

CONSTRAINTS AND CHALLENGES ON HOUSING PROVISION IN KANO CITY, NIGERIA

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Abstract

The research delves into housing needs in Kano city-Nigeria and the provision of housing over the years. It identifies the challenges of public housing, it also highlights the Kano city uncontrolled urban haphazard growth and unsustainable development. The objectives are to examine the factors that hinder effective quality housing for all as a result of high cost of houses and building materials used in the study area (Kwankwasiyya, Bandirawo and Amana satellite towns). The results show that housing provision is fraught with a plethora of problems especially for low-income earners who incidentally constitute the majority of the population. An estimation of more than 75% of residents in Kano city does not have what is called 'home'. The various past governments have made concerted efforts to provide adequate housing but recent studies have shown that the low income group has not adequately benefited from the government programmes. The crux of the matter is that governance failed to provide strategy for adequate housing, which is a stimulant for economic and socio-political development. The paper recommends effective policy framework involving private institutions with increasing move towards more private sector involvement in the provision of housing, thereby removing all impediments in the development, provision, maintenance, operation and upgrading of housing infrastructure in Kano city.

Key Words: Kano, Housing, Challenges, Building Materials, Low-income earners.

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1. Introduction

Housing is so important that it impacts on the social, physical and mental well being of individuals irrespective of socio-economic status, color or creed. It represents the most basic human needs and has no doubt impacted on the health, welfare and productivity of the people. In spite of the importance of housing to mankind, there is however a universal shortage of needed dwelling units especially in developing countries including Nigeria, where population and urbanization are rapidly increasing and the gap between housing supply and housing demand is very wide. Perhaps, this informed the Land Use Act 1979 that vested all lands in designated urban centres of Nigeria in the Governors of the respective states. This is to ensure access, equity in the allocation and efficient utilization of land resources. Similarly, the 1999 Constitution of the Federal Republic of Nigeria proclaims housing as a right of all Nigerians irrespective of their economic status, religion or tribe. Unfortunately, this has remained on paper as majority of low-income earners have no access to decent housing accommodation. The existing housing stock is grossly too inadequate to cater for the needs of Nigeria's population, primarily as a result of policy misdirection. Furthermore, due to long bureaucratic procedures and increasing land speculation, access to formal land and housing is gradually becoming beyond the reach many. Government allocation of land and housing has been generally in favour of the elites, influential office holders and the middle to high-income groups.

