

ground are also not favorable to the private developers especially on funding. Despite all the constraints the private developers has proven to be a vital tool to housing development for housing needs in Nigeria today. It is therefore recommended that there must be macro stability on inflation and interest rates so that investors could build confidence in the economy. Housing laws to be passed or enacted must take into consideration the private developers. Similarly Gbadeyan, (2011), Adopt a survey research method through the use of questionnaire instrument to assess private sector's contributions to the development of the Nigerian housing market and found that Private developers appeared to be making the most significant contributions to the development in the Nigeria Housing Market and one of the major problems facing these Private developers was the lack of finance to embark on meaningful housing delivery services amongst others. He recommended that Government housing policy need to be proactive, most especially in respect of addressing delay in getting title registration on lands. The Government should also focus its attention on the problem of poor infrastructural facilities in Nigeria.

In 2007 Salford City Council commissioned a survey of the condition of private sector dwellings across the city. Fordham Research Group Ltd completed at total of 998 inspections out of 68,877 privately owned dwellings. The main findings from the survey were: Approximately 25,563 private sector dwellings do not meet the decency standard (37%), and The main reason for failure was category 1 hazards (14,103 homes) 13.3% of total stock, 20.1% of private sector stock surveyed; Around two-thirds of non-decent homes fail only on one of the four categories; Groups with high levels of non-decency included private rented, pre-1919 dwellings, converted flats and vacant properties; Households that show high levels of non-decency include single pensioner and vulnerable households The total cost of remedying non-decent homes is £70.4m, which equates to approximately £2752 per dwelling; Salford has a higher than national average proportion of non-decent private sector dwellings.

Ngakan (2013) studied the Quality of affordable housing projects by public and private developers in Indonesia and found that the low-quality affordable housing provision is often unsuitable for dwellers because of developer constraints, and the lack of power or means of households to direct or influence the inception or delivery of the projects.

In another study by Ademiluyi and Raji (2008), on the role of public and private developers as agents in urban housing delivery in sub-Saharan Africa: the situation in Lagos state They reported that while majority (65%) of respondents of public developers depend on the use of local materials in housing delivering process, majority (55%) of the respondent of private developers mostly depend on the use of imported materials. From their findings, one can infer that public developers do make use of local housing materials while private developers are found of making use of imported materials. The findings are likely pointers to the prices of buildings constructed by private developers which are relatively more expensive. Also, despite an increase in the use of local materials in housing delivery process as indicated by respondents of public developers, prices of buildings are not cheap for urban poor to acquire.

On the other hand Eni and Peter, (2014) examined the Private sector participation in urban housing supply in calabar, Nigeria. The systematic sampling method was adopted while the multiple regression technique was used to test the hypothesis. The results show that the actual critical factors that affect private sector supply of housing in Calabar are the cost of housing production, the cost of land, housing rents, and the per capita income of urban residents.

Abdullahi et al. (2014), revealed the extent of gap bridged between housing demand and the private sector response in Malaysia and Nigeria and the adequacy and affordability of houses developed for the low income group. The study concluded that housing policies integration and the demonstrated quality of institutions managing the private sector participation account for the distinct and different outcomes of housing development delivery for the low income group in the two countries. It suggests that the success of private sector depends on the existence of a favorable socio-economic environment and an effective institutional and regulatory framework.

Research Methods

The research design for this study is survey research. The target populations for this study are the heads of households of selected in Karu Local Government which includes areas such as Mararaba, One Man Village, Ado, New Nyanya, Masaka, Kuchiakau and Autabalefi. The sampling frame of the respondents was derived from the Nasarawa State Urban Development Board which revealed that the total number of households in the area is twenty thousand two hundred

and four (20,204). The Bartlett et al (2001) table for the determination of sample size was adopted which resulted in a sample size of three hundred and fifty was adopted (350). Structured questionnaires were administered and 380 was valid for analysis. Data retrieved were analyzed using descriptive statistics and linear regression analysis.

Data Analysis and Discussion

Table 1: Respondents Characteristics

Characteristics	Frequency	percentage
<i>Age</i>		
Less than 30years	65	17.1
Between 31 to 40	121	31.8
Between 41 years and above	194	51.1
<i>Total</i>	380	100%
<i>Gender</i>		
Male	256	67.3
Female	124	32.6
<i>Total</i>	380	100%
<i>Marital Status</i>		
Single	95	25.0
married	200	52.6
Divorced	44	11.6
Widowed	45	11.8
<i>Total</i>	380	100%
<i>Educational Qualification</i>		
O' level	66	17.4
Diploma	22	5.9
NCE	35	9.2
HND	75	19.7
Degree	128	33.7
Masters Degree	38	10.0
PhD	16	4.2
<i>Total</i>	380	100%
<i>Occupation</i>		
Civil servant	156	41.0

private employment	109	28.7
Pensioned	31	8.2
business owner	84	22.1
<i>Total</i>	380	100%
<i>Household Size</i>		
1-3	46	12.1
4-6	188	49.5
7 and above	146	38.4
<i>Total</i>	380	100%
<i>Number of Years in Occupation of the Property</i>		
Less than 5 years	56	14.7
5-10 Years	121	31.8
Above 10 Years	203	53.4
<i>Total</i>	380	100%

