Perception of Residents on Low-Income Housing Delivery in Ado-Ekiti, Nigeria

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Abstract:- Although housing is an essential component of human settlement that meets fundamental needs and has a significant impact on man's quality of life, health, welfare, and productivity, a considerable number of urban dwellers in developing nations lack access to appropriate housing at a reasonable cost. As a result, the study's goal is to examine residents' perceptions of low-income housing delivery in Ado-Ekiti: by identifying the types of residential properties developed for low-income earners, their affordability, and occupants' observations on housing development in the study area. A total of 71 questionnaires were distributed at random to inhabitants of Olusegun Obasanjo Housing Estate, and 67 of them were collected and analyzed using statistical methods such as frequency, percentage, and relative significant index, among others. The data show that the majority of inhabitants in the estate are public workers, that approximately 50% of the respondents earn between N20,000.00 and N60,000.00 per month, and that a bigger percentage of the residents rent their unit due to non-affordability, among other things. However, the study suggests that an innovative public-private partnership approach to housing is urgently needed, and that the government should push measures that would reduce the cost of home manufacturing and building materials. More emphasis should be placed on public-private partnership innovation in the housing sector, as well as building development based on letting rather than outright sales, because the production and delivery of affordable housing has a significant impact on the local economy and affects both developmental goals and environmental sustainability.

Keywords:- Affordability, Housing, Low-Income, Perception.

I. INTRODUCTION

Housing is the second most important basic human need, after food, and it is an intrinsic aspect of human settlement, with a significant impact on man's quality of life, health, welfare, productivity, economic development, and environmental sustainability (Eziyi and Dominic, 2010). As a result, housing has a wide range of implications on human civilization and economic development. According to Rapoport (2001), housing is defined as a system of settings within which a specific system of activities take place; hence, housing is more than just a dwelling, but also encompasses the neighborhood and its environmental quality profiles. As a result, housing is more than just a dwelling unit or shelter; it also involves infrastructures and other aspects in the neighborhood, all of which interact to make housing practical, hygienic, safe, and aesthetically beautiful, contributing to livability. With the world's population constantly increasing,

Africa has experienced the highest urban growth over the last two decades at 3.5% per year (AFDB, 2011), putting increased pressure on governments to house people and provide infrastructure facilities, but governments have not been able to meet demand with equal provision of adequate housing and infrastructure (Ajanlekoko, 2001).

Every year, new social intervention programs have been established around the world. In many developing nations, public housing provision accounts for a number of such programs done with the intention of meeting the goal of sustainable development (Eziyi and Dominic, 2011). According to Mukhija (2004), many public housing plans in most third-world nations have been criticized for failing to offer quality, cheap, and appropriate housing units to the targeted population. According to studies, governments in third-world nations have not given up on addressing the challenge of providing appropriate, cheap, and sustainable housing. In Nigeria, for example, there has always been tremendous worry over the availability of affordable housing for low-income individuals. In independent works, Olotuah (1997) and Agbola (2003) assessed the state of Nigerian public housing schemes as unsatisfactory in terms of design, quality, and desired functions. Over the years, the challenges of population explosion, continual influx of people from rural to urban areas, and a lack of basic infrastructure essential for a reasonable level of living have exacerbated housing concerns. Access to this essential need for the poor, who constitute the majority of the world's population, has remained a mirage that must be seriously addressed. Ogieto (1987) has observed that the disparity between the price and quantity of housing on the one hand, and the number of households and the money available to them to pay these prices on the other, constitutes the central problem of housing. The cost at which houses reach the market goes a long way to determine affordability. Where the unit cost of houses is abnormally high only a few people are able to afford the houses. According to Okupe and Windapo (2000) the gap between income and shelter cost in Nigeria is very wide. This has almost eliminated the low-income earners from the housing market; the research intends to provide an assessment of perception of residents on low income housing delivery in Ado-Ekiti, the capital city of Ekiti State Nigeria. The study used a case study research method, and the Olusegun Obasanjo housing estate on Ikere Road in Ado-Ekiti was specifically chosen for the study. However, the study's aims are as follows: to;

- Identify the types of residential property constructed for low-income groups in Olusegun Obasanjo Housing Estate;
- Investigate the pricing of low-income residential properties in Olusegun Obasanjo Housing Estate, as well as the residents' level of affordability;

- Assess inhabitant observations on housing construction in the Olusegun Obasanjo Housing Estate.