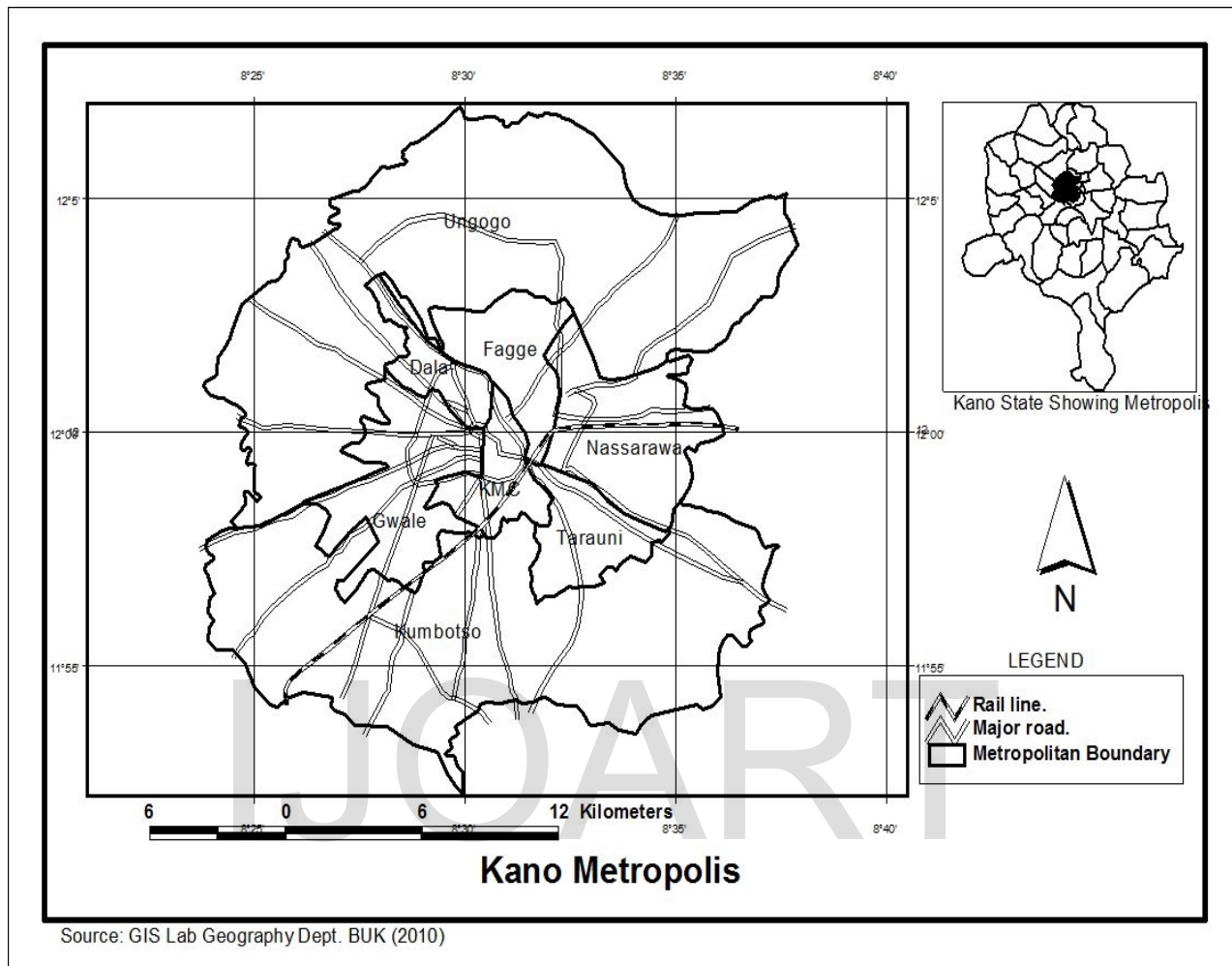
The National Council on Housing established in 1971, recommended amongst others, the establishment of the Federal Housing Authority (FHA) in 1973 to handle Federal Government housing programmes in Nigeria. In the same vein, Kano state government established the Kano State Housing Corporation to initiate and executes state government housing scheme. Furthermore, the state government established the Dala Building Society to provide finances for building, maintenance and acquisition of the houses. Nonetheless, private and individual efforts remain the dominant source of housing development in Nigeria (providing over 98% of the annual production). Equally, Local Governments councils in the state are not proactive in building housing units, the current housing stock in most of the councils is provided by individual households.

Kano City, (figure 1) the capital of Kano state in Nigeria, lies on latitude $12^{\circ}, 03'N$, and longitude $8^{\circ}, 32'E$ and 316 meters above sea level. Kano grew to prominence as a centre of a

prosperous trade and an important terminus of trans-Saharan trade route and a rich and fertile agricultural district. Today, it is a major commercial, industrial, administrative and religious center (Muhammad, 2013). As commercial and industrial activities grow, there is a corresponding growth in population, which creates high demand for land and housing. Unfortunately, the city has suffered from a dearth in long term strategic housing policy that will quantitatively and qualitatively address the shortage in housing stock for all categories of urban residents.

The deprivation of the rural areas especially the neighbouring districts is a major cause of the rapid urban growth of the city, which compelled the more educated and adventurous to leave their villages to explore opportunities in the city. The influx of population coupled with insignificant increase in the housing stock constitutes a serious challenge to housing accessibility among urban residents especially the urban poor and the low-income groups. Decent housing accommodation has gone beyond the reach of most households and even the construction materials are now so exorbitantly priced that only a privileged few are able to afford a new house. The pressure of increasing demand for housing in the metropolis led to rapid growth of informal settlements with the attendant problems of lack of access roads, drainages, water supply, electricity and conformity to building regulations. Government realized the dangers of such developments and swiftly directed some demolition works in some of the affected areas and the ban on demarcation and sales of illegal sub-divisions of residential plots popularly known as 'Awon-igiya'. In response to the need to cater for the housing demand of the city, the State government in 2012 embarked on a capital intensive housing development project of building three new satellite towns on the urban fringes namely; Kwankwasiyya, Amana and Bandirawo.

