandez-Maldonado and Bredenoord, 2010; Mohit et al., 2010; Obeng-Odoom, 2009; Sengupta and Sharma, 2008; Sengupta

and Tipple,2007; Yeun et al., 2006) have shown that governments in developing countries are not relenting in their bid to address the issue of adequate and affordable on a sustainable scale. This is perhaps in recognition of government‘s social responsibility in housing provisions and the fact that provision of adequate housing is a key component of sustainable development. However, the outcome of government efforts in addressing housing delivery in many developing countries such as Nigeria is not well understood. According to the 1991 National Housing Policy (Federal Republic of Nigeria, 1991), Lack of evaluation and adequate monitoring of housing policy implementation have contributed to failure of public housing programmes in the study area.

The problem of adequate housing is not peculiar to Nigeria. According to the UN Habitat 30 percent of the world‘s urban population lives in slums, deplorable conditions where people suffer from one or more of the following basic deficiencies in their housing: lack of access to improved water; lack of access to improved sewage facilities (not even an outhouse); living in overcrowded conditions; living in buildings that are structurally unsound; or living in a situation with no security of tenure (that is, without legal rights to be where they are, as renters or as owners). The same report says that 35 per cent of the world‘s rural population lives in unacceptable conditions. Overall more than two billion people are in desperate need of better housing (Enoghase, Airahuobhor, Oladunjoye, Okwuke, Orukpe, Ogunwusi, & Bakare, 2015).

Meanwhile both the Federal and the State Governments has in several instances been engaged in housing provisions as can be seen in some States of the Federation. The role of government is gradually changing from that of the direct —providerll to that as the —enablerll of housing via a more appropriate regulatory and financial environment, (Aropet, 2011). It does not imply a reduction in government responsibility in the provision of affordable housing to it citizens, but rather encourages an integrated approach to the use of institutional, human, physical and financial resources in public, private and the so called —third sectors – the community to deliver the demand of housing as a team (Ong and Lenard, 2002).

There is currently a deficit of 17 million housing units (Emiedafe,2015) and according to CAHF (2018), neither the government nor the private sector provides sufficient housing units especially for the masses that need and demand it. Formal housing production is at approximately 100 000 units per year and this is highly inadequate because at least 1 000 000 units are needed yearly to bridge the 17 to

20 million housing deficit by government's target date of 2033 (if the population continues at its annual growth rate of 3.5 percent).

Aim and Objectives

Aim

The study is aimed at examining the housing delivery system in Ilorin with a view to improve housing delivery strategies on a sustainable basis.

Objectives

The following specific objectives are required to achieve the above aim:

1. Identify the major strategies employed in housing delivery in the study area.
2. Examine the effectiveness of the strategies employed in formal and informal housing delivery in the study area.
3. Assess the constraints and factors militating against effective housing delivery on a sustainable basis in the study area.

Scope of Study

This research is limited to an evaluation of the effectiveness of housing delivery strategies in Ilorin. The data needed will be sourced from key stakeholders such as financial institutions, developers/investors, regulators, Kwara State Housing Corporation, Federal Ministry of Works & Housing and private individuals to allow for cross triangulation of the research study.

Ilorin has been described as one of the fastest growing urban centres in Nigeria and had a population of 40,990 in 1952, 208,546 in 1984 and by 1991 census the city's population has increased to 552,088 and 780,771 in year 2005 (Oyegun,1985). Some of the reasons for such growth include the centrality of the city, the creation of states in 196 and 1976, the rapid growth of commerce, industrialization and other social aspects (Aderamo, 2002).

Description of the Study Area

Irewolede Housing Estate was constructed in 2002 by Kwara State Housing Corporation (KWHC). It has 250 units of 2bedroom. It is located on Yidi road, Ilorin , Ilorin West Local Government.

Meanwhile Mandate 3 Housing Estate was constructed in 2006 by Kwara Investment and Property Development Company Limited (KIPDC). It also has 250

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

units of 2bedroom and equally located on Yidi road, Ilorin , Ilorin West Local Government.

