

Interest groups and housing provision in Nigeria: A review study

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Abstract: There is an increasing involvement of interest groups in Nigeria's housing processes. Prior research has examined their contribution but focusing on the cooperative sector. This study bridge the gap by examining the housing activities of interest groups in a broader perspective. Documentary research method was employed with a view to collecting large volume of data for analysis. The analysis confirmed the existence of multiple interest groups: those operating across the globe, those operating within the continental space of Africa and those that operate within Nigeria. Interestingly, these interest groups have forged partnerships that benefits Nigeria's housing system in respect of funding, policy advocacy and research. These relationships deserve empirical study that would critically examine the variables that influence their outcomes. Secondly, the relationship of international and local interest groups is furthering the integration of the Nigerian housing sub-sector first, into the global economy, and second, into the continental economy of Africa. The benefits and challenges associated with this integration need to be empirically studied.

Keywords: Interest Groups, Housing, Housing Finance, Housing Market, Policy Advocacy, Nigeria

1. Introduction

There has been a visible increase in the activities of interest groups in Nigeria's housing processes since the return to democratic rule in 1999. Prior research has attempted a look at their housing delivery activities with exclusive focus on the cooperative sector. For instance, Ibem and Chuba (2011) and Chuba and Ibem (2010) in their studies, demonstrated how workers in south-east Nigerian city of Enugu deployed cooperative synergy in the acquisition of land for housing projects. In like manner, the role of worker cooperative societies in the supply of finance for low income housing is confirmed in the south-west city of Ogbomosho (Oyewole, 2010), north-central cities of Jos (Wapwera, Parsa and Egbu, 2011; Mallo and Kuroshi, 2011) and Bida (Yakub, Salawu and Gimba, 2012) as well as Zaria city in north-west Nigeria (Yakub, Salawu and Gimba, 2012). The use of informal housing finance methods—such as Esusu, Ajo, age grade association, village

development scheme and town unions—across Nigeria is well documented in academic research (Nubi, 2000; Isern *et al*, 2009; Wapwera, Parsa and Egbu, 2011).

The studies conducted so far tended to concentrate on housing activities in the cooperative sector, to the neglect of other interest groups. This creates a gap in literature which this study attempts to bridge through the examination of housing activities of interest groups in Nigeria. It is hope that, by looking through this prism, a critical analysis of the housing activities of interest groups and their overall contribution to housing provision in Nigeria will be achieved. The term interest group refers to virtually any voluntary association that seeks to publicly promote and create advantages for its cause. It applies to a vast array of diverse organizations including corporations, charitable organizations, civil rights groups, neighborhood associations, professional and trade associations (Baker and Losco, 2008).

The purpose of this article is twofold. Firstly, it seeks to

undertake a critical examination of the involvement of interest groups in housing activities and to assess their contribution to the delivery of housing in Nigeria. Secondly, and perhaps more paramount, it seeks to highlight areas where empirical research could be conducted in order to add to our understanding of the housing activities of interest groups in Nigeria. Prior to addressing these objectives, it is necessary to review literature so as to understand the basis for the activities of interest groups, and to highlight their role in housing processes in a global context. This will be covered in the succeeding section.

2. Interest Groups and Housing Provision: A Review of Literature

Interest Group Theory believes that many different interests compete to control government policy, and that their conflicting interests can balance out each other to provide good government (Davis, 2002). Johnson (2005) concurs with this theoretical assertion and equally adduce that the basic theory of interest groups comes from the economic approach to political decision-making, in which government activities are viewed as processes through which wealth or utility is redistributed between individuals and groups. Interest groups therefore serve as the mechanisms through which these interests are played out and equilibrium established. The attributes that enable interest groups to influence utility and wealth distribution processes in societies include: size – number of members, wealth, organizational strength, leadership, internal cohesion and ability to have access decision makers (Johnson, 2005).

