

The Role of Appropriate Training in the Delivery of Affordable Housing

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Abstract

Affordable housing for the low- and middle-income earners has remained a key challenge globally, more so in the developing countries. As such, due to combined efforts, various institutions facilitate the training of housing practitioners, which has improved models of resolving challenges derived from urbanization, as well as doubling on the capacity development within cities, and equally assuring cities become sustainable and dignified places of living. Skills development allow individual practitioners and policy makers to embark on decision making, enabling the formulation of evidence-based policing programs and projects; consequently, offering room for well-informed decisions. The concomitant institution building programs strengthen institutions capacity development and offer sustainable room for consolidating functioning institutions, and an environment for the achievement of sustainable growth. Nigeria's rapid urbanization, poor training policies, and the need for social-economic improvements and better standards of living, were the cornerstones for this research. The research design was a mix of qualitative and quantitative research strategies. The collected data was both numerical and descriptive, justifying the dual research strategy. The data collection tools were semi-structured questionnaires and semi-structured interviews. These methods ensured secure and adequate data to facilitate thorough investigation of the research problem. It was established that the increasing role of the training model cannot be over emphasized. The findings in this study established that addressing the issue of affordable housing would involve placing more focus on education, training and research.

Keywords: Affordable housing, Building materials, Education, Research, Training.

INTRODUCTION

Nigeria is a third world country, hoping to reach middle-income status. Although the country boasts of competitive infrastructure in Sub-Sahara Africa, provision of decent housing is still not attained for the low- and middle-income earners. Government works closely with international bodies, such as the UN, to oversee the provision of decent houses for the low- and middle-income earners. According to the UN-Habitat (2009), 3 out of 10 individuals living in Nigeria urban areas could be living in slums, while still, the population growth rate is at par with GDP growth. Nigeria, as an oil-exporting nation, faces setbacks in liberalizing housing allocation. Poor housing conditions in urban areas are, however, a challenge of poor policies and limited resources that have been slowing growth (Adebiyi, 2004). Expectations for a liberal housing scheme would incorporate ideologies aimed at promoting sustainability and efficiency, with goals in line with the socio-political, economic and

cultural factors.

Due to poor policy development, Nigeria urban settlers have been faced with overcrowding, increased housing prices, high level of homelessness, mushrooming of slums and squatter settlements, and inadequate infrastructure (Obateru, 2003). The major problem is a poor configuration of infrastructure, which results in poor human settlement conditions (Muoghalu, 2007). Studies commissioned by the Nigerian Government and the World Bank point on the need for quality housing policies, those that will enable citizens at different economic levels afford a sustainable housing scheme (AFDB, 2011) As such, cooperatives, service and mortgage schemes, tenant purchase, and self-built-in programs, are reviewed to improve the accessibility of housing, while doubling on incentives and disincentives for the different government interventions (Alexander, 2012). Reliable

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delivery of houses meets the standard economic model of demand and supply, thus regulating scarcity (Jiboye, 2007). However, there is a major concern on cost, as Nigeria has the largest population in Africa. Most of the low-income individuals and groups prefer self-help incremental housing programs, as they are affordable, and help in improving housing situation gradually, when the time and resources are available.

The Paris Declaration on Aid Effectiveness 2005 and the Bogota Declaration on South-South Cooperation and Capacity Development 2010, had already recognised the role of effective training of housing practitioners to plan, manage, implement and account for the results of policies and programs, which are key in achieving affordable housing. In fact, training of practitioners is regarded as one of the five unique characteristics of south-south cooperation, as well as strengthening learning in all the stages of development by sharing experiences, knowledge and technology transfer. In this regard, the hypothesis in this paper is that appropriate training of housing practitioners has a significant role in affordable housing provision. This paper examines the role of training of housing practitioners in the community in affordable housing provision. While training has been tipped as a key aspect in affordable housing provision in Nigeria, only limited studies have focused on this aspect. This is the basis of this paper.

THEORY

The Habitat Conference of 1976 was a momentum for the growth of training in housing policies, as a way of addressing the growing informal settlements in majority of the developing countries. The international conference put the approach on the global limelight. Training as a way of curbing construction cost has been geared towards establishing alternative cheap materials and technology in lowering construction costs, and hence increase accessibility to affordable housing.