Source: Field Survey, 2021

The data in Table 1 show that a substantial majority of the respondents were married. 200 of the respondents representing 52.6% were married while the remaining 180 respondents representing 47.2 percent were either single, divorced or widow. The data shown in Table 1 also demonstrate that the sample also comprised mostly male household heads. As indicated in the table, 256 representing or 67.3 percent of the respondents in the study area were male while only 32.6 percent were female. The age distribution of the respondents contained in Table 1 that shows the majority of the respondents were between the age bracket of 41 years and above. The data reveal that an overwhelming majority of the respondents had some level of formal education while a small minority did not have. i.e. 128 representing 33.7 had degree, 38 representing 10 percent had Master's degree, 16 representing 4.2 percent had Ph.D., 75 representing 19.7 percent had HND, 35 representing 9.2 had NCE, 22 representing 5.9 had diploma while 66 representing 17.4 had O-Level certificate. Remarkably, a significant minority of the respondents was pensioners and business owners while majority are civil servant or belong to private employment. Data also shows that a significant amount of the households in the study area have between 4 to 6 persons and 7 and above

persons living under same roof. Moreover data in table 6 shows that majority of the households have being in occupation of their housing units for over 10 years.

Table 2: Level of Affordability of Residential Property in Karu

Level of Affordability	Frequency	Percent
Very High	109	28.7
High	247	65.0
Undecided	6	1.6
Low	12	3.2
Very Low	6	1.6
Total	380	100.0

The research showed that the respondents opined to the high and very level of affordability rates of the properties as opined by most of the respondents representing 65.0% and 28.7% respectively. This implies that most of the respondents opine to the high affordability rates of the properties in Karu.

Table 3: Quality of Residential Property in Karu.

Quality of Residential Property	Frequency	Percent
Good	127	33.4
Fair	229	60.3
Bad	24	6.3
Total	380	100.0

The research further revealed that most of the respondents opined to the fair condition of the quality of the houses in Karu representing 60.3% while 33.4% of the respondents opined to the good quality of the houses representing 33.4%.

Table 4: Effect of Residential Property Affordability and Quality on Performance of Private Developers in Karu, Nasarawa State

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.016	.085		.192	.848		
Quality	.813	.034	.826	24.241	.000	0.861	1.161
Affordability	.167	.040	.141	4.139	.000	0.861	1.161

Model Summary		
R		0.888
R-square		0.789
Adj. R-square	R-	0.787
F-value		394.4
P-value		0.000

The data set was examined to know whether or not multi-collinearity is prevalent in it using the tolerance value. An examination of the tolerance values housing quality (.961) and Residential property affordability (0.861) indicate the value exceeds the 0.1 minimum (Hair, Black, Babin, Anderson, & Tatham, 2006) or the stringent acceptable tolerance value 0.2 (Coakes, 2005).

From the model in table 4, the two independent variables explain 78.9% of the variations in the dependent variable. While, Residential property Quality explains 0.826 of the variance in the performance of private developers which is significant (Sig. = .000) as indicated by the F-value of 394.4; and Residential Property affordability is responsible for 14.1% makes the second largest contribution. Based on the beta sig level, it can be seen that Residential Property quality and affordability have a positive and significant effect on the performance of private housing developers. Hence, it can be said that housing quality and housing affordability have positive and significance effect on the performance of private housing developers.

Conclusion and Recommendation.

This study has shed light on ascertaining and measuring the performance of private developers in the provision of quality and affordable housing using Karu, Nasarawa state as the study area. It has also showed that the housing industry in Nigeria specifically Karu have properties which are in fair state and the affordability of the housing are high. Furthermore, the research showed the significance of housing quality and housing affordability in the performance of private developers in Karu. Without any doubt, the contribution of private developers in enhancing qualitative and affordable housing delivery cannot be over-emphasized. It is hoped that necessary recommendations for enhancing the

contribution of private developers in housing delivery as well as the provision of quality and affordable be considered. Such recommendations include:

- i. Review and improvement of the mortgage policies,
- ii. Efforts should be made on the construction of low and medium housing units using sustainable and local building materials.
- iii. Private developers should be encouraged and granted access to long term credit facilities with very low interest rates in order to further ensure the provision of adequate and quality housing.
- iv. The Government should provide alternative strategies for house construction and provision so as to ensure qualitative and affordable housing.
- v. Government at all level should provide favourable investment climate, infrastructure and mortgage insurance to private developers including the low and middle income earners.

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