Diverse forms of interest groups exist for the purpose of actualizing objectives that are beyond the reach of individuals. Some of interest groups are for-profit organizations while others are non-profit oriented. The for-profit organizations are often referred to as private or economic interest groups. This category of interest group exists for economic interest of their members –they are created to make profit and to obtain economic benefits for their members. Some examples include: trade associations, professional association and unions (Wessels, 1996). The non-profit interest groups comprised of private, voluntary, and non-profit organizations and associations that exist for the purpose of achieving public or collective good (Anheier, 2014). The non-profit interest groups are sometimes referred to as the “third sector,” with government and its agencies of public administration being the first, and the world of business or commerce being the second. Examples of non-profit interest groups include research institutions like the Russell Sage Foundation and the Urban Institute; local development and housing organizations like the Habitat for Humanity and International Union of Tenants; humanitarian relief associations and international development organizations; human rights organizations; foundations; religious organizations, self help groups, and

many more (Anheier, 2014).

Interest groups have become an integral part of economic, social and political development processes of societies (Anheier, 2014), and in regard to housing, some interest groups are seen to operate at the global level for the purpose of influencing housing policy and practice. One of such interest groups is the Habitat for Humanity International which was founded in 1976 in the United States of America. This interest group envisioned ‘a world where everyone has a decent place to live’, and it also believes that housing provides a critical foundation for breaking the cycle of poverty (Habitat for Humanity International, 2014). In accordance with its vision, the Habitat for Humanity International has built, rehabilitated, repaired or improved more than 400,000 houses for 4 million people. This interest group is also involved in advocating for improve access to decent and affordable shelter and equally supports a variety of funding models that enable families with limited resources to make needed improvements on their homes as their time and resources allow (Habitat for Humanity International, 2014). Records suggest that the Habitat for Humanity International is working in more than 70 countries across the globe. In Africa and the Middle East for instance, it has build homes in 15 countries (Habitat for Humanity International, 2014).

The next interest group whose activities are well documented is the International Union of Tenants (IUT). The IUT is a Non Governmental Organization (NGO), which was founded in 1926 in Zurich, Switzerland. Its goal is safeguarding the interests of tenants. At the time of this study, the IUT had 65 member associations in 44 countries including Nigeria (IUT, 2014). The IUT considers housing as one of the fundamental rights in societies, and should thus be addressed by relevant authorities in local and national levels. The IUT believes that adequate housing can safeguard peace and security across the world, and therefore homelessness should be eliminated (IUT, 2014). The IUT has continually advocated for social rented housing and some countries such as Canada (Pham, 2014), the Scandinavian countries, the Netherlands, Germany, Austria and Switzerland have responded positively. In these countries, the IUT has successfully influenced government to protect tenants by law, from unexpectedly high rent increases and from sudden termination of lease contract (IUT, 2012). A study is required in regard to scrutinizing the extent at which the IUT is collaborating with governmental authorities, to protect tenants’ rights in Nigeria.

There are two major coalitions of interest groups whose housing activities are pronounced across the globe and a brief discussion on their contribution will add to our understanding. One of such coalitions is the International Housing Coalition (IHC). This coalition was founded by three interest groups: the National Association of REALTORS (NAR) based in the USA, the Habitat for Humanity International, and the Canadian Real Estate Association (CREA). The IHC has 32 members in addition to its founding members. It has received funding support

from the Rockefeller Foundation, the Wallace Genetic Foundation, the International Consortium of Real Estate Associations (ICREA), the International Real Property Foundation (IRPF) and the U.S. Agency for International Development (USAID) (IHC, 2010). The goal of IHC is to provide housing support for all in a rapidly urbanizing world. Through its activities, slum upgrading has been implemented in Salvador, Brazil; an infrastructure upgrading project for urban poor has been carried in India; slum upgrading and land regularization programme has been implemented in Mauritania; and a housing micro finance for women-headed household was established at Kuyasa in South Africa (IHC, 2010).