Figure 1: Kano City Showing the Metropolitan Area



This paper examines the housing situation in the new Satellites town vis-à-vis the housing needs of the inhabitants of Kano and the affordability of the houses and the terms of access to them. The objective is to find out the major factors that hinder effective access to decent housing and the challenges confronting the development of qualitative and quantitative housing in Kano. Some recommendations are made based on the findings.

2. Material and Method

This study reviewed the previous efforts made by the State and Federal governments towards housing provision in Kano in order to provide background for the analysis of the on-going housing projects in three separate locations of the metropolitan area namely; Kwankwasiyya,

Bandirawo and Amana cities. This work was therefore carried out and concentrated in the new towns being constructed by Kano State government at the outskirts of city. The Satellite towns have a total number of **1600** housing units and for the purpose of this work; twenty one (21) units were selected from the three cities to serve as sample. The derived samples were chosen to come up with unit cost of each house. The housing units comprise of detached duplex, detached bungalow with pergola, detached bungalow with carport, detached bungalow, semi-detached bungalow, semi-detached block of 6 flats and terrace house. A 5-bedroom detached duplex was used to give highlight on the building materials and their cost. This is what was used to determine affordability or otherwise particularly among the low-income earners in the metropolis, for whom it is assumed the scheme was intended. Data was obtained through interview, questionnaire administration, direct observation, and facility survey. Secondary data from related literature was also consulted.

3.0 Literature Review

The demand for housing in most cities of the world is associated with the increasing rate of urbanization, which has become a common feature of contemporary societies. It can't be disputed that during the last century many societies recorded unprecedented industrial and technological development, commercial and economic growth, and improvement in the living conditions of the people. Equally significant is the world population explosion that has been an important trait of the century, which can't pass unnoticed (Brockerhoff, 2000). These developments resulted in increasing concentration of population in urban centres leading to increased rates of urban growth with all related demands for other basic urban utilities. For example, in 1995-2000, the world's urban population increased at a rate of 2.1 percent per annum (UNPD, 2008). Conservative estimates suggest that from 2000 to 2030, it will grow at an average annual rate of 1.8 percent (UNPD, 2008). However, a large gap exists between the developed and developing countries, where rates of urban growth were quoted at 0.8 and 3.4 per cents respectively (Oluwasola, 2003). One of the most important implications of the urban growth is the corresponding increase in demand for housing, which has been noticeable in most cities of the world. In Nigeria, Kano is a typical example where the housing stock has seriously been at far with demand. Being an ancient centre of trade and commerce, Kano also became prominent as an industrial nucleus of Northern Nigeria. Besides, it became a collection and

distribution centre of imported manufactured goods because of its geographical and nodal advantages. Thus, the city attracts high influx of population from far and wide and therefore is confronted with pressure on all available facilities and infrastructure, with acute shortage of housing accommodation. It is obviously the deficit in the housing supply market that has challenged governments in the past and that is threatening the present urban authorities.

3.1 Housing Demand in Kano

Housing development has been an important feature that defines the morphology of the ancient city of Kano since the pre-industrial era; evidences from prehistoric stone tools suggest that the city has relics of built environment dating to many centuries. The old city (*Birni*) has nucleated houses that were built with bricks (*tubali*) made from mud-clay in a pattern of traditional architecture that is typical of Hausa culture. The construction of the ancient city walls was attributed to Muhammad Rumfa (1463-1499) and today even a casual visitor to the city will appreciate the remaining legacies evident of the historic walls around the *Birni* (city). These attributes of Kano has adored it to migrant settlers from within and outside the region.