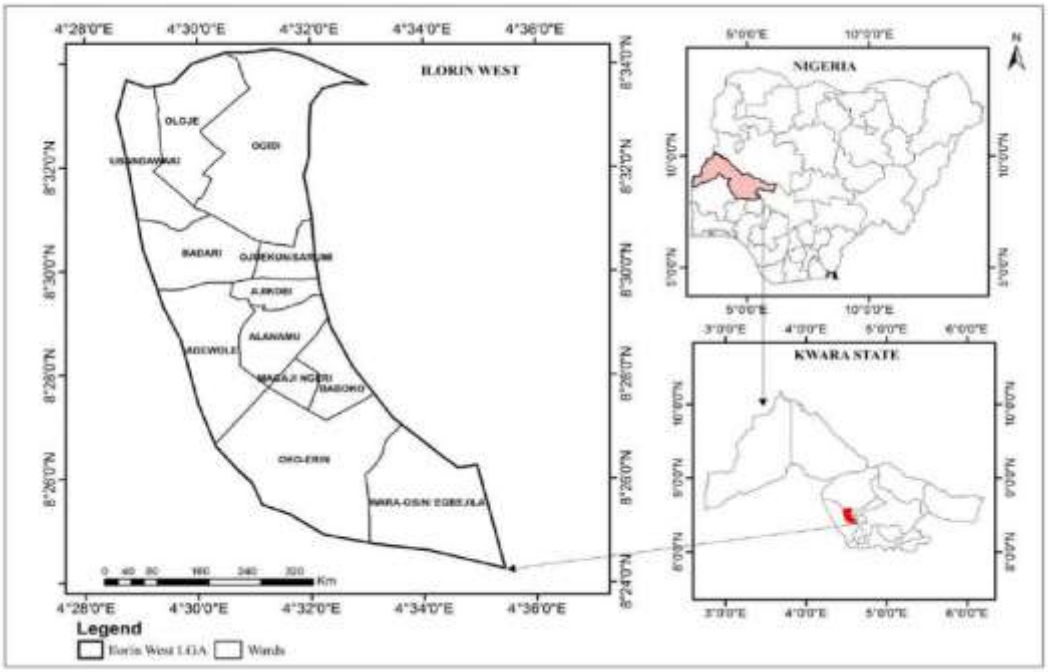

Figure 1: Map showing Ilorin West Local Government

Figure 2: Satellite Image showing Irewolede Housing Estate, Ilorin

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

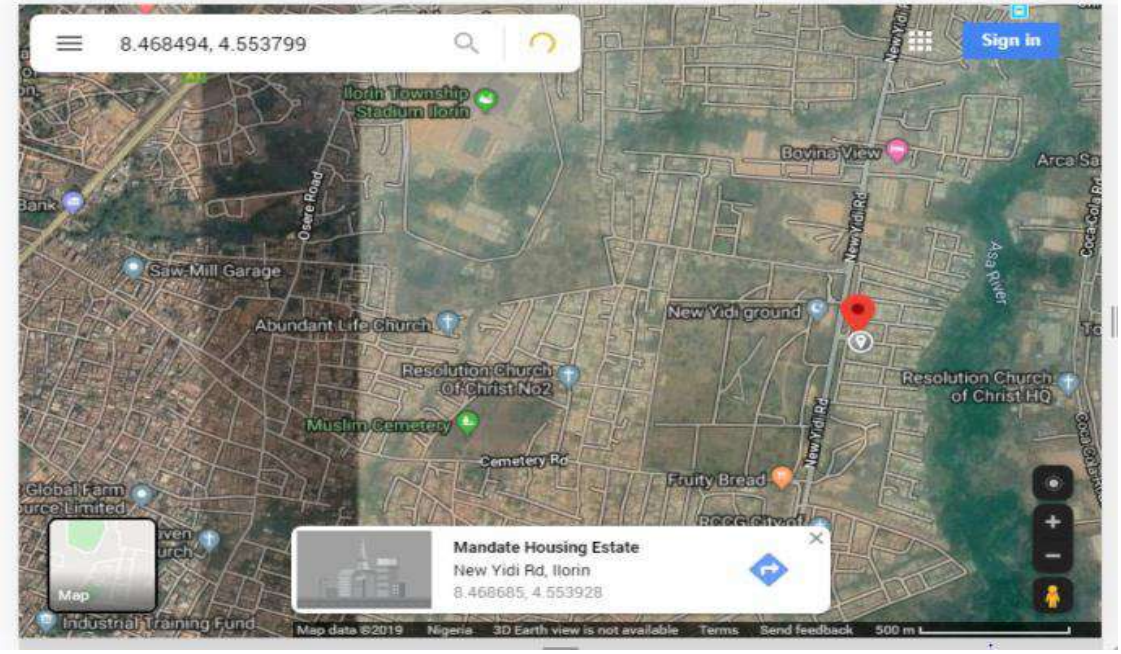

Figure 3: Satellite Image Showing Mandate 3 Housing Estate, Ilorin

Historical Background of the Study Area

Mandate 3 and Irewolede Housing Estates are in Ilorin, the Capital city of Kwara State, Nigeria. Ilorin is on the Awun River, a minor tributary of the Niger. Founded in the late 18th century by Yoruba people, it became the capital of a kingdom that was a vassal state of the Oyo Empire. Oyo's commander at Ilorin, Kakanfo (Field Marshal) Afonja, led a rebellion in 1817 that destroyed the unity of the empire. He was aided by Mallam Alimi (a Fulani from Sokoto), by Fulani warriors and slaves, and by Hausa slaves. Afonja was increasingly dominated by the Muslim Fulani, and, upon his assassination, Alimi's son, Abd as-Salam (Abdul Salami), became emir of Ilorin and pledged allegiance (c. 1829) to the Sokoto caliphate. As a Muslim Emirate, Ilorin subjugated several towns in Yorubaland and destroyed Oyo Ile (Old Oyo, or Katunga), 40 miles (64 km) northwest, the Oyo Capital, in 1837. Abd as-Salam conducted a jihad toward the sea and was only stopped by the Ibadan victory over his cavalrymen at Oshogbo in 1840.

Throughout the 19th century, Ilorin served as a major trade centre between the Hausa of the north and the Yoruba of the south. It strongly resisted British rule, and not until 1897, when the army of the Royal Niger Company arrived after conquering Bida (106 miles east – northeast), did Ilorin recognize British supremacy. In 1900 Ilorin emirate was the only part of Yorubaland to be included in the Northern Nigeria Protectorate, which, later in the colonial period, developed

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

into the Northern Province and then the Northern Region. With the subdivision of the country's administrative regions in 1967, Ilorin became part of West Central (later Kwara) state.

Plate 1: Mandate 3 Housing Estate Gate, Ilorin.

Plate 2: Mandate 3 Housing Estate Block of Flat, Ilorin.

Plate 3: Irewolede Housing Estate Gate, Ilorin.

Plate 4: Irewolede Housing Estate Block of Flat, Ilorin

Housing Policy Objectives

It is important to ensure certain tangible and intangible needs in the life of each individual. Provision of housing is one of the most important tangible needs of an individual besides food and clothing. Housing policy is related to state intervention in housing market.