Ondola (2014) and Noppen (2012), noted that training in affordable housing provision offers the opportunity to learn skills for construction, mainly reducing the cost of construction. Multiple housing projects based on the principle of training have been undertaken in either an experimental or systematic

way. The cases spanned across most of the third world countries, such as Brazil, Chile, Mexico, Kenya, Indonesia, Pakistan and Thailand. Key points on training for affordable housing were raised. First, was the income of household. The household income and expenditure are indicators of social status and hence by extension, affects the ability of individuals to pay rent or mortgage. The house rent/mortgages should be restructured and citizens should be trained on enhancing their income as a way to access quality housing. Second, was the financing of housing programs. Offering housing to every low- and middle-income earner means that a different housing strategy should be developed. Training on the need to develop the site and services scheme, tenant purchasing scheme, rental and slum upgrading should be the focus for enhanced affordable housing.

Appropriate training to ensure affordable housing is a primary delivery method and a way to renew the supply of housing delivery. Major programs in North America include the Home Investment Programs, as well as Investment in Affordable Housing commonly run in Canada. Funds get allocated using a formula based on the needs, which range from newly built to renovation, for the purpose of rent for the low-cost housing. However, such financing requires vast amounts of resources, which can pose a challenge at times, and it remains to be seen whether such models can be applied in developing countries. The emerging 21st Century world business organization requires transformative policies, as such strengthening institutional capacity at regional, national and local government levels to reinforce commitment towards sustainable growth. Cities, in particular, wilfully merit from Agenda 21 of the Habitat Agenda and Third United Nations Conference on Environment and Development detailed document - *The Future We Want* - which reinforced the need for capacity development as a fundamental component and key element towards achievement of Millennium Development Goals (MDGs) (Sandra et al., 2019).

Furthermore, the Bogota Declaration on South-South Cooperation and Capacity Development 2010 and the Paris Declaration on Aid Effectiveness 2005, recognised the need for a capacity plan, management and implementation of policies and programs that would facilitate achieving the developmental

objective. In line with transformation agenda and knowledge sharing, the interchange of best practices and policies absorbs lessons learnt enhancing capacity development. Innovation in cities and local government would be accredited towards an increase in knowledge and technological development, paving way for the dissemination of best practices and multiple forms of information exchange. The building process and external provision offer room for training, education and capacity building initiatives.

In advancing knowledge and technological development, the commitment on capacity building and institutional development, as noted through the Habitat Agenda (1996), in particular paragraphs 177-193, reassured governments would adopt a capacity-building strategy at regional, national and local levels, thus, enhancing the participation of the society. The Habitat Agenda improved sustainability within communities and enhanced better livelihoods, while also building on capacity. Emphasis on capacity building presents a new approach for both Habitat I and Habitat II United Nations conferences on human settlement. Based on the Vancouver Declaration of Human Settlement of 1976, recommendation of F.7, provision of room for adequate knowledge, progressive resources and skills that offer solutions towards the implementation of sustainable human settlements should be made. Additionally, the Vancouver Declaration recommended initiatives on research capabilities, while providing sufficient room for the dissemination of knowledge on human settlement equally received high priority in the settlement process. Furthermore, the Vancouver Declaration recommended setting high priority on the quality of the human settlement process.

Late in 1996 – Istanbul, the Habitat II Conference emphasized on the need for capacity building, hoping to adopt section D on the global plan of action. The Istanbul declaration focused on capacity building and institutional development. These strategies form an integral part of the settlement and development policies at all levels of government. Gradually, the United Nations conferences emphasized the fundamental role of capacity building in improving the living conditions around the globe. Rio +20 United Nations Conference on Sustainable Development focused on capacity building in hopes to enhance sustainable

development. The global action program on education and sustainable development further identified concrete strategies for achieving the same, such as free universal access to education. Recommendation from the Historic Urban Landscape dedicated full section on information, communication and, capacity and research development. As an approach, Vision 2030 Sustainable Development and Capacity Building mainly focuses on education awareness, and has also integrated different goals.

In that perspective, international support in the implementation of effective and detailed capacity building has focused on strengthening and revitalising the global partnership for sustainable development. National plans towards the implementation of sustainable development goals also include: South-South, Triangular Cooperation and North-South, as well as, asserting inclusive and equitable quality education and promotion of lifelong learning opportunities. Capacity building on particular goals, for instance, goal 4, ensures inclusivity and equitable quality education promoting lifelong learning opportunities, as well as relevant capacity building. The lifelong learning opportunities cultivate knowledge and skills required towards the achievement of sustainable development goals.