Kano started to receive a mass influx of rural population following independence in 1960 that removed the restrictions on migration. As with most African countries, migrations were precipitated by rural poverty and underemployment. Many of the rural population were engaged in agriculture and therefore during the dry season, they usually look for alternative employment in the informal sector of the economy (Hart, 1997). The city received rural migrants as investment and employment opportunities were available and concentrated in the urban centre. The relative improvement recorded in the agricultural sectors due to the introduction of scientific mechanised production also meant some people were relieved from farm operations in the rural areas. Such surplus labour easily finds its way to the city. With an inadequate housing provision, a sizeable number of the urban residents were unable to meet their basic housing needs and homelessness began to appear in the city and its environs. (Chukwujekwu, 2006).

The effect of high population growth and increased rate of urbanisation has thrown Kano into serious housing problems; housing shortage for example, increases by the day. Poor housing condition, substandard buildings, deteriorating housing environment, informal settlement, and increasing violation of building regulations are becoming widely spread. All these were

manifested in the peri-urban fringes specifically in areas like Chiranchi, Jaen, Kurnar Asabe, Bachirawa, Dorayi, Kawo, Rijiyar Lemo, Badawa, Darmanawa, Sheka and many other neighbourhoods.

3.2 Housing Provided by Government

Despite these acknowledged problems, only few formal residential developments were established by the State government since inception. The State Government built houses in areas that known as GRA (Government Reserved Area) exclusively in some selected parts of the metropolis around Nassarawa to accommodate senior officers in the civil service. Some few low-cost housing estates were also built at different times; Gwammaja housing estate, Kundila housing estate along Zaria road, Ja'oji housing estates in Gyadi-gyadi and Zoo road housing units. Additional effort was made on building other estates at Mariri, Farawa, and Zawachiki. The Kwankwasiyya, Amana and Bandirawo new satellite towns currently on-going, are the present administration's efforts to address the housing shortage in the city. However, most of the housing schemes meant for the urban low-income groups were generally built without consideration for the occupant's social situation and cultural values in the housing environment.

Furthermore, the housing standard adopted is generally higher than that of the majority of the urban poor in whose interest the schemes were embarked (Ogu and Ogbuozobe, 2001). This affects the chances of the urban low-income groups from having access to the houses. Furthermore, the credit facilities meant to empower people to build and own their personal residences were tied down to stringent conditions that could not be met by the urban poor and the interest rates charged were generally high (Izeogu, 1993). Consequently, the growth of unplanned and illegal housing is higher than that of public sector housing development. Kano State has a population of over 10 million (NPC, 2006) and the city is projected to have around 5 million in 2012. Data available from the UNDP indicates that 75% of the residents of Kano are low-income earners (UNDP, 2012), which suggest that majority cannot generate the savings required to afford even the 'low-cost' houses. Therefore, the government is expected to do whatever is possible within the confines of the law to overturn the situation. The poverty level among the population needs to be addressed alongside housing delivery even if it is through supportive programmes. Government should be holistic in its approach, by providing mass plot of lands in addition to the housing schemes to encourage the low income earners to build.

4. Results and Discussion

In Kano, the houses built by the government are prototype designs made without due consideration to the environment, culture, tradition, economy and the religion of the people of Kano. Table 1 below shows a breakdown of the houses built by the State and Federal governments in Kano metropolis.

Table 1: Low-income Houses Supplied by the Federal and State Governments in Kano

S/NO	Housing Estate	Ownership Status			Status	Total.
		Owner Occupier	Rental	Commercial		
1.	Gwammaja	340	15	-	Completed	355
2.	Ja'oji	78	34	-	Completed	112
3.	Kundila	649	262	-	Completed	911
4.	Zoo Road	581	374	-	Completed	955
5.	Kabuga	356	-	-	Completed	356
6.	Sabon Gari	-	61	-	Completed	61
7.	Gold Coast	-	3	-	Completed	3
8.	Danladi Nasidi	4000	-	-	Completed	4000
9.	Farawa	50	-	-	Completed	50
10.	Zawachiki	20	-	-	Completed	20
11.	Sharada	200	-	-	Completed	200
12.	NNDC Quarters	100	-	-	Completed	100
13.	Shagari Quarters	600	-	-	Completed	600
14.	Jido	60	-	16	Completed	76
15.	Kwankwasiyya	-	-	700	Under Construction	700
16.	Amana	-	-	500	Under Construction	500
17.	Bandirawo	-	-	500	Under Construction	500