Researcher Lund (2006) in his research points out that there are a lot of housing policy systems, however, each of them contains: regulatory procedures according to which the housing problems are identified;

- analysis of causes of housing problems;
- ways of how and why the state should intervene in the housing market.

Donner (2000) in her research characterizes the housing policy in a narrow sense as physical human shelter, whereas in broader sense it includes all other aspects

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

that are essential for adequate or optimal living conditions. Provision of minimum housing standard is contribution in the welfare of the whole society. The basic issue of housing policy, which is discussed a lot among politicians, is whether the state should intervene in the housing market in order to influence the housing situation for a particular part of the society.

It should be agreed with the opinion of researcher Donner (2000) that the main aim of housing policy is to prevent or to correct housing consumption by ensuring access for each household to the housing appropriate in terms of size and quality for adequate price. There are several sub-objectives that are subordinated to the main aim of the housing policy and they very often cause discussions among politicians. They provide certain benefits to the society as a whole, as well as to the households as individuals.

Donner (1995) analyses sub-objectives of the housing policy not as the only rational and social housing policy objectives, but as instruments which may serve for achieving the main aim of the housing policy, i.e.:

To extend the sector of housing owners.

The main benefits of the implementation of this objective are:

- Accumulation/bequest of capital. Residents are more likely keen to invest the capital in housing property than to rent housing, as they want to leave their property to next generation. At the same time there are risks of mortgage loan repayment and of price fluctuations in the housing market.
- Protection against unforeseen circumstances. After the repayment of the mortgage loan, the repayment and the costs of housing for the housing owners reduce, because they should cover only housing maintenance costs.
- Conservation of capital/capital gains. Real estate ensures the option to invest it in deposits for a fixed period and to receive interest.
- Cost decrease.
- If it is considered that the rental apartment is being funded throughout its life cycle, then the apartment property that is funded by mortgage loan leads to lower total financing cost.
- Long-term security of tenure.
- Protection against increase of housing costs in the future.
- Improved social prestige.

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

- Freedom (financial freedom, when the mortgage loan is repaid; freedom with regard to the improvement of housing, e.g. the choice of materials, etc.).

- Better maintenance of the housing, etc.

To replace private housing rental sector with public (social) rental sector.

With regard to this sub-objective there are lots of discussions among the politicians, and one should agree with the view expressed by (Donner, 1995) that housing market is not conceivable without private housing rental market. The state has to ensure adequate housing consumption and intervene in the housing market as little as possible.

To expand the supply of new housing construction

New housing construction is market-oriented instrument of housing policy, at the same time it should be taken into account that low-income households need additional subsidies for ensuring availability of new housing.

To redistribute the supply of existing housing in a more efficient way.

In the redistribution of housing there is difference between public and private rental market for low-income households. Within public rental market the state or municipality has to assess the size of housing against the size of a household and perform adequate housing distribution. Whereas, it is much more difficult to influence the private housing market and in certain cases it can happen mostly through the regulatory framework.

To improve the existing housing standard by the construction of new housing

To decrease housing expenditure against the household income level.

This objective is related to the availability of housing for each household, and includes the decrease of housing expenditure and increase of housing income.

To improve housing conditions for households by covering their basic needs.

Housing policy as well as any other policy may not function separately from other policies, it is closely related also with policies in other fields that have the impact on the general aim of housing policy and the sub-objectives such as income (re)distribution policy, wealth distribution policy, economic and labour market policies, spatial and regional policy, energy policy (Donner, 1995). The author

believes that the state has to intervene in that part of the housing market which does not work in an effective manner.

The main task of the housing policy in Nigeria is to ensure that the state government in cooperation with other sectors look for new possibilities of attracting financial resources for housing sector in long-term, as well as to ensure the support through different services or financial instruments for direct social risk groups or groups at risk (for example, people with low-income, pensioners, large families, students, young families). It is also important to improve the housing legislation in Nigeria, e.g. to integrate the term —housing conceptll in housing legislation and to find the possibilities of building new public housing.

Research Methodology

A descriptive research design and relative importance index (RII) would be adopted for this study as it would provide an opportunity for intensive analysis of certain details collected randomly from selected members of a large population, and also describe a number of features on the data collected. This research design will therefore be used to assess the previous and current housing delivery programmes employed at both Mandate 3 and Irewolede Housing Estates, examine the housing delivery strategies adopted by stakeholders, and examine the constraints and factors militating against effective housing delivery in the study area on a sustainable basis.

This study may be defined as a survey research. The kind of which is cross-sectional in nature. Cross-sectional design includes the descriptive, exploratory and explanatory surveys. Descriptive designs try to discover answers to the question *who, what, when, where,* and sometimes *how.* Both explanatory and exploratory designs are variants of the descriptive designs. Exploratory design is a descriptive design. Explanatory design is geared towards collecting data to answer research questions or explain the relationship among variables (Asika,2002).

Population for the Study

The study population for this research study would cut across the key stakeholders in housing delivery in Ilorin. These stakeholders include Developers and Investors and Private individuals. This researcher also visited government agencies (Kwara State Housing Corporation and Federal Ministry of Works and Housing) for interview. Thus, the figure shows part of the sample frame for this study. According to Finelib.com (2019) there are four (4) property Developers and

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

Investors in Ilorin namely, HHL Investment & Property Development Co; Kam Abioye Nigeria Limited; Porchlink Properties; and Legacy Homes & Properties Limited (LHPL) and all would be sampled for this study. There are equally a large number of private individuals involved in housing delivery. These groups of population will therefore each be broken into a manageable size and hence make up the sample size for the study.