II. LITERATURE REVIEW

A house is an evolution of man's civilization and a perfect reflection of the social system that creates it. To put it simply, it is an externally expressed three-dimensional geometric structure, physically projected on geographic space, and internally organized and subdivided into differentiated but highly interconnected and communicating functional space.

A house, as defined, is a dwelling place for human habitation, whether it is a crude hut or an elaborate mansion, and regardless of its degree of intrinsic architectural interest, a house provides shelter and serves as a focal point for daily living (Ahsen and Gulcin, 2005). The physical characteristics of a house depend on the climate and terrain available, building materials, technological skills and such cultural determinants as social status and economic resources of the owners or owner. A house is more than just a dwelling. It is a source of identity and status as well as a demonstrator or both to the outside world. It may become identified with and a place of assembly for a wider family or lineage that occupies it from day to day. It may also be a location for business which provides the basic necessities of life or for one that augments a main income (Ahsen and Gulcin, 2005). Housing, on the other hand, is a crucial component of spatial formation, balanced development, and ecological unit, and it is one of the most important needs in man's life. In fact, housing, which was once regarded as mere shelter, is now much more than that, and in today's parlance, housing is the totality of the house and the environment in which it is situated, as well as those infrastructural facilities that make living in them convenient and safe (Ajanlekoko 2001). It means diverse things to different nations, organizations, and people. Okupe (2002) views housing as a strategic asset to man, regardless of socioeconomic level, race, or creed, and as such, there is a passion and emotional commitment to housing in African traditional settings. Nonetheless, despite a slew of housing programs and laws, Nigeria's housing output remains at a low ebb.

As a result, regardless of one's financial situation, housing is a fundamental output of all human labor. Housing's passive and primary function is to provide shelter, while its secondary function is to create an environment ideally suited to the way of life of a people, or a social unit of space.

A. Housing Provision and the Role of the State

Housing research focuses on social policy in general and housing policy in particular, emphasizing the need of understanding the role of the state in housing provision. Housing policy is a component of social policy, which includes health care, education, employment, retirement, and measures for the socially disadvantaged. Social policy is the study of the role of the state in the welfare of its citizens. The role of the state in housing has been a source of contention. Housing policy is inextricably intertwined with political ideas, resulting in differing perspectives on the level of intervention that is desirable. Throughout the history of interventions in most parts of the developed world, social and housing policies have been criticized by both the 'Right' for trying to do too much and the 'Left' for doing too little (Clinton, 1998).

Housing literature has approached housing provision from two starkly opposed philosophical views. The first school of thought regards housing as a 'economic' or 'investment' good. The second viewpoint sees housing as a 'social' product or service, a vehicle for satisfying the shelter requirements of low-income people. Traditionally, two opposing housing policy paradigms have been identified: non-statist and statist perspectives (Kemeny, 1992). Clement (1990) refers to these as the market model and the social democratic model, respectively. According to the market model, social goals should be achieved with as little state involvement as possible. The social democratic paradigm contends that governmental involvement is essential to ensure a just distribution of citizenship's numerous rights. These two housing policy approaches roughly correspond to the two schools of thought on the nature of housing: as a 'economic' good or service or as a 'social' good or service. The non-statist viewpoint contends that: unrestricted market forces of demand and supply should govern housing consumption; and the ability of the individual to pay should dictate housing production and availability, without regard to the housing needs of people (Bramley, 1993).

Housing takes on a role in the statist approach that goes beyond the welfare of the individual and contributes to some higher societal good. In Nigeria, housing policy has tended to bounce between the "welfare mixed economy" and the "free market model." The prevailing belief today is that "government has no business building houses" and that governments should instead focus on providing favorable investment climates, infrastructure, and mortgage facilities to low-to-middle income families (Akeju, 2007).

However, in most nations around the world, the majority of housing is provided outside of the public sector. According to Salau (1992), the informal private sector owns the majority of rental housing units in Nigeria, which house the majority of city people.

This contrasts with other sectors of social policy, such as education and health, where governments have taken a much more comprehensive and universal approach. It is believed that resources would be used in the manufacture of housing in such a way as to optimize output for given inputs. However, greater considerations appear to justify the state's participation in housing.

Protagonists of this school frequently justify their position by claiming that: housing is a necessity of life and a social right; it affects productivity (individual and national); and bad housing can have a negative physical and mental impact on its occupants as well as negative externalities on society. Furthermore, the workings of an unrestrained competitive market cannot be expected to create outcomes that are totally consistent with societal demands and equitable political goals. As a result, society as a whole must contribute to meeting the needs of the poor, the underprivileged, and those who are unable to care for themselves. The underlying

premise for government intervention in housing is that market forces alone cannot assure adequate housing stock or equitable distribution (Lansley, 1979).