Total	7,034	749	1,716		9,499
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Source: KSHC and KSI&P

The table shows that at the time of this study, the houses from item 1 to 14 were completed. Investigations showed that they have changed ownership from the initial allottees (low-income earners) to medium and high-income earners who have purchased the houses. These, less than 10,000 houses provided are grossly too inadequate for the more than 9 million inhabitants of Kano city. A factor that contributes to the gross inadequacy of these desirable houses is the Kano building code that specifies the use of imported modern building materials, instead of locally sourced ones that are readily available, easily affordable and conducive to the environment. This contributes to the high cost of housing supply and depletion of the country's foreign reserves. The houses built with the modern building materials, are neither adequate in terms of foreign standards nor bear any representation to the progressive cultural links of the people's past with the environment. Unfortunately, even the on-going housing project in the three satellite towns is not an exception. Table 2 presents a summary of the material cost for a Detached Duplex in one of the new satellite towns under construction.

Table 2: Summary of Work/Materials Used on 5 Bedroom Detached Duplex at Amana City

S/N	Work/Materials	Cost of Materials (₦)
1	Substructure	3,841,710.00
2	Frames	635,760.00
3	Staircase	842,500.00
4	Upper Floors	2,019,700.00
5	Roof	2,917,380.00
6	Internal & External Walls	2,160,400.00
7	Windows	1,514,100.00
8	Doors	1,284,200.00
9	Fitting & Fixtures	900,000.00
10	Wall Finishes	3,119,400.00
11	Ceiling Finishes	986,000.00

12	Floor Finishes	2,083,200.00
13	Electrical Services	1,657,907.30
14	Plumbing & Mechanical Services	1,819,710.00
Total		25,781,967.30

Source: KSHC and KSI&P

The price of the materials used is exorbitantly high, which defeats the good intention of improving access to decent housing accommodation for the teeming urban residents. This also undermines the essence of building for the low-income people who are at the center and should fairly be represented and served. Government’s bold initiative to build these satellite towns and the show of commitment should not be derailed by the prohibitive cost of the houses. From the analysis of the prices tagged on each of the houses, majority of the low-income people would hardly afford it. Table 3 illustrates the price of the various types of houses. The lowest priced unit at Kwankwasiyya and Bandirawo is the 2-Bedroom semi-detached Blocks of 6 Flats that cost Eleven million nine hundred and forty eight thousand eighty two naira thirty three kobo only (#11,948,082.33). With the government minimum wage of eighteen thousand naira only (#18,000.00), low-income earners cannot access the houses.

Table 3: Types and Cost of Housing Units at Kwankwasiyya, Bandirawo and Amana Cities

AMANA CITY			
S/N	Types of Houses	Plot Size in (M)	Cost (₦)
1	5 Bedroom Detached Duplex	30.00 x 45.00	34,167,522.94
2	4 Bedroom Detached Duplex	30.00 x 45.00	32,982,325.90
3	3 Bedroom Detached Bungalow with Pergola	22.50 x 22.50	18,564,940.85
4	3 Bedroom Detached Bungalow with Carport	22.50 x 22.50	18,717,894.74
5	3 Bedroom Detached Bungalow	22.50 x 22.50	15,688,892.24
6	2 Bedroom Semi-Detached Bungalow	15.00 x 22.50	13,688,793.06