Sampling Frame

A sampling frame is a list or other device used to define a researcher's population of interest. The sample frame for this study included four (4) Developers and Investors, and the Private Individuals in Mandate 3 and Irewolede Housing Estates in the study area. The choice of these Estates and private developers presents an avenue to meet with the large private individuals whose impact in housing delivery cannot be overemphasised.

Table 1: Population and Sampling Frame for the study area.

Sample	Number	Total
Developers and Investors	4	4
Private Individuals:		
Mandate 3 Housing Estate	125	125
Irewolede Housing Estate	125	125
Total	254	254

Source: Author's Field Survey (2019)

Meanwhile according to Kwara State Housing Corporation (2019), there are two hundred and fifty (250) housing units each at Mandate 3 and Irewolede Housing Estates and this makes a total five hundred (500) housing units at both estates. Probability (stratified random sampling) sampling techniques. In probability sampling, each member of the research population has an equal chance of being selected. It involves, literally, the selection of respondents at random from the sampling frame, having decided on the sample size. Estimation of sample size in research using Krejcie and Morgan is a commonly employed method. Krejcie and Morgan (1970) used the following formula to determine sampling size and arrive the table as shown as follow:

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

$s = X2\ NP(1-P) + d2\ (N-1) + X2\ P(1-P)$

where:
s = Required Sample Size
X= The Table Value of Chi-square for One Degree of Freedom at the desired confidence Level
N= The Population Size
P= The Population Proportion (assumed to be 0.50 since this would provide the maximum sample size)
d= The degree of Accuracy expressed as a proportion (0.05)

It must be noted that series of structured questionnaires (both closed ended and open ended questions) were administered for collection of primary data from respondents. The researcher administered the questionnaires by personal visit to Real Estate Developers and Investors Companies and the Private Individuals. Meanwhile the researcher will also conduct interview with staff of Banks, Kwara State Housing Corporation and Federal Ministry of Works and Housing.
Primary and secondary sources are the two sources of data mostly used in this research work. The primary data are those obtained from direct interview and from the questionnaires administered to stakeholders in housing delivery, that is, Banks, Real Estate Developers and Investors, Regulatory bodies, Kwara State Housing Corporation, Federal Housing Authority and the Private Individuals. While secondary data were obtained from magazines, books, seminar papers, journals, and unpublished documents.
The data collected from the respondents is statistically analyzed using both descriptive statistics and Relative Importance Index (RII).
Descriptive statistics provides, as Trochim (2006) mentions, simple summaries about the sample and about the observations that have been made. For the purpose of this study the descriptive statistics applied is summary statistics.
Meanwhile Relative Importance Index (RII) or weight is a type of relative importance analysis.
RII was used for the analysis because it best fits the purpose of this study as it tests the effectiveness of the strategies for housing delivery in the study area. Johnson and Lebreton (2004) mentioned that RII aids in finding the contribution a particular variable makes to the prediction of a criterion variable both by itself and in combination with other predictor variables. According to Badu, Owusu-Manu,

Edwards, Adesi and Lichtenstein (2013) the formula below can be used for the calculation of Relative Importance Index (RII):

$$RII = \frac{\sum W}{A * N}$$

where, W—weighting given to each statement by the respondents; A—Higher response integer; and N—total number of respondents

Data gathered from the above-stated sources were presented with the use of tables.

Meanwhile the data collected was processed systematically in the following phases;

Data Analysis: Data captured were analyzed with the use of descriptive (summary) statistics and Relative Importance Index (RII).

Results and Discussion

Out of the total 254 questionnaires administered only 242 was retrieved. Therefore the analysis would be based on the total returned questionnaires.

Distribution on Demographical Data

Table 2: Frequency Distribution on Demographic Data

Variables	Category	Frequency	Percent
Gender	Male	220	90.9
	Female	22	9.1
	Total	242	100.0
Professional	Estate Surveying and Valuation	2	0.83
	Architecture	1	0.41
	Building	2	0.83
	Town Planner	1	0.41
	Quantity Surveying	1	0.41
	Engineering	1	0.41
	Developer/Investor	2	0.83
	Others, please specify	232	95.87
	Total	242	100.0
Years of Experience	0-5 years	6	2.5

	6-10 years	20	8.3
	11-15 years	85	35.1
	16-20 years	116	47.9
	Over 20 years	15	6.2
	Total	242	100.0
Educational Qualification	Ordinary National Diploma	28	11.6
	Higher National Diploma	64	26.4
	Post Graduate Diploma (PGD)	15	6.2
	First Degree (BSc)	82	33.9
	Master Degree (MSc)	10	4.1
	Doctorate Degree (Dr)	5	2.1
	Others	38	15.7
	Total	242	100.0
Professional Qualification	Fellow	0.0	0.0
	Associate	68	28.1
	Corporate	92	38.0
	Probationer	42	17.4
	Graduate	25	10.3
	Other	15	6.2
	Total	242	100.0
Rank/Designation/position	Managing Director	23	9.5
	General Manager	14	5.8
	Project Manager	10	4.1
	Project relation Officer	15	6.2
	Others	180	74.4
	Total	242	100.0

Source: Author's Field Survey (2019)

In the above table, 90.9% of the respondents represents males while only 9.1% represents females. Estate Surveying and Value(0.83%), Architecture(0.41%), Builder(0.83%), Town Planner(0.41%), Quantity Surveying(0.41%), Engineering(0.41%), developer/Investor (0.83%) while others are represented by 95.87%.Their Years of Experience, Educational Qualification, Professional

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

Qualification and Rank/Designation/position are equally represented in the above table with their corresponding percentages.