III. METHODOLOGY

Residents of the Olusegun Obasanjo Housing Estate are the study's major target demographic. There are 142 buildings in the research population. The estate is divided into two construction types: 24 two-bedroom bungalows and 118 three-bedroom bungalows. ¬¬¬ The sample size was calculated using 50% of the total population of the 71 housing units in the housing estate under consideration. Following that, 71 respondents were chosen at random from the study area, 20 from the two bedroom bungalow and 51 from the three bedroom bungalow. It was decided to employ a structured questionnaire. Residents of Obasanjo Housing Estate on Ikere Road in Ado-Ekiti, Ekiti State, were given questionnaires. The questionnaire was a five and four-point rating scale (Likert scale), with responses ranging from strongly agreed (SA), agreed (A), disagreed (d), and strongly disagreed (SD). Tables, percentage, frequency, and relative significance index ranking (RSI) were used to rank the factors studied.

A. The Study Area

Ado-Ekiti is the study area for this investigation. With a population of 424,340 (2012), Ado-Ekiti is the capital city of Ekiti State. Ado-Ekiti contains various residential estates, both public and private, but the emphasis of this study was on one of the public housing estates, Olusegun Obasanjo Housing Estate, located along Ikere Road. The public housing estates in the study area, Ado-Ekiti, were built by the Federal and State Government(s) following the establishment of the state in 1996. The military administration of General Sani Abacha declared Ekiti state, along with five others, a state in the Nigerian Federation on October 1, 1996. The state was formed from the land of the former Ondo State. The state of Ekiti is located in the tropics. It can be found between longitudes 40o 51' and 50o 45' East of the Greenwich meridian and latitudes 70o 15'. The state was formed from the land of the former Ondo State. The state of Ekiti is located in the tropics. It's between longitudes 40o 51' and 50o 45' east of the Greenwich meridian and latitudes 70o 15' and 80o 51' north of the Equator. It is located south of Kwara and Kogi States, east of Osun State, and east of Ondo State.

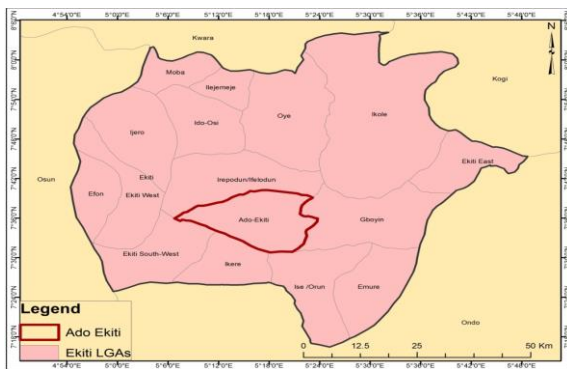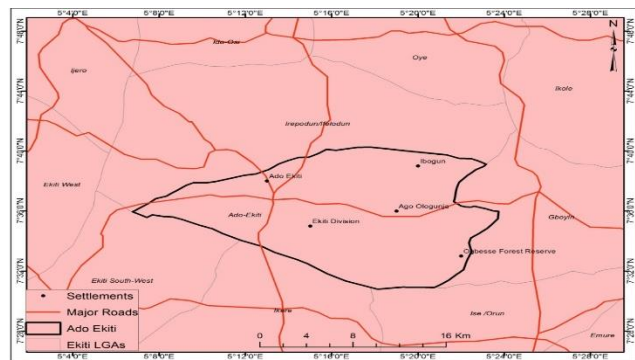Fig. 1: Map of Ekiti State showing Ado-Ekiti

IV. DATA PRESENTATION

The data that was collected and examined is given and discussed. Primary data were gathered by distributing well-structured questionnaires to inhabitants of the Olusegun

Fig. 2: Map of Ado-Ekiti showing settlement and major roads

Obasanjo housing development on Ikere Road in Ado-Ekiti. Descriptive statistics such as frequencies, percentages, tables, and the relative importance index, as well as inferential statistics, were used to examine the data.

A. RESPONDENTS RESPONSE RATE

Table 1: Response Rate of Administered Questionnaire to the Respondents in the Study Area

Housing Unit Types	Number of questionnaire Administered	Percentage	Number retrieved	Percentage
2 Bedroom	20	28.17	18	26.87
3 Bedroom	51	71.83	49	73.13
Total	**71**	**100**	**67**	**100**

Source: Field Survey (2023)

Questionnaires were sent at random to Olusegun Obasanjo Housing Estate residents. A total of 71 questionnaires were distributed, and 67 were returned, representing a 94% retrieval rate. According to Kometa et al. (2004), a retrieval rate of at least 60% is deemed fair. Table 1 shows that 20 (28.17%) questionnaires were distributed to Olusegun Obasanjo Housing Estate residents with two bedrooms and 51 (71.83%) were distributed to households with three bedrooms. According to the table, 67 (94.4%) of the questionnaires distributed were returned.

