## A Comparative Analysis of Self-help Housing and Government Mass Housing Scheme in Addressing the Challenge of Housing Access in Mararaba Area of Karu Local Government Area, Nasarawa State, Nigeria

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**Abstract :** Access to decent housing is a global challenge. An estimated one billion people currently live in slum settlements globally. About 80 percent of these slum dwellers are in Asia and Africa. Nigeria accounts for a significant percentage of African slum dwellers because of its size. Addressing the challenge of slum settlement in Nigeria can have far reaching positive implications in Africa. A major slum settlement in Nigeria is Mararaba slum in Karu local government of Nasarawa state. The importance of this slum settlement hinges on its proximity to Abuja, Nigeria's capital city. This study is an attempt at identifying the impact of self-help housing and government mass housing scheme in addressing the problem of housing access in Mararaba area of Karu local government, Nasarawa state. The research method used is the content analysis of existing literature. After the review of existing literature, the paper argues that self-help house is more impactful in addressing housing access in Mararaba area of Karu local government. Therefore, self-help housing should be recognized and incorporated into the housing policy of Nasarawa state. Both self-help housing and government mass housing programs are reviewed comparatively, and their strengths and weaknesses analyses.

Keywords: slum settlement, informal settlement, progressive improvement, holistic planning

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