Objective 1: Identify the major strategies employed in housing delivery in the study area. This is subdivided into both funding and construction/arrangement strategies. A simple descriptive statistics will be employed in this analysis.

Table 3: Frequency Distribution on Housing Development Strategies in the Study Area.

Finance Funding and real Development	Category	Frequency	Percent
What is the source of housing developing funding in the study area?	Modern sources of finance	170	70.2
	Traditional sources of finance	72	29.8
	Total	**242**	**100.0**
If the above is (modern sources), what type of modern source is always available for housing development?	NHF Loan/Mortgage	88	51.8
	Direct Loan	2	1.2
	Development Finance	0	0.0
	Donations	1	0.6
	Estate Development Loan (EDL)	4	2.4
	Cooperative National Housing Loan	8	4.7
	Commercial Banks	5	2.9
	Cooperative Housing Development Loan	60	35.2
	Salaries	2	1.2
	Debenture Stock	0	0.0
	Property Unit Trust (PUT)	0	0.0
	Loan Stock	0	0.0
	Total	**170**	**100.0**

If the (traditional sources), what type of Traditional source is always available for housing development?	Borrowing From Friend	2	2.8
	Local Money Lender	4	5.5
	Township Association	12	16.7
	Local Cooperative Society Contribution	54	75.0
	Total	**72**	**100.0**
What is the mode of housing construction arrangements in the study area?	Public-Private Partnership (PPP)	86	35.5
	Concession	2	0.8
	Build, Own, and Transfer (BOT)	58	24.0
	Build, Own, Operate and Transfer	24	9.9
	Design, Build, Finance and Own	65	26.9
	BOT-Type of Concession	7	2.9
	Total	**242**	**100.0**
How would you rate the above strategies?	Very Excellent	135	55.8
	Excellent	88	36.3
	Good	12	5.0
	Fairly Good	5	2.1
	Fair	1	0.4
	Poor	1	0.4
	Total	**242**	**100.0**

Source: Author's Field Survey (2019)

In the above table 70.2% of the respondents say's they use modern sources of finance as their housing delivery strategies while 29.8% said they use traditional methods of sources of finance to fund their housing production. Also important to note is the fact that 51.8% of the respondents say they got their housing units through NHF/Mortgage while 35.2% says through their salaries and others with their corresponding percentages. The above shows that NHF Scheme/Mortgage (with 51.8%) is a good strategy the housing delivery in the study area. None of the

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

respondents say they use Development Finance Donations, Property Unit Trust (PUT) and Loan Stock as means of housing delivery in the study area. For traditional sources of finance, 75% of the respondents mentioned that they get their funding through Local Cooperative Society and this is followed by Township Association with a 16.7% response. Again, it is important to note that 35.5% of the respondents say's the mode of using development arrangement is through Public Private Partnership (PPP), 26.9% says it is through Design, Build, Finance and Own and 24% respondents mentioned the arrangement to be by Build, Own, and Transfer (BOT). Other respondents are shown by their corresponding percentages.

Summarily, it is shown from the above table that most respondents use modern method of finance as a strategy for housing delivery. Also NHF/Mortgage scheme is mostly employed as means of modern source of finance. And finally Private Public Partnership is mostly used as a means of construction arrangement strategy in housing delivery in the study area.

Objective 2: Examine the effectiveness of the strategies employed in formal and informal housing delivery in the study area.

This is subdivided into both funding and construction/arrangement strategies. Relative

Importance Index (RII) will be employed as a statistical tool for the analysis of the effectiveness of each of the strategies in housing delivery.

Table 4: Relative Importance Index (RII) of Housing Delivery Strategies

Variable	Frequency	Percent	RII	Rank
Sources of Finance				
Modern Sources of Finance	170	70.2	0.3512	1st
Traditional Sources of Finance	72	29.8	0.1488	2nd
Modern Sources of Finance				
NHF Loan/Mortgage	88	51.8	0.0331	1st
Direct Loan	2	1.2	0.0008	6th
Development Finance Donations	0	0.0	0.0000	8th
Estate Development Loan (EDL)	1	0.6	0.0004	7th
Cooperative National Housing loan	4	2.4	0.0015	5th

Commercial Banks	8	4.7	0.0030	3rd
Cooperative Housing Development	5	2.9	0.0019	4th
Loan	60	35.2	0.0225	2nd
Salaries	2	1.2	0.0008	6th
Debenture Stock	0	0.0	0.0000	8th
Property Unit Trust (PUT)	0	0.0	0.0000	8th
Loan Stock				
Traditional Sources of Finance				
Borrowing From Friend	2	2.8	0.0021	4th
Local money Lender	4	5.5	0.0041	3rd
Township Association	12	16.7	0.0124	2nd
Local Cooperative Society	54	75.0	0.0558	1st
Contribution				
Construction Arrangement Strategies				
Public-Private Partnership (PPP)	86	35.5	0.0592	1st
Concession	2	0.8	0.0014	6th
Build, Own, and Transfer (BOT)	58	24.0	0.0399	3rd
Build, Own, Operate and Transfer	24	9.9	0.0165	4th
(BOOT)	65	26.9	0.0448	2nd
Design, Build, Finance and Own	7	2.9	0.0048	5th
(DBFO)				
BOT-Type of Concession				

Source: Author's Field Survey (2019)

Table 5: Relative Importance Index (RII) for Sources of Finance

Variable	Frequency	Percent	RII	Rank
Modern Sources of Finance	170	70.2	0.3512	1st
Traditional Sources of Finance	72	29.8	0.1488	2nd

Source: Author's Field Survey (2019)

The above table shows sources of finance as a strategy for housing delivery in the study area. Meanwhile modern source of finance has 70.2% responses while traditional source has 29.8% responses with a Relative Importance Index of 0.3512

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

and 0.1488 respectively. Therefore modern source of finance is ranked first (1st) while traditional source of finance is ranked second (2nd). The RII of 0.3512 shows that modern source of finance is more effective than that of traditional source with a corresponding RII of 0.1488.