B. DEMOGRAPHIC INFORMATION OF THE STUDY RESPONDENTS

Table 2: Demographic Information of the Study Respondents

Demographic Information of the Respondents	Frequency	Percentage
Gender		
Male	31	46.3
Female	36	53.7
Total	**67**	**100**
Age		
21-30	5	7.5
31-40	32	47.8
41-50	16	23
51-60	10	14.8
61 and above	4	6.0
Total	**67**	**100**
Educational Qualification		
SSCE	4	6.0
NCE/OND	16	23.9
HND	7	10.5
BSC	24	35.8
MSC/MBA	14	20.9
PHD	2	2.9
Total	**67**	**100**
Occupation		
Civil Servant	25	37.3
Trader	8	11.9
Artisan	6	9.0
Unemployed	4	6.0
Others	24	35.8
Total	**67**	**100**

Source: Field Survey (2023)

Table 2 shows that 31 (46.3%) of respondents are males, while 36 (53.7%) are females. For this type of study, there is an active representation of both genders. It also indicated that 5 (7.5%) of respondents are between the ages of 21 and 30, 32 (47.8%) are between the ages of 31 and 40, 16 (23.9%) are between the ages of 41 and 50, 10 (14.8%) are between the ages of 51 and 60, and 4 (6.0%) are 61 and older. Respondents' educational qualifications indicate their level of knowledge, which influences their level of understanding of the topic matter. According to Table 2, the majority of respondents (35.8%) have a Bachelor of Science (BSC) degree, 10.5% have a Higher Diploma Certificates (HND) qualification, 23.9% have a National Certificate of Education/Ordinary National Diploma Certificate (NCE/OND) qualification, 20.9% have an Academic/Professional Master Degree (MSC/MBA) qualification, and 6.0% and 2.9% have a Senior Secondary Certificate Examination (SSCE) qualification. This demonstrates that a greater proportion of respondents have completed tertiary education, implying that the information obtained from respondents is credible. Finally, the table displays the distribution of respondents based on their occupation. 25 (37.3%) of respondents are civil servants, indicating that the majority of residents in public housing estates are civil servants, 8 (11.9%) are traders, 6 (9.0%) are artisans, 4 (6.0%) are unemployed, and 24 (35.8%) are of other occupation.

Table 3: Monthly Income of Residents According to their Occupation

OCCUPATION	Below ₦20,000	₦20,001-₦40,000	₦40,001-₦60,000	₦60,001-₦80,000	₦80,001-₦100,000	₦100,001 and Above	
Civil Servant	0	10	12	6	3	4	
Trader	0	3	2	1	1	1	
Artisan	0	1	2	1	1	1	
Unemployed	0	0	0	0	0	0	
Others	3	1	0	3	3	4	
Total= 63	**3**	**15**	**16**	**11**	**8**	**10**	
Percentage (%)=	**4.8**	**23.8**	**25.3**	**17.5**	**12.7**	**15.9**	