The second coalition is the Habitat International Coalition (HIC). This is a global network for rights related to habitat. It engages in a wide range of activities including social justice, gender equality, environmental sustainability, defense, and the promotion and realization of human rights related to housing and land in both rural and urban areas. Record (HIC, 2014) indicates that the HIC undertook a number of events between 2000 and 2010. These events include: the organization of the First World Assembly of Inhabitants in Mexico in 2000 – an event that brought community organizations and popular urban movements together to define a common strategy for mobilization on a global scale. It participated in the first World Social Forum in 2001 and subsequent ones in Porto Alegre 2002 and 2003; Mumbai 2004; Porto Alegre 2005; Bamako, Caracas and Karachi 2006; Nairobi 2007; Belem 2009; and Dakar 2011.

The HIC also joined the WSF International Committee in 2003. In 2002, the HIC was a key player in the UN-Habitat's World Urban Forum in Nairobi, and also in subsequent WUF in Barcelona 2004, Vancouver 2006, Nanking 2008, Rio de Janeiro 2010, and Naples 2012. Between 2009 and 2010, the HIC-Housing and Land Rights Network held its Land Forum I and Land Forum III in Cairo, Egypt. The HIC also organized the first Urban Social Forum in 2010 at the Rio de Janeiro in 2012 at Naples. At these events, the HIC was able to strengthen networks between members, support community processes in building alternatives towards a good living with dignity for all people, and also influence public policies related to housing and habitat at the local, national and global levels based on human rights, gender equality and environmental sustainability (HIC, 2014).

In driving this discussion to a logical conclusion it is necessary to highlight the contribution of interest groups in housing supply at the local level. This will be done with reference to United Kingdom as an example. Interest groups which are referred to as housing associations in the UK have a long history. Lund (1996) documents the activities of housing associations which specialize in meeting the housing needs of various categories of people – including the elderly people, the disabled people and single women – in the twentieth century. It was from this that the mutual aid organizations started to develop. By 1984 the

term 'housing association' became a generic term covering various forms of not-for profit organizations that had a stake in helping people to have decent housing over their heads. This chronicled the formation of the 'National Federation of Housing Associations (NFHA)' consisting of 4400 registered members in 1984 (Malpass and Murie, 1994). By 2010, housing associations became important players in the supply of housing, owning up to 2,437,000 dwellings which were on rent to the public. For instance, 101,000 dwelling units owned by housing associations were being occupied by over 316,000 older people (Lund, 2011 p. 83).

In UK today, housing associations are key actors in the mobilization of housing finance (Malpass and Rowlands, 2010). They are active in housing policy debates (Malpass and Rowlands, 2010) and also engaged in the implementation of national housing decisions in partnership with local authorities, building societies and other plethora of organizations, at the local (Lund, 2011; Malpass and Murie, 1994 & Lund, 1996). Having explained how the activities of interest trickle down to housing supply at the local level, citing example of the UK, it now necessary to explain the methodological approach adopted for study. This will be covered in the next section.

3. Method and Approach

The study employs documentary research method. This method was chosen for the reason that it helps researchers to understand social reality and the interactions of actors (McCulloh, 2004). Mogalakwe (2000) and Mathews and Ross (2010) concurs with this position. It is also believed that documents are social facts, in that they are produced, shared and used in socially organized ways. Further, most documents are acceptable as fixed record of event that occurred at a particular time (Mathews and Ross, 2010). It is in line with this argument that this study employs documents in attempting to examine the interaction of interest groups, and how this provides solutions to problems of formal housing delivery in Nigeria. Additionally, the choice of documentary method permitted for easy access to documents which were web-based. The method was also helpful in the collection of larger volume of data than would have been possible with other methods. Further, the collection of documentary data was achieved at a relatively low cost. These advantages are supported in literature (University of Portsmouth, 2012; Mathews and Ross, 2010; Mogalakwe, 2006; Helm, 2000).