7	3 Bedroom Semi-Detached Block of 6 Flats	30.00 x 22.50	12,151,850.50
8	2 Bedroom Semi-Detached Block of 6 Flats	30.00 x 22.50	11,948,082.33
9	4 Bedroom Terrace House	10.00 x 45.00	33,186,525.27
10	3 Bedroom Terrace House	10.00 x 45.00	31,614,667.31
BANDIRAWO CITY			
1	4 Bedroom Detached Duplex	30.00 x 45.00	32,982,325.90
2	3 Bedroom Detached Bungalow with Pergola	22.50 x 22.50	18,564,940.85
3	3 Bedroom Detached Bungalow with Carport	22.50 x 22.50	18,717,894.74
4	3 Bedroom Detached Bungalow	22.50 x 22.50	15,688,892.24
5	2 Bedroom Semi-Detached Bungalow	15.00 x 22.50	13,688,793.06
6	2 Bedroom Semi-Detached Block of 6 Flats	30.00 x 22.50	11,948,082.33
KWANKWASIYYA CITY			
1	5 Bedroom Detached Duplex	30.00 x 45.00	37,447,798.67
2	4 Bedroom Detached Duplex	30.00 x 45.00	35,278,680.48
3	3 Bedroom Detached Bungalow	30.00 x 45.00	20,430,410.52
4	4 Bedroom Terrace House	30.00 x 45.00	33,951,975.27
5	3 Bedroom Terrace House	30.00 x 45.00	32,380,117.31

Source: KSHC and KSI&P

Furthermore, the houses are purely being sold on commercial basis. The guidelines for acquiring the houses also are so stringent for example; an applicant must pay a non-refundable application fee of ten thousand naira and a minimum of twenty percent of the total cost of the house. In addition, he must complete the payment of the remaining eighty percent within six months. This is difficult for working class and low-income earners to meet based on their income. Indeed,

hardly is any salary earner who has no other means of income can afford any of the houses under the conditions.

5. Constraints and Challenges

Despite the emphasis being laid on the need for housing provision by individuals, the private sector and various governments, it has continued to elude many, especially the less privileged. Even though the primary objective of governance is to “ensure that all people own or have access to decent, safe and sanitary housing in a healthy and befitting environment with infrastructural services and secure tenure at affordable cost” as an aspect of family benefit (International Labour Organisation (ILO) Convention 102, 2002), this has not been achieved. In Nigeria (Kano inclusive), governments have made several efforts to improve housing delivery. These efforts include the establishment of the Federal Mortgage Bank; Federal Housing Authority; policy pronouncement and provisions in the Third National Development Plan 1975-1980 to spur large scale activity in housing delivery by government at all levels; the introduction of public-private partnership in housing; provision of licenses to primary mortgage institutions in the year 2000; and private real estate developers from 2000 to date; reviews and strengthening of housing policies. Despite these efforts, there remains a huge gap between the available housing stock and the need for the houses (Ezenagu, 2000). The failure of these efforts has had the most negative effects on the medium and low income segments of the society.

In Kano, attempts at providing adequate housing especially for the low-income earners have shown that this category of people has not benefited (Shiels, 2004). Reasons for these include: the cost of production of the houses by government which is almost five times that by an individual coupled with governments’ allocation of site and service plots and direct construction of mass houses for the low-income earners, the long bureaucratic procedures required to access these facilities and the exorbitant cost of developing the plots, which compelled the low-income earners to patronize illegal land market. The illegal land market operates as a parallel market to the formal government land allocation system. It makes easier access to plots of various sizes at much cheaper prices without the above observed encumbrances, which paved the way for growth of informal and unplanned settlements. Housing process that involves legislation, planning,

design, and seeking approvals for building permission and compliance with regulations are not adhered. Unfortunately, even in the government housing estates, there is no standing maintenance scheme to cater for regular provision of services and facilities.

The inadequate and sometimes negative effects of public-sector intervention in the housing-delivery process can be summarised as the problems of insufficient coverage, affordability by beneficiaries, lack of replicability and, to a lesser degree, social acceptability. The quality of housing directly affects the mental and physical health as well as the productivity of people. When people live in shanties, they are prone to committing crimes, but when people live in a respectable environment, they behave like normal human beings (Car, 1995). Empirical evidences from existing literature have shown that diseases, disability and death due to epidemics thrive in conditions of overcrowding, deficient infrastructure and poor sanitation arising from inadequate or poor housing conditions. These in turn put pressure on the provision of social services (Dix, 1983). It is the recognition of the primacy of the housing need that spurred the United Nations to promote a programme of providing shelter for all by the year 2000. Although the attainment of the noble objective of housing for all at affordable prices has eluded many governments including that of Kano, the development of social housing and mass housing projects will improve the living standards of all while unlocking benefits to the economy through wealth creation and employment generation.