Source: Researchers' Field work 2023
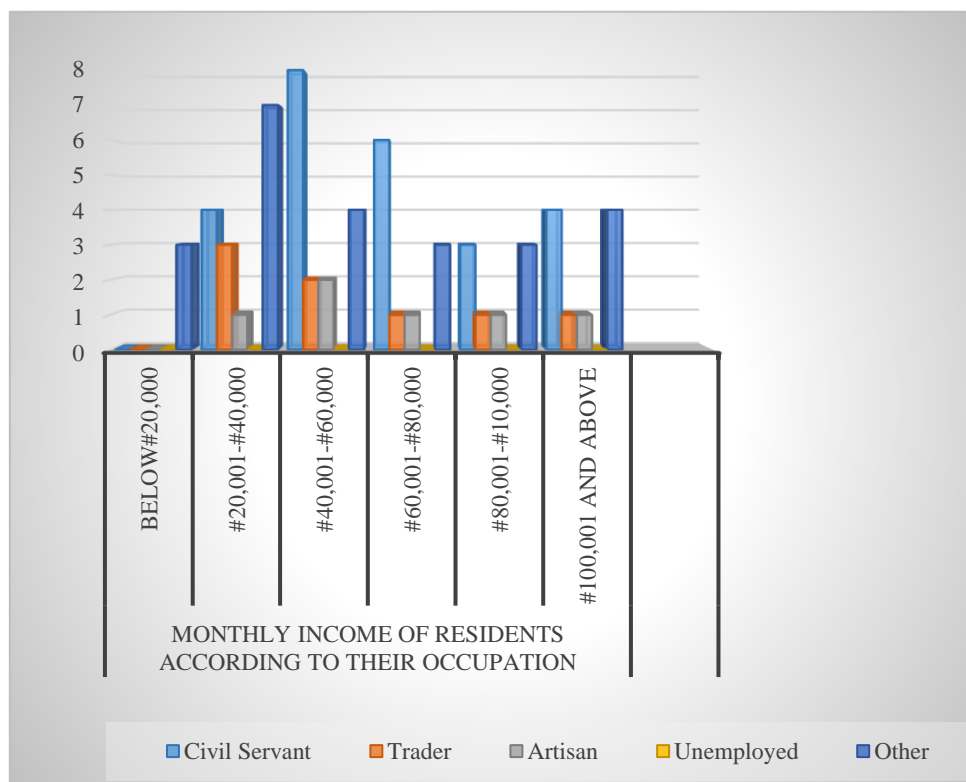
Source: Researchers' Field work 2023

Interpreting the Monthly income of respondents of the aforementioned occupations in percentage goes thus; 4.8% (3) of the population earn below #20,000 monthly, 23.8% (15) earn between #20,001 - #40,000, 25.3% (16) earn between #40,001 – 60,000, 17.5% (11) earn between #60,001 - #80,000, 12.7% (8) earn between #80,001 - #100,000 and 15.9% (10) earn between #100,001 and above.

Table 4: Respondents Information's about Year of Residents, Tenure and Building Types within the Estate.

Demographic Information of the Respondents	Frequency	Percentage
Years of Residence		
1-10years	43	64.2
above 10 years	24	35.8
Total	**67**	**100**
Tenure Type		
Rented	42	62.7
Owned	20	9.9
Mortgaged	5	7.4
Total	**67**	**100**
Building Type		
Detached Bungalow	63	94.0
Semi-Detached Bungalow	4	6.0
Total	**67**	**100.0**

Source: Field Survey (2023)

According to Table 4, 24 (35.8%) of respondents have lived in the estate for more than ten years, while 43 (64.2%) have lived in the estate for one to ten years. This demonstrates that more than half of the residents have a thorough awareness of their living environment. According to Table 3, 42 (62.7%) of respondents rented their flat, 20 (29.9%) owned the apartment they reside in, and 5 (7.4%) are on a mortgage. A greater proportion of the residents rented their unit. Finally, according to the table, 63 (94.0%) of respondents live in detached bungalows, while 4 (6.0%) live in semi-detached bungalows. This demonstrates that a higher proportion of respondents live in detached bungalows.

Table 5: Analysis on Types of Residential property developed in the Estate

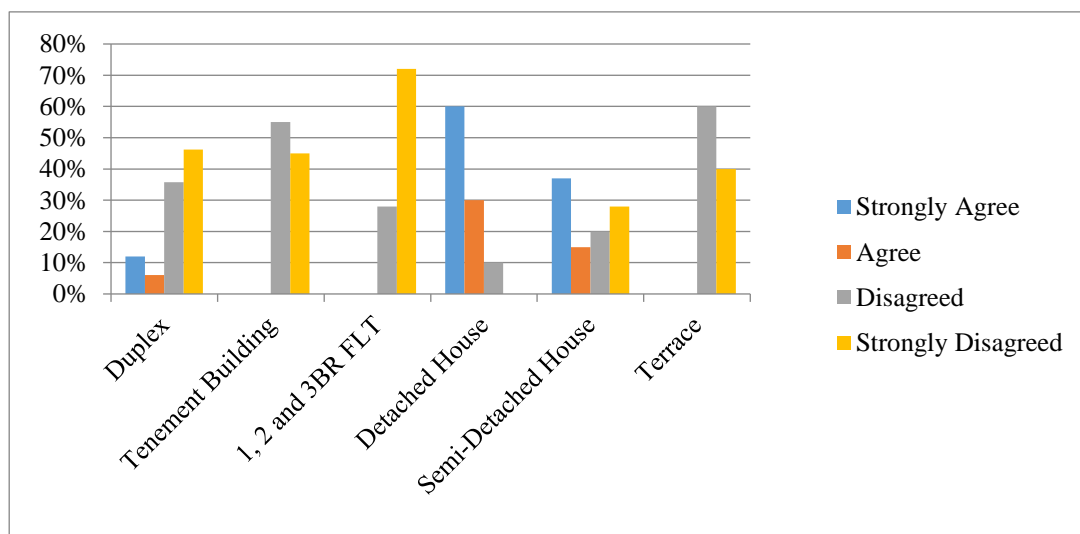| Rating	Frequency of Responses					
	Duplex	Tenement Building	1, 2 and 3 BR FLT	Detached House	Semi-Detached House	Terrace
Strongly Agree	8 (12%)	0 (0%)	0 (0%)	40 (60%)	25 (37%)	0 (0%)
Agree	4 (6%)	0 (0%)	0 (0%)	20 (30%)	10 (15%)	0 (0%)
Disagree	24 (35.80%)	37 (55%)	19 (28%)	7 (10%)	13 (20%)	40 (60%)
Strongly Disagree	31 (46.20%)	30 (45%)	48 (72%)	0 (0%)	19 (28%)	27 (40%)
Total (%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)