Furthermore, the New Urban Agenda debates issues on policy development that deal with urbanization around the globe. A unique opportunity reaffirmed the need for capacity building strategies to outline forward and concrete terms. Urban stakeholders should provide appropriate skills and knowledge. Furthermore, through knowledge and practice sharing, capacity building becomes a foundation for development within the city, improving knowledge dispensation, research development and innovative growth. A significant number of programs have focused on regional, national and international growth of institutions, presenting a consensus in terms of policy development. Related initiatives that focus on inadequate institutional and human resources assist weak institutions. Habitat III focuses on expertise through capacity building procedures and problem solving, hoping to gain a fundamental place and a reliable New Urban Agenda. Furthermore, the Quito Plan focuses on strengthening urban institutions towards sustainable growth.

As such, due to combined efforts, strong institutions facilitate the planning, management and implementation of urban planning policies. Training and capacity building have improved models of resolving challenges derived from urbanization, as well as doubling on the capacity development within cities, equally assuring cities become sustainable and dignified places of living. As part of the combined efforts, skills development allow individual practitioners and policy developers to embark on well-informed decision making that enables the formulation of evidence-based policing programs and projects. The concomitant institution building programs strengthen institutions' growth and capacity development, as well as offering room for well-functioning institutions. The building programs also encourage team development, improve transparency and empower urban transformation, thus assuring growth in the multi-sectoral environment.

With multi-stakeholder commitment, there have been opportunities and modalities for acquiring and consolidating knowledge, and development of skills that improve practice and policy planning. Sustainable growth incorporates Sustainable Development Goal (SDG) 11, that is conditioned on the quality of human resources, strengthening institutions and building institutional and regulatory framework.

Primarily, the Urban Agenda of the SDG 11 offers a transformative approach of handling institutional setbacks, while encouraging the growth of liberal societies in terms of urbanization policies. Urbanization policies focus on sustainable urban growth, capacity building, training and problem-solving through enhanced cooperation. The peer-to-peer learning offers practice exchange, provides models that are easily adaptable by institutions, while also offering opportunities for stakeholders. Some of the stakeholders that have assisted in such growth include; donor organizations, bilateral and multilateral development, and cooperation institutions. Equally, capacity building has bridged development policies and initiatives between developed and developing countries. Habitat II and Habitat III have focused on increased capacity development plans, allowing development strategies supported through eternal partnership, and strengthening of existing national institutions. Planning and implementation of training,

as well as capacity development programs, would be useful at managerial and policy-making levels, offering appropriate urban management, while providing training and education on public growth. Training institutions and associated education programs offer a strengthened approach in bridging societies, in terms of resources provision and networking. In examining the role of capacity building towards sustainable development and meeting goals, such as SDGs, the following examples are worth considerations:

Indonesia

Initially, the slum areas in Indonesia, as provided in **Figure 1**, have been associated with high population. As a highly populous and developing country, Indonesia focused on ambitious capacity and training programs that integrated urban infrastructure development, as embedded on the national strategy towards strengthening local level institutions. Other close focuses were on the management, planning and execution of infrastructure development. Indonesia can be paired with Ethiopia, the third most populous country in Africa in terms of capacity building at the national and local level. Combined reports illustrate that capacity building increased resource allocation, doubled access to education, improved grants and sponsorship and strengthened the labour force.

Brazil

Following the rapid slum growth in Brazil (**Figure 2**), participatory urban development plans for cities with close to 20,000 inhabitants was mandatory. Various programs trained 25,000 professionals in areas of leadership, management and capacity development, while strengthening the ability to enhance urban development, and offering knowledge tools to partners through, for example, online education.

The Netherlands

Another close example is the Government of Netherlands, which adopted a cooperation policy that hoped to strengthen and develop capacity building by combining processes for knowledge transfer and expertise. Additionally, in-country capacity strengthening, which establishes capacity growth in different levels, is emphasized.



FIGURE 1
Slum areas in Indonesia
Source: Pictura 2016



FIGURE 2
Slum areas in Brazil
Source: Chensiyuan 2011

The flagship process, which draws vital lessons from the New Urban Agenda, enhances capacity development and closely links development objectives to the ongoing transformation process, hoping to implement effective and demand-driven goals. The defined needs and demands address different forms of capacity growth, allowing appropriate funding and equally assuring a prolonged impact in terms of capacity development.

Lastly, the existence of solid capacity building offers a sustainable approach for external partnership, propelling endogenous procedures, while enabling access to knowledge on high-level training assistance.