The documents used include reports published by interest groups and governmental authorities, official bulletins, journal papers, textbooks, newspaper reports, editorials, speeches and pamphlets. The documents were collected from multiple sources – international and local – which are highlighted in the discussions. Some of the documents were retrieved from the websites of the relevant organizations while others were obtained through a visit to local libraries and organizations in Nigeria. By utilizing documentary

evidences the study was able to examine how the activities of global, continental, national and sub-national interest groups impacts on housing delivery in Nigeria.

In regard to the analysis of data collected, a number of procedures were followed that are consistent with the tradition of documentary analysis (see Dey, 1993 pp 6-9, 53-55). The documents were examined through analytical reading. This aspect of analysis was interested in breaking the text of the documents into their component parts for the purpose of understanding their meaning and drawing relationships. The next aspect of analysis was focused on scrutinizing the relationships of international interest group with local interest groups and governmental agencies. The examination of these relationships forms the basis of highlighting the contribution of interest groups to formal housing delivery in Nigeria.

4. Data and Discussions

This section of the study is focused on scrutinizing the housing activities of interest groups in Nigeria. Prior to

undertaking this scrutiny, the documents collected will first be examine with a view to identifying and characterizing the interest groups involved in housing activities in Nigeria.

4.1. Characterizing Interest Groups Involved in Housing Activities in Nigeria

Through the examination of documents collected, a number of interest groups were found to be involved in housing related activities in Nigeria. The interest groups identified are outlined on Table 1. By adopting a classification based on their space and scope of operation, the activities of 13 interest groups is found to be global, those that had their activities on the continental space of Africa were three and seven had their activities on the national space of Nigeria. It is worthy of note that Table 1 only presents a list of those interest groups that were identifiable from the documents available at the time of this study. This should not be taken as an exhausted list of interest groups with housing related activities in Nigeria.

Table 1. Classification of Interest Groups by Space of Operation

Grouping	Scope of activities	Some Notable Examples in Nigeria
Global Interest Groups	The scope and space of activities of interest groups in this category relates to the whole world.	<ul style="list-style-type: none"> • Commonwealth Local Government Forum (CLGF). • Forum of Federations. • Habitat for Humanity International. • Habitat International Coalition (HIC). • International Finance Corporation (IFC) /the World Bank. • International Housing Coalition (IHC). • International Union of Tenants (IUT). • Transparency International. • United Nations Centre for Human Settlement (HABITAT). • United Nations Development Programme (UNDP). • Water Aid. • UK Department for International Development (DFID). • The Bill & Melinda Gates Foundation. • The International Monetary Fund (IMF).
Continental Interest Groups	The scope and space of activities of interest groups in this category is within the African continent.	<ul style="list-style-type: none"> • Integrated Regional Information Networks (IRIN) • Centre for Affordable Housing Finance in Africa (CAHF). • Shelter Afrique. • African Development Bank (ADB). • Country Women Association of Nigeria (COWAN). • Mortgage Banking Association of Nigeria (MBAN). • National Housing Cooperative Federation of Nigeria (NHCFN). • National Labor Congress (NLC).
National Interest Groups	The scope and space of activities of interest groups in this category is within the boundary of Nigeria.	<ul style="list-style-type: none"> • Real Estate Developers Association of Nigeria (REDAN). • Social and Economic Right Action Center (SERAC). • Professional Bodies – the Nigerian Institution of Estate Surveyors and Valuers (NIESV); the Nigerian Institute of Town Planners (NITP); the Nigerian Institution of Architects (NIA); the Nigerian Institution of Quantity Surveyors (NIQS); the Nigerian Institute of Builders (NIOB) and the Nigerian Institution of Surveyors (NIS).

Authors' compilation (2014)

4.2. Housing Activities of Interest Groups

The examination of documents collected suggests that the housing activities of interest groups can be summarized into four themes: policy advocacy, supply of finance, transfer of development techniques, and policy and planning research. These themes form the basis on which

the housing activities of interest groups are scrutinized.