In broad terms, the contribution of private sector is more than that of the public sector in the housing industry of many countries and equally, the same in terms of the performance of the two sectors. Specifically, in developing countries for example, Malaysia the private developers account for over 90% of housing provision (Salleh, 2008). The wide range of incentives provided by the government and the controls put in place strengthens capacity of the private sector to meet the housing needs of the low-income earners in the country. This became more evident with the implementation of privatisation policy, which further determined the role of the private sector to the national economy.

6. Alternative Strategies for Mass Housing Provision

To address the myriad problems confronting sustainable housing provision a number of strategies have to be used which will go a long way in solving the challenges of housing provision in Kano. For example, the World Bank and other international agencies such as the United Nations have been directly involved in addressing housing problems in many developing countries, especially for the less privileged groups. The World Bank has financed schemes and projects including 'sites and services' schemes in many developing countries such as Mexico, Brazil, Nigeria and Peru (World Bank, 1983). The 'site and services' scheme essentially involves the development of plots of land and the provision of basic services and infrastructure such as water, drainage, electricity and roads. It is assumed that progressively the urban low and medium-income earners could be able to afford housing units in these rapidly urbanising regions of the world. The plots are sold to the urban residents at prices that are affordable even to the low-income earners but that would ensure a certain margin of profit to enable replicability (Mayor and Gross 1987). In the long run, what the scheme intends to achieve is that individuals would be able to develop their own houses on these plots at their own rates as dictated by their financial ability while ensuring a well planned and controlled urban development. This is an initiative that should be pursued vigorously by Kano State government in order to arrest the shortfall in the housing sector.

Another alternative approach that is worth trying in Kano is the Turner's 'self-help approach' that was discovered as early as the late 1960s as a strategy towards solving the housing problems of the low-income groups (Turner, 1972). This strategy encouraged people especially the low-income groups to build their own houses gradually through the provision of services, finance and technical assistance from the government. In addition, it built skills and organizational capacity among the beneficiary community. The approach has been implemented by many governments in the developing countries since the early 1970s, in countries including Zambia, Kenya, Senegal, Chile and South Africa, with support of and part funding from international organizations such as the World Bank (Mayor and Gross 1987).

Building materials and components are import-dependent and that makes them very expensive in the face of the value of the country's currency and global inflation. With low earning capacity of

majority of the country's citizens, the building materials are rendered out of their reach. It is regrettable to note that some traditional alternative building materials such as burnt bricks and roof/ceiling tiles which are locally produced in the country but found no favour from average Nigerians and as such, has not been popularized while their production costs are not competitive enough because of the problem associated with technology and economies of scale, should be patronized.

A key aspect of improving the housing conditions of the low-income households in Kano is to address their poverty condition. This is in keeping with the principle that the right to adequate housing is a constituent element of the right to an adequate standard of living. Governments must create the circumstances for low-income peoples to become economically self-reliant. In Kano this can be done through a number of effective measures. It is important to ensure that low-income earners retain access to their lands and other productive resources such as credit and loans, and education and training. Governments must also develop specific economic policies that stimulate employment opportunities in urban areas taking into account low income peoples' needs, rights and modes of production. Kano State Government should also invest in the development of indigenous expertise in the full range of technical capabilities and low-cost techniques and materials for effective housing program design, delivery and management.

7. Recommendations

There are lots of lessons the Kano State governments could learn from the experiences of developed and some developing countries in addressing the deficit in the housing supply sector. For example, it is necessary to break the primordial sentiment and conservative belief that 'government provides everything'. Government should create and strengthen the institutional framework that will ensure lands are made available to private developers for housing development. Furthermore, to ensure that necessary measures are in place to monitor such lands are actually utilised for the purpose of housing development. There is need to provide mortgage facilities for the deserving members of the public to enable them access finances to build or acquire a landed property. The Dala Building Society should be strengthened, capitalised and assigned to administer the funds government would provide and supervise all building projects assisted by the government.