Source: Field Survey (2023)

Fig. 4: A chart on types of Residential properties developed in the Estate

According to Table 5 and Figure 4, the detached house ranked first with a response rate of 60% 'Strongly Agree' and 30% 'Agree,' followed by the semi-detached house with a response rate of 37% 'Strongly Agree' and 15% 'Agree,' and the duplex with a response rate of 12% 'Strongly Agree' and 6% 'Agree'.

Table 6: Analysis of Estimated Rental Value per annum of Unit Types in the Estate

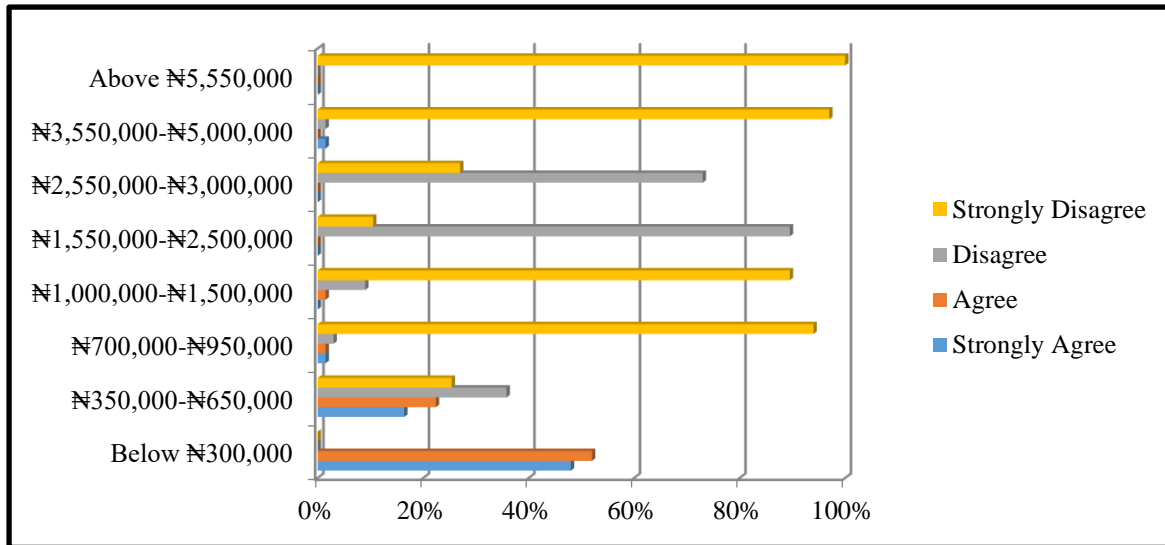| Rating	Below ₦200,000	₦250,000-₦650,000	₦700,000-₦950,000	₦1,000,000-₦1,500,000	₦1,550,000-₦2,500,000	₦2,550,000-₦3,000,000	₦3,550,000-₦5,000,000	Above ₦5,550,000
	Frequency of Responses							
Strongly Agree	32 (48%)	11 (16.40%)	1 (1.50%)	0 (0%)	0 (0%)	0 (0%)	1 (1.50%)	0 (0%)
Agree	35 (52%)	15 (22.40%)	1 (1.50%)	1 (1.50%)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Disagree	0 (0%)	24 (35.80%)	2 (3.00%)	6 (9.0%)	60 (89.50%)	49 (73.0%)	1 (1.50%)	0 (0%)
Strongly Disagree	0 (0%)	17 (25.40%)	63 (94%)	60 (89.50%)	7 (10.50%)	18 (27%)	65 (97%)	67 (100%)
Total (%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)