4.2.1. Policy Advocacy

Policy advocacy is one of the key themes that emerged from the examination of documentary evidences collected. As revealed by documents, the policy advocacy of interest groups is seen to be tailored at the objectives of the actors

involved. These objectives fall into two main classes: profit making and non-profit making. Further details are presented on Table 2. In Nigeria, some profit making interest groups such as the World Bank/IFC, the ADB and Shelter Afrique have been advocating for policies to achieve universal finance access as a means of accelerating economic progress and reduction of poverty. One of the ways through which these organizations are trying to achieve this policy objective in Nigeria is the provision of finance for low income housing. Accordingly, a number of funding partnerships have evolved between the above named organizations with local actors in Nigeria. Further explanation in regard to the funding partnership will come in subsequent discussions. The local profit making interest such as the MBAN, REDAN and NHCN have tailored their advocacy activities at the improvement of housing finance market. For example, the MBAN is advocating for an effective and competitive market place through the promoting of a legislative, regulatory and operational environment in which the businesses of mortgage banking service providers can prosper. This group engages policy makers, regulators, foreign investors, institutions and individuals to ensure that the interests of mortgage banks and mortgage professionals is adequately represented in nationally relevant issues of mortgage banking / housing finance and delivery in Nigeria. The MBAN is committed to providing affordable housing to Nigerians via mortgage

arrangements in tandem with the Federal Government Vision 20:2020. The MBAN has been able to collaborate with the Federal Mortgage Bank of Nigeria (FMBN) to influence government toward the improvement of the National Housing Fund (NHF) Scheme. The partnership has achieved the following: one, a sustained exclusion of non-mortgage originating financial institutions in the on-lending window of the NHF Scheme; two, the placement of Term Deposits with Mortgage Banks as done with Commercial Banks – this has expanded the scope of NHF to include Mortgage Banks; and lastly, there has been an improvement in the collection by Mortgage Banks of NHF Monthly Contributions from the bona fide Contributors to the Scheme, on behalf of FMBN.

The evidences available indicate that those interest groups whose objective is non-profit making have been engaged in advocating policies that could promote national development (for example the UNDP, DFID, Water Aid, CLGF, Forum of Federations). The non-profit making groups are also involved in advocating policies for the protection of human rights in relation to curtailing the eviction of slums dwellers. For instance, the key actors (SERAC, IRIN, and the Transparency International) have achieved reasonable success in three major cities of Nigeria: Lagos, Abuja and Port Harcourt respectively (IRIN, 2013; SERAC, 2008; Amnesty International, 2011).

Table 2. Classification of Interest Groups by nature of Policy Advocacy in Nigeria

Nature of policy advocacy	Actors involved
Policy advocacy leading to profit making	The actors involved comprises of local (MBAN, REDAN and NHCN) and international (The IFC/World Bank/IDA, the IMF, the Shelter Afrique, the ADB) interest groups whose objectives are for profit making.
Policy advocacy for non-profit making purposes	The actors involved in this activity in Nigeria are comprising of local (the NLC, the COWAN, SERAC and professional bodies) and international (the CLGF, the Transparency International, the Forum of Federations, DFID, CAHF, UNDP, IRIN, Water Aid, and the Bill and Melinda Gates Foundation) right groups, Intergovernmental Organizations, International Development Institutions and Non-Governmental Organizations (NGOs) whose objectives are to promote development at national and local level, protect human rights and also promote efficiency in the delivery of social services

Source: authors' analysis.