The National Housing Policy should engage the organized private sector (OPS) in a Public-Private Partnership (PPP) in the housing sector. Thus government should gradually disengage from the traditional role of a 'provider' to that of an 'enabler'. This is by providing the enabling environment for investment in the housing industry. These include the creation of institutional capacity and structural mechanisms; restructuring, strengthening and revamping the financial institutions; review of laws and statutes to make them effective and efficient, creation of new institutions and creation, growth and professionalization of the OPS in housing sector (Wahab *et al.*, 1990). Unlike what is happening in Kano where government is fully involved in the provision of land and construction of houses, the major role of government should be adequate monitoring, supervision, coordination and evaluation of the performance of the public-private partnership and on general terms strong centralised authority managing the entire housing policy. Equally important, government should ensure that housing development partners have the required capacity and competence to deliver readily available and easily affordable housing for all categories of urban residents. In broad terms, private sector performance is much better than public sector. For example, the private developers account for over 90% of housing provision in developing countries like Malaysia (Salleh, 2008). The wide range of incentives and controls exercised by government to the private sector strengthen their capability in meeting the housing needs of the low-income earners in the country. This is more so with the implementation of privatisation policy in the country, which gave a boost to the role of private sector participation over the years in low-income housing development.

It is absolutely pertinent for democracy to thrive and for the low-income earners to be involved in decision making process, particularly on issues of importance to them, such as housing. They should participate freely and equally in the formulation of any legislation, policy or program that has impact on their housing conditions. For example, households in a project area should be consulted and involved in discussions, negotiations and decisions regarding development projects that are conceived on public-private partnerships. This will enable their voices to be heard and respected, and wherever they have grievances, that would be listened to and mutually resolved. Furthermore, the State government should make concerted efforts to boost investment drive to take advantage of the high returns on investment in the state. To solve the problem

associated with high cost of building materials, readily available local building materials should be researched into with a view to improving their qualities and render them suitable for producing cost - effective, aesthetically attractive and durable houses. Such improved local materials will significantly reduce the cost of housing development.

Government must take measures to provide housing assistance targeted specifically at low income peoples who cannot afford market housing prices because of their continued disadvantaged position in society. Since the National Housing Policy is not for government to engage in direct housing construction, the Kano state government can support the provision of low income housing by encouraging self-built and community built housing. Alternative housing delivery and management arrangements, such as cooperatives, particularly by low-income peoples themselves, should also be supported by governments. These include providing land for private developers that develop innovative housing techniques and participatory schemes for specific low-income communities a system that guarantees and makes provision for all and sundry will work towards minimising corruption. To improve habitability of existing units, low-income peoples should have equal access to existing grants or loan schemes devised to assist in upgrading or renovating housing. One of the obstacles to adequate housing is access to infrastructure and essential services such as water and electricity. Sustainable technologies and networks must be developed to ensure that low-income communities have sustained access to potable water and electricity.

To make the issue of housing for all a reality, government must embark on realistic land reform agenda in the country with a view to making land accessibility to every Nigerians less cumbersome. To achieve this aim will require the review of the prevailing land use policy instrument currently in use in the country which is Land Use Act promulgated way back in 1978. Moreover, the state governments should endeavour to simplify and lessen the cost of obtaining consent to land transactions and building approvals.

8. Conclusion

Owning a house has always been a cherished dream and life ambition of most, especially in developing countries such as Nigeria. In most cases, it constitutes the first major capital investment of individuals. This paper has highlighted the constraints and challenges militating against housing provision in Kano city. It shows that the main constraints and challenges are related to the economic and political environment, the building costs, accessibility to land and lack of finance. From the results, the conclusion can be drawn that the challenges are reflections of the state of the economy and the type of leaders in the helm of affairs which in turn determine the welfare of its people. To redress the problem of housing shortage in the state will require the political will on the part of those in helm of affairs to create an enabling environment for the private sector to act as the engine of growth in the housing sector. Such enabling environment as pointed out in the body of the paper must necessarily include research into solving and production of alternative building materials to reduce dependence on imported materials. Equally important is the reduction of interest rates to single digit and the creation of a virile mortgage sector to cater for the need of interested mortgage loan applicants amongst other steps required to be taken by government to tackle the problem of housing. What has been identified for Kano State is applicable for the housing situation in Nigeria at large.

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