The United Kingdom

In 1913, most of the United Kingdom citizens had lived in privately rented accommodation that was developed by the Philanthropic Associations, and they were limited in terms of owning homes; the concept of social housing coming after World War II. The development of the Housing Act provided an enhanced regulatory framework for affordable

rental housing (Hull, 2012). Presently, the policy in the UK concerning housing is based on the capital expenditure, restriction on the housing benefits awards, the changes on social housing, and increased localism that jeopardizes the past gains of access to affordable rental housing. Changes in the policy have contradicted the right towards adequate affordable housing as it is provided for in the European Convention on Human Rights (Kenna, 2013). In the UK, there are challenges in the provision of low-cost rental housing that include; precious land, restriction on the planning regulation, less profitability, and a prohibiting taxation system.

Public-Private Partnership (PPP)

Public-private partnership in housing has been widely examined in literature as an option to allow access to housing for all. This refers to the government schemes that involve private-sector partnerships. The standard form of public procurement available in most of the developed states is 'unbundling'. Public-private partnership has been established as an essential housing delivery in the developed states. It is being practiced in Australia, United States, Canada, France, and the United Kingdom. While the private developer is required to execute all the development roles under this approach, the public sector acts as the regulator (Leung & Hui, 2005). The enabler has the role of offering an enabling environment for private partners, even as the moderator balances the market incentives for the interest of the community.

The Public-Private Partnership (PPP) model is likely to generate financing out of the private sector, and this allows public finance to cater to other services. The housing delivery approach is hinged on offering affordable housing to the low- and middle-income level market system, a strategy that has proved a success. In the United States, the question of lack of affordable housing has been recognized since 1948, during the time of President Harry Truman. The outcome of this was a number of policies in affordable housing reviewed in the successful regimes, with the objective of tackling the issue of lack of affordable housing (Weis, 2002). This approach has taken a middle ground scenario between the socialist and the open market.

Nigeria has offered tax exemptions, rent subsidy, control of rent, land sub-divides, and zoning units for low- and middle-income earners as a way of encouraging the private sector to deliver more housing units to the vulnerable group. However, this requires a massive amount of resources to accomplish. Affordability continues to be a major issue for the low- and middle-income households in Nigeria's capital. It is also becoming a major problem further up the income scale in Abuja, Jos Plateau and Lagos. For instance, the slum areas of Jenta Adamu, Angwan Rukuba and Gada Biu areas of Jos metropolis continue to witness rising slums (**Figure 3**).

Nigeria can learn from the developed countries on how they have handled the issue of housing delivery for the low- and middle-income group in the informal sector. The country suffers similar challenges as the developed countries, and so need to address the issue using similar strategies. This calls for a number of housing delivery reforms, such as appropriate training, so as to address the situation and review the existing housing delivery approach to the low- and middle-income group in the informal sector. A comprehensive training program, boosted by external organizations, can provide a place for community participation in aspects that affect affordable housing, such as, enhancing skills and technology for housing.



FIGURE 3
Slum areas in Nigeria
Source: Weis 2002

RESEARCH METHODS

The research design was a mix of qualitative and quantitative research strategies. The collected data was both numerical and descriptive, justifying the dual research strategy. This was further reinforced by the nature of the data needed to support the investigation. The research design was a cross-sectional survey, which was structured to make inquiries from the experts and the public servants (beneficiaries of housing schemes) on the role of education and research agenda in affordable housing. The goal of this study and its nature dictated that a survey design was used. The mixed approach is a methodology that would add value to the investigation.

The research design was both cross-section survey and case study structured to make enquiries from public servants and housing experts on accessibility of the low- and middle-grade housing. According to Gichunge (2000), a survey design is better where no treatment or control is necessary and where random sampling is most appropriate. Mugenda and Mugenda (2003), however, justify the adoption of case study design where there is need to conduct an in-depth study. The study objectives and nature of data dictated that survey and case study designs were employed. Methodological pluralism, as advanced by Smith (1975), is based on the conception that different kinds of complementary data about a problem may be acquired using a combination of techniques. Saunders et al. (2003) and Jick (1979), argue that using multi-methods allows for triangulation to take place and contribute to greater understanding of the topic of study. The adoption of a mix of qualitative and quantitative strategies, therefore, presents a better opportunity to evaluate the research problem in a more holistic manner.

The study location was Jos City, Nigeria. The study comprised 325 respondents. For the qualitative studies, the study population was drawn from consecutive studies. For the quantitative studies, participants were either residents or government officials assigned to Jos City, Nigeria. Questionnaires were administered to the public housing experts in key public sector organizations that have been involved in Jos City Housing Projects. The response rate was 83.3%; Mugenda and Mugenda (2003), view a response rate of at least 50% as being satisfactory and thus, the

response rate was considered significantly reliable for this study.