4.2.2. Financing of Housing and Urban Facilities

Financing of housing and urban facilities is a theme that emerged during the analytical reading of documentary evidences collected. A number of partnerships were found to exist between interest groups for the purpose of supplying finance for low income housing and the improvement of urban facilities in Nigeria. Examples of partnerships that came into existence during the last decade are illustrated on Table 3. As indicated in Table 3, the World Bank together with the IDA and the IFC are key players in the funding partnerships that have evolved in Nigeria. The World Bank Group in partnership with Federal Government of Nigeria has been able to supply funds (worth US\$ 300million) for the improvement of communal facilities in residential areas across 28 states in Nigeria (World Bank 2012 p.2, 6). Similarly, the World Bank in partnership with the IFC has provided the sum of US\$ 300 million for the establishment of the Nigerian Mortgage

Refinancing Company (NMRC) in Nigeria (Ogunwusi, 2014). Ogunwusi also reports that the NMRC is set up to help increase liquidity in the housing sector, provide secondary market for mortgages and to increase the number of people able to purchase or build homes at an affordable price in the country. The mortgage mechanism of the NMRC is currently being piloted in 14 states of Nigeria, where the state governors had agreed to provide and fast-track land titles, foreclosure arrangement and service plots.

At the continental space of Africa, the ADB and the UN-Habitat have partnered the Nigerian government in the funding of water supply through Water for African Cities Programme Phases II. The city of Jos in Nigeria was the sole beneficiary of this programme. At the local level, a slum improvement partnership arrangement was forged between the UN-Habitat, federal government, the Plateau State Government and a local NGO known as the COWAN (UN-Habitat, 2009). Other cities in Africa including

Somgande in Burkina Faso, three towns in Yaounde, Cameroon, three cities in Ethiopia, and some cities in Cote d'Ivoire also benefitted from the ADB/UN-Habitat funding partnership (UN-Habitat, 2009).

In like manner, the Shelter Afrique – a Pan African finance institution that exclusively supports the development of affordable housing and real estate sector – is at the forefront of supplying housing finance. The REDAN and the MBA in Nigeria have benefit from this

institution through signing a MOU worth US\$12.5 to the MBAN and US\$7.8 to the REDAN (Shelter Afrique, 2013). The activities of Shelter Afrique have also benefitted a number of countries such as the National Housing and Construction Company of Uganda (where a MOU worth US\$9 million was signed in 2014) and Kenya (where a MOU worth US\$8 million was signed in 2014) (Shelter Afrique, 2014a&b).

Table 3. Partnership between international agencies and institutional actors in Nigeria

Purpose of partnership	International partners	Brief Information on partnership with local actors in Nigeria
Funding of water supply and sanitation facilities in slum settlements	UN-Habitat and African Development Bank	US\$1,911,828 (55% loan element of US\$1,057,674 and 45% counterpart fund US\$854,154 (UN-Habitat, 2009 p. 20).
Funding of communal facilities in residential settlements.	World Bank and the International Development Association (IDA)	US\$300 (2008 – 2013) (World Bank, 2012 p.2, 6). \$300m (US\$250m for use as capital base; US\$25m earmarked for the establishment of a mortgage facility for lower income borrowers; and US\$25m to support the development and piloting of housing finance microfinance product (Ogunwusi, 2014).
Establishment of the Nigerian Mortgage Refinancing Company in Nigeria	World Bank / the IFC.	Shelter Afrique approved loan facility to US\$12.5 to MBAN and US\$7.8 to real estate developers.
Promotion of development of both residential and commercial housing Nigeria	Shelter Afrique	

Source: author's compilation (July, 2014)

It is evident from the preceding discussions that partnerships among interest groups have helped in the supply of housing finance. And to further illustrate this with examples, the MBAN in Nigeria is affiliated to the IFC/World Bank, the Canadian Mortgage & Housing Corporation (CMFC) in Canada, the Wharton Real Estate Centre in Philadelphia, USA, and the Mortgage Bankers Association (MBA) of USA. Similarly, the REDAN is affiliated to Shelter Afrique and the World Bank/IFC. By affiliating with these institutions, the MBAN and REDAN have been able to forge partnerships for the supply housing finance to Nigeria (see Table 3).