Table 6: Relative Importance Index (RII) for Modern Source of Finance

Variable	Frequency	Percent	RII	Rank
NHF Loan/Mortgage	88	51.8	0.0331	1st
Direct Loan	2	1.2	0.0008	6th
Development Finance Donations	0	0.0	0.0000	8th
Estate Development Loan (EDL)	1	0.6	0.0004	7th
Cooperative National Housing loan	4	2.4	0.0015	5th
Commercial Banks	8	4.7	0.0030	3rd
Cooperative Housing Development Loan	5	2.9	0.0019	4th
Salaries	60	35.2	0.0225	2nd
Debenture Stock	2	1.2	0.0008	6th
Property Unit Trust (PUT)	0	0.0	0.0000	8th
Loan Stock	0	0.0	0.0000	8th

Source: Author's Field Survey (2019)

Considering the modern sources of finance 51.8% (that is, NHF/Mortgage) have RII of 0.0331 and ranked 1st , 35.2% (that is, Salaries) have RII of 0.0225 and 2nd, 4.7% (that is, Commercial Banks) have an RII of 0.0030 and ranked 3rd. Meanwhile Development Finance Donations, Property Unit Trust (PUT) and Loan Stock have an RII of 0.0000.

Summarily, NHF Loan/Mortgage as a strategy for housing delivery is more effective with RII of 0.0331 and closely followed by Salaries with RII of 0.0225 and Commercial banks with RII of 0.0030 ranked 1st, 2nd and 3rd respectively in order of their effectiveness. Other strategies such as Cooperative Housing Development Loan, Cooperative National Housing loan, Direct Loan and Estate Development Loan with the RII of (0.0019), (0.0015), (0.0008), (0.0004) are equally shown to be effective with 4th, 5th, 6th, and 7th rankings respectively.

Table 7: Relative Importance Index (RII) for Traditional Sources of Finance

Variable	Frequency	Percent	RII	Rank
Borrowing From Friend	2	2.8	0.0021	4th
Local money Lender	4	5.5	0.0041	3rd
Township Association	12	16.7	0.0124	2nd
Local Cooperative Society Contribution	54	75.0	0.0558	1st

Source: Author's Field Survey (2019)

For traditional sources of finance as a strategy for housing delivery and as shown in the above table, the study factors such as Borrowing From Friend, Local money Lender, Township Association and Local Cooperative Society Contribution have an RII of 0.0021, 0.0041 ,0.0124, 0.0558 and ranked 4th, 3rd, 2nd and 1st respectively. Summarily, the most effective of these traditional sources of funding is Local Cooperative Society Contributions which have an RII of 0.0558 and ranked 1st and closely followed by Township Association with RII of 0.0124 which is ranked 2nd .

Table 8: Relative Importance Index (RII) for Construction Arrangement Strategies

Variable	Frequency	Percent	RII	Rank
Construction Arrangement Strategies				
Public-Private Partnership (PPP)	86	35.5	0.0592	1st
Concession	2	0.8	0.0014	6th
Build, Own, and Transfer (BOT)	58	24.0	0.0399	3rd
Build, Own, Operate and Transfer (BOOT)	24	9.9	0.0165	4th
Design, Build, Finance and Own (DBFO)	65	26.9	0.0448	2nd
BOT-Type of Concession	7	2.9	0.0048	5th

Source: Author's Field Survey (2019)

In the Construction Arrangement Strategies factors such as Public-Private Partnership (PPP), Concession, Build, Own, and Transfer (BOT), Build, Own, Operate and Transfer (BOOT), Design, Build, Finance and Own (DBFO), BOT-Type

of Concession have RII of 0.0592, 0.0014, 0.0399, 0.0165, 0.0448 and 0.0048 respectively with Public-Private Partnership (PPP) being the most effective with RII of 0.0592 and ranked 1st and closely followed by Design, Build, Finance and Own (DBFO) with a corresponding RII of 0.0448 which is ranked 2nd.

Objective 3: Assess the constraints and factors militating against effective housing delivery on a sustainable basis in the study area. Descriptive statistics will be employed to analyse the major constraints and factors militating against effective housing delivery in the study area.

Table 9: Frequency Distribution on the Significance of each of the Constraints to Housing Delivery Strategy in the study area.

Constraints	Category	Frequency	Percent
High cost of construction	Very insignificant	2	0.8
	Insignificant	13	5.4
	Fairly significant	10	4.1
	Significant	72	29.8
	Very significant	145	59.9
	Total	**242**	**100.0**
Poor demand	Very insignificant	4	1.7
	Insignificant	5	2.1
	Fairly significant	187	77.2
	Significant	34	14.0
	Very significant	12	5.0
	Total	**242**	**100.0**
Delay in Certificate of Occupancy and building plan approval	Very insignificant	6	2.5
	Insignificant	9	3.7
	Fairly significant	12	5.0
	Significant	70	28.9
	Very significant	145	59.9