Source: Field Survey (2023)

Fig. 5: A chart on Estimated Rental value of unit types in the Estate

Table 7: Analysis of Estimated Sales Value of all Unit Types in the Estate.
Frequency of Responses

| Rating	Below ₦300,000	₦350,000-₦650,000	₦700,000-₦950,000	₦1,000,000-₦1,500,000	₦1,550,000-₦2,500,000	₦2,550,000-₦3,000,000	₦3,550,000-₦5,000,000	Above ₦5,550,000
Strongly Agree	0 (0%)	0 0%	5 (7.5%)	3 (4.5%)	28 (41.8%)	18 (26.8%)	8 (12%)	2 (3%)
Agree	0 (0%)	1 (1.5%)	13 (19.4%)	7 (10.5%)	37 (55.2%)	26 (38.8%)	11 (16.4%)	16 (23.8%)
Disagree	10 (15%)	48 (71.6%)	30 (44.8%)	42 (62.6%)	2 (3%)	17 (25.4%)	9 (13.4%)	6 (9%)
Strongly Disagree	57 (85%)	18 (26.9%)	19 (28.3%)	15 (22.4%)	0 (0%)	6 (9%)	39 (58.2%)	43 (64.2%)
Total (%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)	67 (100%)

Source: Field Survey (2023)
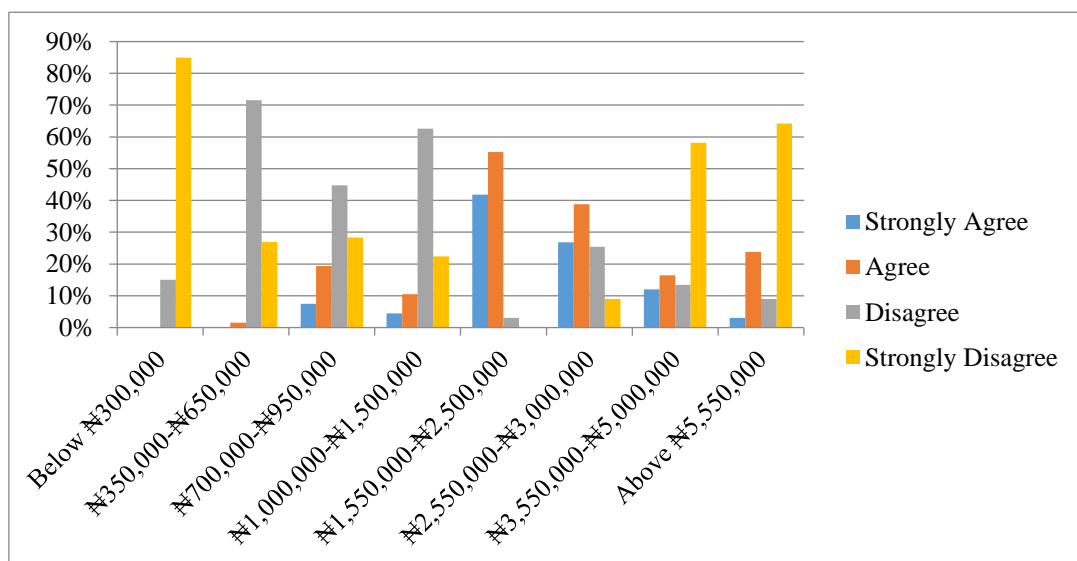
Fig. 6: A chart on Estimated Sales value of unit types in the Estate

Table 5 and Figure 4 show that the estimated rental value of both 2bedroom and 3bedroom units is less than 200,000, with a response rate of 48% 'strongly agree' and 52% 'agree', while Table 7 and Figure 5 show that the estimated sale value of housing units in the estate is between 1,550,000 and 2,500,000, with a response rate of 41.8% 'strongly agree' and 55.2% agreed.