RESULTS AND DISCUSSION

The results showed that the respondents understood the role of training in affordable housing. This information was necessary for identifying areas of training that can be instituted to enhance affordable housing. The findings further indicated that increasing development approvals through technology, faster licensing procedures and conducive regulation, which have considerably facilitated more delivery of decent and affordable housing to the vulnerable income groups, were strategies that should be emulated by other developing nations to improve affordable housing. These strategies are hinged on a training framework. The use of technology to offer collaborative efforts between the government and other players to fasten the housing construction process is also supported by Wubneh (2003).

The findings also indicated that the acceptance of training on technology is key in affordable housing. As such, dedicated research on training in the use of technology could play a key role in the realization of Vision 2030 in Nigeria, where the need to improve access to affordable housing is demanding. The study also found that the promoters of training on the use of technology are enthusiastic about the level of cost benefits and the considerable speed of delivery, as well as the low dead weight structures. This is in line with Mwololo (2016), where benefits such as time savings of up to 20%, 60% on the self-weight and comparatively faster construction speeds for modest housing are highlighted.

The findings are also in line with the work of the UN-Habitat (2010), which noted that slums and urban poverty were not just a manifestation of the population explosion and the demographic change, but were seen as the outcome of the failure of national housing policies and laws. Jos metropolis is the largest town in Plateau state, and is the state capital, which doubles as the headquarters of Jos South and Jos North local government areas. It is indeed an old town whose growth as an urban nucleus is driven by commercial and mining activities, as a dominant urban centre within the state, Jos has continually received influx

of migrants from the countryside. The combination of rural-urban migration and high fertility rates of the families has led to a swell in its population. The growing populations evidence the high need for investing in affordable housing, especially in the focus area of this study, which is Nigeria.

The study findings also showed that the pace of population growth far outstrips the ability of urban authorities (particularly, Jos Metropolitan Development Board, Ministry of Housing and Environment and Ministry of Lands, Survey and Town Planning) to provide and maintain the necessary facilities, such as housing, drain sewer and water systems, and schools; thus, leaving many people in despicable shanty towns. In this regard, the results of the study and findings from the reviewed literature underscore the need for training as a long-term solution in addressing the affordable housing issues in slum areas in Nigeria.

However, it was also clear that political will is needed to handle the challenge. For example, Syagga (1993), decries that the slow growth in this sector is because of lack of political and economic support from the government towards improved institutions to enhance education and training to facilitate affordable housing. Most studies reviewed indicated that any challenge towards affordable housing will negatively affect realization of Vision 2030. This study, therefore, found that with government political goodwill, there can be a concerted effort to train housing practitioners so that in their practice, they will contribute to sustainable and affordable housing in Nigeria

CONCLUSION

Affordability based on effective training of housing practitioners contributes to easing shortage problems for the low- and middle-income households. The capacity of individuals and institutions is a key success of any transformative agenda. Strengthening the institutional capacity, through training of housing practitioners, has been considered as essential in achieving commitments and actions towards affordable housing, that have been outlined in Agenda 21, Habitat Agenda and Third United Nations Conference on Environment and Development, Rio+20 Conference, expressed in the document

'The Future We Want' (OECD, 2016). According to OECD (2016), training of household practitioners is a fundamental component for development, as well as a key element in achieving the Millennium Development Goals (MDGs)'.

Proper policy development and discrimination among the low- and middle-income populations were some of the major challenges to affordable housing creation. However, it was also found that prioritizing on the factors influencing housing delivery modes, and similarly handling low-income housing delivery models and development are a solution. As seen in this study, various researchers have established the increasing role of training model in upgrading and streamlining collective housing, as well as home renovation processes. It is agreeable from this study that affordable housing provision, with combined efforts from the government and public-private partnerships, is achievable locally and globally.

RECOMMENDATIONS

The study recommends that focus should be given to the training of housing practitioners on how to ensure access to affordable housing in Nigeria. Appropriate training should be conducted to address the situation and review the existing housing delivery approach to the low- and middle-income groups in the informal sector. A comprehensive training program, boosted by external organizations, can provide a place for community participation in aspects that affect affordable housing. Moreover, it is highly recommended that local residents develop their building skills, coupled with using local building materials and techniques. Additionally, more research should be carried out to provide the required information for developing training programs meant to increase the development of approvals, faster licensing procedures, and conducive regulations. Appropriate training for housing practitioners in Nigeria is, therefore, significant towards realization of Vision 2030 in the country.

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