4.2.3. Transfer of Development Techniques

Through the funding partnerships that have resulted from the activities of interest groups in Nigeria, some international organizations have been able to deploy administrative techniques that could promote local development in Nigeria. Some of the techniques that have been deployed through the activities of the World Bank, the UN-Habitat, the UNDP, the CLGF, the ADB and the Forum of Federations are: devolved governance of service delivery and local/community development approach. These administrative techniques require central government authorities to implement decentralization – by devolving functional and administrative responsibilities to lower levels of government, and to project beneficiary communities. As evident from the documents (UN-Habitat, 2009; World Bank, 2012), decentralization resulted in partnerships of multiple actors and the participation of groups in the process of slum improvement and provision of basic facilities in 28 states of Nigeria.

The activities of Cities Alliance in Nigeria and developing countries are worthy of note. The Cities Alliance is a global partnership of bi-lateral and multi-

lateral development agencies, governments, NGOs and the political heads of the international associations of local authorities that advocates for urban poverty reduction and the promotion of the role of cities in sustainable development. Nigeria is among the five developing countries (others are South Africa, Brazil, Ethiopia and the Philippines) that are currently partnering with the Cities Alliance for this purpose (Cities Alliance, 2014).

4.2.4. Policy and Planning Research

The last theme that emerged from the examination of documents is related to policy and planning research. The documents collected confirmed the activities of multiple actors that have conducted research which led to far reaching policy implications in Nigeria. For instance, the World Bank, the UNDP, UK DFID, the Bill and Melinda Gates Foundation and UN-Habitat have, in the course of their partnerships with government authorities, conducted research that help Nigerian development planners to design sound and strategic housing and urban development policies. Similarly, there is an ongoing housing and urban development research collaboration between the HIC and four local research institutions in Nigeria. The local research organizations include: the Centre for African Settlement Studies and Development in Lagos, the Centre for Advancement of Development Rights in Lagos, the Nigerian Environmental Study/Action Team, and the Lagos Group for Study of Human Settlement.

One of the leading housing research organizations within the space of Africa is the Centre for Affordable Housing Finance (CAHF). This organization has conducted research leading to several reports (examples include the CAHF's yearly report for 2010, 2011 and 2012) that are vital to understanding the nature of housing asset in Nigeria and other African countries. The CAHF reports have also

helped in the monitoring of housing sector performance; they provide innovative solutions for the financing of low income housing; and also encourage government to support housing finance market development. Lastly, CAHF's reports contain comparable data that address the concerns of housing provision among African countries.

5. Synthesis and Conclusion

This study sets out to undertake a critical examination of the involvement of interest groups in housing activities and to assess their contribution to the delivery of housing in Nigeria. A wide range of secondary source material was collected and examined in attempting to achieve the study's goal. The analysis of documentary evidences collected confirmed the existence of interest groups that undertake activities that are relevant to housing delivery in Nigeria. Some of the interest groups were found to have their scope of activities across the global space, others were found to operate within the continental space of Africa and there are those that undertake their activities within the geographical boundaries of Nigeria. Interestingly, however, these interest groups have forged a number of partnerships that are tailored at addressing specific housing delivery concerns: advocating for policies to improve on the working of housing market; protecting of slum dwellers against eviction; supplying of finance for low income housing and the provision of basic urban facilities; and conducting of research to improve on housing provision, urban management, poverty reduction and economic development in Nigeria.

On the basis of the preceding discussions a number of research areas are indentified: firstly, the study indicates that interest groups have the potentials of improving on the delivery of housing in Nigeria. This is already evident with respect to the partnerships that have been forged between international agencies with government and local interest groups in Nigeria. This relationship deserves an empirical study that would critically examine the variables that influence it success. Secondly, the evidences examined indicates that the activities of interest groups are furthering the integration of the Nigerian housing sub-sector first, into the global economy, and second, into the continental economy of Africa. The benefits and challenges associated with this integration need to be empirically examined.

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