Table 8: Analysis of observation of occupants on housing development in Olusegun Obasanjo Housing Estate

Categories of People built For.	Strongly Agree	Agree	Disagree	Strongly Disagree	Total (%)
High Income Group	31 (46.2%)	30 (45.8%)	2 (3.0%)	4 (6.0%)	67 (100%)
Medium Income group	25 (37.3%)	28 (41.7%)	4 (6.0%)	10 (15.0%)	67 (100%)
Business Men/Women Group	22 (32.8%)	26 (38.8%)	10 (15.0%)	9 (13.4%)	67 (100%)
Low Income Group	4 (6.0%)	5 (7.5%)	25 (37.3%)	33 (49.2%)	67 (100%)

Source: Field Survey 2023

According to Table 7, 46.2% of residents' strongly agreed' and 45.8% 'agreed' that the estate was constructed for the High Income category of people, while 3% and 6% 'disagreed' and strongly disagreed, respectively. 37.3% strongly agreed and 41.7% agreed that the estate is designed for persons in the Middle Income Group. 32.8% strongly agreed and 38.8% agreed that the estate was built for businessmen or ladies, with the latter receiving the highest proportion of 71.6%. The data also shows that 49.2% strongly disagreed and 37.3 disagreed that the estate was designed for low-income individuals, with the maximum percentage of 86.5%. This demonstrates that the estate labeled Low-Income Estate is far from accurate; the analysis on this table concurred with Table 4, which reveals who occupies the estate and what type of tenure/interest the occupants have in the estate. The majority of occupants, 62.7%, are tenants who rented flats from those with high incomes who purchased them from the government. This is due to the inability of the estate's intended low-income group to afford it.

V. CONCLUSION

This demonstrates that the estate labeled Low-Income Estate is distant from the truth; the analysis on this table concurred with Table 4, which reveals who occupies the estate and what type of tenure/interest the occupiers have in the estate. The majority of occupants (62.7%) are tenants who rented apartments from persons with high incomes who purchased them from the government. This is due to the inability of the estate's intended Low-Income demographic to pay it. A total of 71 questionnaires were sent at random to inhabitants of Olusegun Obasanjo Housing Estate, and 67 of them were collected and analyzed. Data analysis methods included descriptive statistics such as frequency tables and percentages, among others. According to the findings of the socioeconomic analysis, the majority of respondents had the academic ability to voice their views on the subject. The distribution of respondents by occupation is also shown in the results. 25 (37.3%) of the respondents are civil servants, indicating that civil servants make up the majority of inhabitants in public housing estates. while about 50% of respondents earn between N20,000.00 and N60,000.00 per month, demonstrating that the bulk of occupiers cannot afford the outright purchase of the Estate yet it was sold to the public by the government.

The majority of respondents (62.7%) rent their apartments, 29.9% own their apartments, and 7.4% have a mortgage. A bigger number of people rented their apartment, and practically all of those who do agreed that their rent should be less than N200,000.00 per year. The anticipated sale value of housing units in the estate is between $1,550,000 and $2,500,000, with a 41.8%'strongly agree' and a 55.2% response rate. 86.5% of respondents stated that the estate was not constructed for the low-income population because the so-called low-income earners could not afford the property outright and some were on mortgage. The high-income group purchased the estate directly from the government and rented it to the low-income group for whom the house was initially built. This is a contradiction.

However, in order to get a better outcome in low-income home building that meets the needs of the intended audience at extremely low and cheap prices, the government should shift its attention from direct house construction to providing an enabling environment for the sector. Individuals and private entities are recognized to be more efficient in the construction of dwellings. Thus, given the same amount of money, people and private organizations are more likely to build more and nicer dwellings than government or quasi-government organizations, especially in a nation like Nigeria where corruption is rampant.

Furthermore, because the majority of housing delivery projects are long-term investments with high capital requirements, financial institutions should be encouraged to fund part of these projects. Similarly, cooperative housing should be supported because cooperative societies enable most people to achieve/perform.

VI. RECOMMENDATION

Another issue with public housing is the question of how to design an affordable house for the urban low-income earner. This demands for realistic solutions to low-cost housing delivery via the steps outlined below;

- The private sector is significantly more efficient than the government in providing societal goods and services. Governments are most effective when they strive to provide an enabling climate for the private sector (Ogu, 2001). To attain the necessary progress, a new public-private partnership strategy to housing is required. This will combine the private sector's technological and organizational knowledge with the public sector's regulatory functions to improve housing delivery.
- The government should embark on an urgent 'Rental Estate Scheme,' in which an estate will be expressly developed for letting to the low-income group at the lowest and most inexpensive rate for a period of time, say 20 years, before it is permanently relinquished to that

tenant. This will minimize the housing issues that the state and even the country face.

- Building with locally obtained building materials and culturally sensitive designs. In the area of tax reduction, the government should promote local construction material makers to make local building materials available.
- Development of building methods and technologies that are both appropriate to the existing resources and talents, and that provide flexibility while lowering costs.
- The government should launch a site and services scheme for low-income people in order to encourage adequate and widespread housing production.

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