	Significant Very significant **Total**	**242**	**100.0**
High cost of building materials	Very insignificant Insignificant Fairly significant Significant Very significant **Total**	10 12 15 140 65 **242**	4.1 5.0 6.2 57.9 26.8 **100.0**
Land acquisition problem	Very insignificant Insignificant Fairly significant Significant Very significant **Total**	5 11 12 72 142 **242**	2.1 4.5 5.0 29.8 58.7 **100.0**
Route of infrastructure	Very insignificant Insignificant Fairly significant Significant Very significant **Total**	8 12 15 72 135 **242**	3.3 5.0 6.2 29.8 55.7 **100.0**
Manpower shortage	Very insignificant Insignificant Fairly significant	65 145 26 4 2	26.9 59.9 10.7 1.7 0.8

	Significant Very significant **Total**	**242**	**100.0**
Government policy	Very insignificant Insignificant Fairly significant Significant Very significant **Total**	6 14 15 75 132 **242**	2.5 5.8 6.2 31.0 54.5 **100.0**

Source: Author's Field Survey (2019)

In the above table, high cost of construction (59.9%) is very significant in term constraint to housing delivery in the study area. Also delay in Certificate of Occupancy and building plan approval is very significant with a percentage response of 59.9%. Government policy as a constraint is also very significant with a response of 54.5% and others with their corresponding percentages.

Conclusion

An evaluation of the effectiveness of housing delivery strategies has been explored in this research study including the constraints of these delivery strategies, its success rate and the measures which are needed to be taken by stakeholders to increase and have more workable housing delivery strategies. From this research study, we can conclude that the most effective delivery strategies are the PPP, DBFO, BOT, BOOT and modern sources of finance such as NHF/Mortgage loans and salaries.

Summary of Key Findings

This below therefore presents the summary of key findings in this research study. (i) Most of the respondents sampled were educated, experienced, middle-aged and professional in the housing development.

INTERNATIONAL JOURNAL – ECM
VOL. 10 NO.4 DEC-2019 ISSN: 2166-3193

(ii) A number of housing units have been delivered and this amounts to a total of four thousand and fourteen (4014) by both private investors and the government.
(iii) The largest housing production as delivered in the study period was during the administration of Shehu Shagari with a total of 662 housing units at Federal Low Cost Housing Estate, Oloje, and closely followed by 552 housing units at Adewole Phase 1 by KIPDC in 1978.
(iv) Also, modern sources of finance as housing delivery strategies were employed such as NHF/Mortgage loans and salaries.
(v) More equally PPP, DBFO, BOT and BOOT were employed as housing delivery strategies in the study area.
(vi) In terms of the level of success of the utilized housing delivery strategies, the PPP and DBFO are the most effective together with modern sources of housing finance.
(vii) The constraints and factors militating against housing delivery strategies in the study area ranges from high cost of construction, poor demand, delay in Certificate of Occupancy and building plan approval, high cost of building materials, land acquisition problem, route of infrastructure, manpower shortage, government policy, excessive protocol and bureaucracy, collateral security, restriction by government policies, high interest rate and loan ceiling and duration.

Recommendations

We recommend that with all the findings that this research study has explored, the only way through which supply of safe, quality, and decent housing can be increased by the stakeholders is if more modern sources of finance for housing can be explored and employed. Also housing delivery strategy can be made more effective if the following measures are adopted, and they include but not limited to the following;
(i) Provision of adequate housing finance for projects development by both the financial institutions and government.
(ii) Increased collaboration between the government and other stakeholders in housing development and delivery.
(iii) Institution of People Public Private Partnership to allow for more inclusiveness and people-oriented housing delivery programmes.
(iv) Accessibility of land for housing projects to developers
(v) Provision of quality and cheap building materials for the construction of housing projects

(vi)Reduction in loan ceiling and duration
(vii) Open up routes of infrastructure to pave way for effective housing delivery
(viii) Institution of more flexible government policy that will not hinder effective housing delivery
(ix) Availability of more skilled and unskilled labour
(x) Availability of adequate infrastructures for housing development
(xi) Removal of bottlenecks in building plan and Certificate of Occupancy documentation.

REFERENCES

Adedeji, Y.M.D. (2005). Sustainable low-cost housing technology cities: Accelerated constructions initiative option. [Online]. Available at: http://journalanduse.org/Assets/Vol1%20papers/sustainable%20lowcost%20housing%20technology%20in%20cities.pdf. [Accessed on 18 September, 2018].

Ademiluyi, A.I. and Raji, B.A. (2008). Public and private developers as agents in urban housing delivery in Sub-Saharan Africa: The situation in Lagos State. *Humanity & Social Sciences Journal*, 3(2):143–150.

Aderamo, A.J. (2002), "Transport in the Structure and Growth of a Traditional City". Geo-studies

Alkali, J.L.S (2005). Planning Sustainable Urban Growth in Nigeria: Challenges and Strategies. Paper Presented at the Conference on Planning Sustainable Urban growth and Sustainable Architecture, held at the ECOSOC Chambers, United Nations Headquarters, New York, on 6th June, 2005. [Online]. Available at :www.un.org/docs/ecosoc/meetings/ 2005/docs/Alkali.pdf. [Accessed on 18 September, 2018].

Aribigbola, A. (2008). Housing policy formulation in developing countries: Evidences of programme implementation from Akure, Ondo State Nigeria. *Journal of Human Ecology*, 23(2):125–134.

Aropet, I (2011) the role of the government in the provision of affordable housing to the urban poor in kampala. Available at:https://www.academia.edu/15725060/role_of_government_in_the_provision_of_affordable_housing. [Accessed on 19 December, 2018].

Asika, *N. M. (2002): Research Methodology in the Behavioural Sciences (Lagos: Longman Nigeria plc) pp.110- 157*

Badu, E. , Owusu-Manu, D., Edwards, J.D., Adesi, M. and Lichtenstein, S. (2013) Rural Infrastructure Development in the Volta Region of Ghana: Barriers and Interventions.Journal of Financial Management of Property and Construction, 18, 142-159. http://dx.doi.org/10.1108/JFMPC-11-2012-0040. [Accessed on 12 November, 2019]

CAHF. (2018). The Centre for Affordable Housing Finance in Africa (CAHF): Housing Finance in Nigeria. Available at: http://housingfinanceafrica.org/countries/nigeria/ [Accessed on 13th December, 2018].

Daramola, S.A. (2006). Affordable and functional housing in a developing economy: A case study of Nigeria. [Online]. Available at: http://journalanduse.org/Assets/Vol2%20Papersaffordable%20and%20functional%20housing%20in%20a%20developing%20economy.pdf [Accessed on 5 September, 2018].

Donner, C. (1995). Das Ende der Wohnbauförderung/Versuch eines wohnpolitischen Gersamtsystems. Vienna. 337 p.

Donner, C. (2000). Housing policies in the European Union. Theory and Practice. Vienna. 566 p.

Emiedafe, W. (2015). Nigeria's 17 Million Housing Deficit. Available at: http://sapientvendors.com.ng/. [Accessed on 18 June, 2019]

Enoghase, S.; Airahuobhor, A.; Oladunjoye, P.; Okwuke, E.; Orukpe, A.; Ogunwusi, B. and Bakare, S. (2015): "Nigerias 17 Million Housing Deficit Challenges Buhari" Daily Independent Online.http://dailyindependentnig.com/2015/04/nigerias-17m-housing-deficit-challenges-buhari/

Fernandez-Maldonado, A.M. and Bredenoord, J. (2010) Progressive Housing Approaches in the current Peruvian Policies" Habitat International. Doi:10.1016/j.habitatint.2009.11.018

Finelib.com (2019). Real Estate Developers Ilorin. Available at: https://www.finelib.com/cities/ilorin/business/real-estate/real-estate-developers. [Accessed on 2 June, 2019]

Ibem, E.O (2010) An Assessment of the Role of Government Agencies in Public-Private Partnerships in Housing Delivery in Nigeria. Journal of Construction in Developing Countries, Vol. 15(2), 23–48, 2010.

Iyagba, R., and Asunmo, B. (1997). Housing crises in Nigeria's urban areas- A challenge to the construction industry and technology. *Lagos Journal of Environmental Studies*, (1): 39–47

Johnson, J.W. and LeBreton, J.M. (2004) History and Use of Relative Importance Indices in Organizational Research. Organizational Research Methods, 7, 238-257. http://dx.doi.org/10.1177/1094428104266510. [Accessed on 12 November, 2019].

Krejcie, R.V., and Morgan, D.W., (2010). Determining Sample Size for Research Activities. *Educational and Psychological Measurement.* Available at: *http://www.kenpro.org/sample-size-determination-using-krejcie-and-morgan-table/* [Accessed on 25 June, 2019].

Lund, B. (2006). Understanding Housing Policy. Bristol: The Policy Press. 262p Macmillan Dictionary. (n.d.). Housing. Retrieved from http://www.macmillandictionary.com/dictionary/british/ housing

Mabogunje, A.L. (2003). The new mass housing and urban development policy: Social and economic impact in Aribigbola, A. (2008). Being text of a public service lecture delivered to the top echelons of the federal civil service, Abuja Nigeria.

Mohit, M.A, Ibrahim, M. & Rashid, Y.R. (2010) Assessment of Residential satisfaction in newly Designed Public Low-Cost Housing in Kuala Lumpur, Malaysia. Habitat International. Vol. 34, p18-27.

NREH, (2016) An Overview of Housing Demand and Supply in Nigeria. Available at: https//nigeriarealestatehub.com.[Accessed on 20th June, 2019].

Obeng-Odoom, F. (2009) Has the Habitat for Humanity Housing Scheme Achieved its Goal? A Ghanaian Case Study. Journal Housing and the Built Environment. Vol. 24, p67-84

Ong, H.C and Lenard, D (2002): *Partnerships between Stakeholders in the Provision of and Access to Affordable Housing in Malaysia. Available at:https://www.fig.net/resources/proceedings/fig_proceedings/fig_2002/TS10-2/TS10_2_ong_lenard.pdf.* [Accessed on 13th December, 2018].

Oyegun, R.O. (1985), "The Use and Waste Water in a Third War World City",Geojournal, Reidel Publishing Company, 10.2, 205-210.

Sengupta, U. and Sharma, S. (2008) No Longer Sukumbasis: Challenges in Grassroots –Led Squatter Resettlement Programme in Kathmandu with special reference to Kirtipur Housing Project. Habitat International.Vol.33, p34-44

Sengupta, U. and Tipple, A.G. (2007).The Performance of Public –Sector Housing in Kolkata, India in the Post –Reform Milieu.Urban Studies 44(10),2009-2027.

Trochim, W.M.K (2006) “”Descriptive Statistics”. Research Methods Knowledge Base. Available at: http://www.socialresearchmethods.net/kb/scallik.php. [Accessed on 12 November, 2019].

UNFPA (United Nations Population Funds). (2007). State of the world population 2007. New York: The United Nations. [Online]. Available at: http://www.unfpa.org. [Accessed on 28 October 2018].

UN-HABITAT. (2006b). Public-Private Partnerships in enabling shelter strategies. Nairobi: United Nations HABITAT information Services. [Online]. Available at: http://www.unhabitat.org/[Accessed on 20 September, 2018].

Yeun, B., Yeh, A., Stephen, J.A., Earl, G., Ting, J., & Kwee, L.K (2006) High-rise Living Singapore Public Housing Urban Studies 42(3), 583-600